The Committee on Rules (Hutson) recommended the following:

**Senate Amendment (with title amendment)**

Delete lines 48 - 98

and insert:

and financial literacy. Beginning with the 2022-2023 school year, financial literacy standards must establish specific curricular content for, at a minimum, personal financial literacy and money management and include instruction in the areas specified in s. 1003.4282(3)(g)2.

Section 3. Paragraph (g) of subsection (3) of section 1003.4282, Florida Statutes, is amended to read:
1003.4282 Requirements for a standard high school diploma.—
(3) STANDARD HIGH SCHOOL DIPLOMA; COURSE AND ASSESSMENT REQUIREMENTS.—

(g) 1. Eight Credits in electives.—School districts must develop and offer coordinated electives so that a student may develop knowledge and skills in his or her area of interest, such as electives with a STEM or liberal arts focus. Such electives must include opportunities for students to earn college credit, including industry-certified career education programs or series of career-themed courses that result in industry certification or articulate into the award of college credit, or career education courses for which there is a statewide or local articulation agreement and which lead to college credit.

2. Beginning with the 2022-2023 2019-2020 school year, all school districts must offer a financial literacy course consisting of at least one-half credit as an elective that includes instruction in:
   a. Types of bank accounts offered, opening and managing a bank account, and assessing the quality of a depository institution’s services.
   b. Balancing a checkbook.
   c. Basic principles of money management, such as spending, credit, credit scores, and managing debt, including retail and credit card debt.
   d. Completing a loan application.
   e. Receiving an inheritance and related implications.
   f. Basic principles of personal insurance policies.
   g. Computing federal income taxes.
h. Local tax assessments.
i. Computing interest rates by various mechanisms.
j. Simple contracts.
k. Contesting an incorrect billing statement.
l. Types of savings and investments.
m. State and federal laws concerning finance.

And the title is amended as follows:
Delete lines 6 - 13
and insert:
State Standards; amending s. 1003.4282, F.S.;
specifying instruction that must be included in
financial literacy courses beginning with a specified
school year; providing an effective date.