



General Assembly

January Session, 2023

***Raised Bill No. 1165***

LCO No. 5284



Referred to Committee on EDUCATION

Introduced by:  
(ED)

***AN ACT CONCERNING FINANCIAL LITERACY INSTRUCTION.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 10-221a of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective July 1, 2023*):

3 (a) For classes graduating from 1988 to 2003, inclusive, no local or  
4 regional board of education shall permit any student to graduate from  
5 high school or grant a diploma to any student who has not satisfactorily  
6 completed a minimum of twenty credits, not fewer than four of which  
7 shall be in English, not fewer than three in mathematics, not fewer than  
8 three in social studies, not fewer than two in science, not fewer than one  
9 in the arts or vocational education and not fewer than one in physical  
10 education.

11 (b) For classes graduating from 2004 to 2022, inclusive, no local or  
12 regional board of education shall permit any student to graduate from  
13 high school or grant a diploma to any student who has not satisfactorily  
14 completed a minimum of twenty credits, not fewer than four of which  
15 shall be in English, not fewer than three in mathematics, not fewer than

16 three in social studies, including at least a one-half credit course on  
17 civics and American government, not fewer than two in science, not  
18 fewer than one in the arts or vocational education and not fewer than  
19 one in physical education.

20 (c) Commencing with classes graduating in 2023, and for each  
21 graduating class thereafter, no local or regional board of education shall  
22 permit any student to graduate from high school or grant a diploma to  
23 any student who has not satisfactorily completed a minimum of twenty-  
24 five credits, including not fewer than: (1) Nine credits in the humanities,  
25 including civics and the arts; (2) nine credits in science, technology,  
26 engineering and mathematics; (3) one credit in physical education and  
27 wellness; (4) one credit in health and safety education, as described in  
28 section 10-16b; (5) one credit in world languages, subject to the  
29 provisions of subsection [(g)] (h) of this section; and (6) a one credit  
30 mastery-based diploma assessment.

31 (d) Commencing with classes graduating in 2027, and for each  
32 graduating class thereafter, no local or regional board of education shall  
33 permit any student to graduate from high school or grant a diploma to  
34 any student who has not satisfactorily completed a minimum of twenty-  
35 five credits, including not fewer than: (1) Nine credits in the humanities,  
36 including civics and the arts; (2) nine credits in science, technology,  
37 engineering and mathematics; (3) one credit in physical education and  
38 wellness; (4) one credit in health and safety education, as described in  
39 section 10-16b; (5) one credit in world languages, subject to the  
40 provisions of subsection (h) of this section; (6) one-half credit in personal  
41 financial management and financial literacy; and (7) a one-credit  
42 mastery-based diploma assessment.

43 [(d)] (e) Commencing with classes graduating in 2023, and for each  
44 graduating class thereafter, local and regional boards of education shall  
45 provide adequate student support and remedial services for students  
46 beginning in grade seven. Such student support and remedial services  
47 shall provide alternate means for a student to complete any of the high  
48 school graduation requirements described in subsection (c) or (d) of this

49 section, if such student is unable to satisfactorily complete any of the  
50 required courses or exams. Such student support and remedial services  
51 shall include, but not be limited to, (1) allowing students to retake  
52 courses in summer school or through an on-line course; (2) allowing  
53 students to enroll in a class offered at a constituent unit of the state  
54 system of higher education, as defined in section 10a-1, pursuant to  
55 subdivision (4) of subsection ~~[(g)]~~ (h) of this section; (3) allowing  
56 students who received a failing score, as determined by the  
57 Commissioner of Education, on an end of the school year exam to take  
58 an alternate form of the exam; and (4) allowing those students whose  
59 individualized education programs state that such students are eligible  
60 for an alternate assessment to demonstrate competency on any of the  
61 five core courses through success on such alternate assessment.

62 ~~[(e)]~~ (f) Any student who presents a certificate from a physician or  
63 advanced practice registered nurse stating that, in the opinion of the  
64 physician or advanced practice registered nurse, participation in  
65 physical education is medically contraindicated because of the physical  
66 condition of such student, shall be excused from the physical education  
67 requirement, provided the credit for physical education may be fulfilled  
68 by an elective.

69 ~~[(f)]~~ (g) Determination of eligible credits shall be at the discretion of  
70 the local or regional board of education, provided the primary focus of  
71 the curriculum of eligible credits corresponds directly to the subject  
72 matter of the specified course requirements. The local or regional board  
73 of education may permit a student to graduate during a period of  
74 expulsion pursuant to section 10-233d, if the board determines the  
75 student has satisfactorily completed the necessary credits pursuant to  
76 this section. The requirements of this section shall apply to any student  
77 requiring special education pursuant to section 10-76a, except when the  
78 planning and placement team for such student determines the  
79 requirement not to be appropriate. For purposes of this section, a credit  
80 shall consist of not less than the equivalent of a forty-minute class period  
81 for each school day of a school year except for a credit or part of a credit  
82 toward high school graduation earned (1) at an institution accredited by

83 the Board of Regents for Higher Education or Office of Higher  
84 Education or regionally accredited, (2) through on-line coursework that  
85 is in accordance with a policy adopted pursuant to subsection [(g)] (h)  
86 of this section, or (3) through a demonstration of mastery based on  
87 competency and performance standards, in accordance with guidelines  
88 adopted by the State Board of Education.

89 [(g)] (h) Only courses taken in grades nine to twelve, inclusive, and  
90 that are in accordance with the state-wide subject matter content  
91 standards, adopted by the State Board of Education pursuant to section  
92 10-4, shall satisfy the graduation requirements set forth in this section,  
93 except that a local or regional board of education may grant a student  
94 credit (1) toward meeting the high school graduation requirements  
95 upon the successful demonstration of mastery of the subject matter  
96 content described in this section achieved through educational  
97 experiences and opportunities that provide flexible and multiple  
98 pathways to learning, including cross-curricular graduation  
99 requirements, career and technical education, virtual learning, work-  
100 based learning, service learning, dual enrollment and early college,  
101 courses taken in middle school, internships and student-designed  
102 independent studies, provided such demonstration of mastery is in  
103 accordance with such state-wide subject matter content standards; (2)  
104 toward meeting a specified course requirement upon the successful  
105 completion in grade seven or eight of any course, the primary focus of  
106 which corresponds directly to the subject matter of a specified course  
107 requirement in grades nine to twelve, inclusive; (3) toward meeting the  
108 high school graduation requirement upon the successful completion of  
109 a world language course (A) in grade six, seven or eight, (B) through on-  
110 line coursework, or (C) offered privately through a nonprofit provider,  
111 provided such student achieves a passing grade on an examination  
112 prescribed, within available appropriations, by the Commissioner of  
113 Education and such credits do not exceed four; (4) toward meeting the  
114 high school graduation requirement upon achievement of a passing  
115 grade on a subject area proficiency examination identified and  
116 approved, within available appropriations, by the Commissioner of

117 Education, regardless of the number of hours the student spent in a  
118 public school classroom learning such subject matter; (5) toward  
119 meeting the high school graduation requirement upon the successful  
120 completion of coursework during the school year or summer months at  
121 an institution accredited by the Board of Regents for Higher Education  
122 or Office of Higher Education or regionally accredited. One three-credit  
123 semester course, or its equivalent, at such an institution shall equal one-  
124 half credit for purposes of this section; or (6) toward meeting the high  
125 school graduation requirement upon the successful completion of on-  
126 line coursework, provided the local or regional board of education has  
127 adopted a policy in accordance with this subdivision for the granting of  
128 credit for on-line coursework. Such a policy shall ensure, at a minimum,  
129 that (A) the workload required by the on-line course is equivalent to that  
130 of a similar course taught in a traditional classroom setting, (B) the  
131 content is rigorous and aligned with curriculum guidelines approved  
132 by the State Board of Education, where appropriate, (C) the course  
133 engages students and has interactive components, which may include,  
134 but are not limited to, required interactions between students and their  
135 teachers, participation in on-line demonstrations, discussion boards or  
136 virtual labs, (D) the program of instruction for such on-line coursework  
137 is planned, ongoing and systematic, and (E) the courses are (i) taught by  
138 teachers who are certified in the state or another state and have received  
139 training on teaching in an on-line environment, or (ii) offered by  
140 institutions of higher education that are accredited by the Board of  
141 Regents for Higher Education or Office of Higher Education or  
142 regionally accredited.

143 [(h)] (i) A local or regional board of education may offer one-half  
144 credit in community service which, if satisfactorily completed, shall  
145 qualify for high school graduation credit pursuant to this section,  
146 provided such community service is supervised by a certified school  
147 administrator or teacher and consists of not less than fifty hours of actual  
148 service that may be performed at times when school is not regularly in  
149 session and not less than ten hours of related classroom instruction. For  
150 purposes of this section, community service does not include partisan

151 political activities. The State Board of Education shall assist local and  
152 regional boards of education in meeting the requirements of this section.  
153 The State Board of Education shall award a community service  
154 recognition award to any student who satisfactorily completes fifty  
155 hours or more of community service in accordance with the provisions  
156 of this subsection.

157 [(i)] (j) (1) A local or regional board of education may award a  
158 diploma to a veteran, as defined in subsection (a) of section 27-103,  
159 which veteran or person served during World War II or the Korean  
160 hostilities, as described in section 51-49h, or during the Vietnam Era, as  
161 defined in section 27-103, withdrew from high school prior to  
162 graduation in order to serve in the armed forces of the United States and  
163 did not receive a diploma as a consequence of such service.

164 (2) A local or regional board of education may award a diploma to  
165 any person who (A) withdrew from high school prior to graduation to  
166 work in a job that assisted the war effort during World War II, December  
167 7, 1941, to December 31, 1946, inclusive, (B) did not receive a diploma as  
168 a consequence of such work, and (C) has been a resident of the state for  
169 at least fifty consecutive years.

170 (3) (A) A local or regional board of education under whose  
171 jurisdiction a student would otherwise be attending school if such  
172 student were not educated under the oversight of the education unit of  
173 the Department of Children and Families established pursuant to  
174 section 17a-3b, shall award a diploma to any such student seventeen  
175 years of age or older who satisfactorily completes the minimum credits  
176 required pursuant to this section for students graduating in the year in  
177 which such diploma is awarded.

178 (B) If no such local or regional board of education can be identified,  
179 the Department of Children and Families shall determine whether a  
180 student educated under the oversight of the education unit of the  
181 department who is seventeen years of age or older has satisfactorily  
182 completed the minimum credits required pursuant to this section for

183 students graduating in the year in which a diploma is sought by such  
184 student and the department shall award a diploma to any such student  
185 who has met such requirement.

186        [(j)] (k) For the school year commencing July 1, 2012, and each school  
187 year thereafter, each local and regional board of education shall create a  
188 student success plan for each student enrolled in a public school,  
189 beginning in grade six. Such student success plan shall include a  
190 student's career and academic choices in grades six to twelve, inclusive.  
191 Beginning in grade six, such student success plan shall provide evidence  
192 of career exploration in each grade including, but not limited to, careers  
193 in manufacturing. The Department of Education shall revise and issue  
194 to local and regional boards of education guidance regarding changes  
195 to such student success plans. On and after July 1, 2020, in creating such  
196 student success plans, consideration shall be given to career and  
197 academic choices in computer science, science, technology, engineering  
198 and mathematics. On and after July 1, 2021, such student success plans  
199 shall be created, if possible, in collaboration with each student and the  
200 parent or guardian of such student. On and after July 1, 2022, such  
201 student success plans shall, to the extent it does not conflict with the  
202 career choices of the student or such student's parent or guardian,  
203 include an academic plan that is in compliance with the challenging  
204 curriculum policy adopted by the local or regional board of education  
205 pursuant to section 10-221x.

206        [(k)] (l) Commencing with classes graduating in 2018, and for each  
207 graduating class thereafter, a local or regional board of education may  
208 affix the Connecticut State Seal of Biliteracy, as described in subsection  
209 (f) of section 10-5, to a diploma awarded to a student who has achieved  
210 a high level of proficiency in English and one or more foreign languages,  
211 as defined in said subsection (f). The local or regional board of education  
212 shall include on such student's transcript a designation that the student  
213 received the Connecticut State Seal of Biliteracy.

214        Sec. 2. Section 10-16b of the general statutes is repealed and the  
215 following is substituted in lieu thereof (*Effective July 1, 2023*):

216 (a) In the public schools the program of instruction offered shall  
217 include at least the following subject matter, as taught by legally  
218 qualified teachers, the arts; career education; consumer education;  
219 personal financial management and financial literacy; health and safety,  
220 including, but not limited to, human growth and development,  
221 nutrition, first aid, including cardiopulmonary resuscitation training in  
222 accordance with the provisions of section 10-16qq, disease prevention  
223 and cancer awareness, including, but not limited to, age and  
224 developmentally appropriate instruction in performing self-  
225 examinations for the purposes of screening for breast cancer and  
226 testicular cancer, community and consumer health, physical, mental  
227 and emotional health, including youth suicide prevention, substance  
228 abuse prevention, including instruction relating to opioid use and  
229 related disorders, safety, which shall include the safe use of social  
230 media, as defined in section 9-601, and may include the dangers of gang  
231 membership, and accident prevention; language arts, including reading,  
232 writing, grammar, speaking and spelling; mathematics; physical  
233 education; science, which shall include the climate change curriculum  
234 described in subsection (d) of this section; social studies, including, but  
235 not limited to, citizenship, economics, geography, government, history  
236 and Holocaust and genocide education and awareness in accordance  
237 with the provisions of section 10-18f; African-American and black  
238 studies in accordance with the provisions of section 10-16ss; Puerto  
239 Rican and Latino studies in accordance with the provisions of section  
240 10-16ss; Native American studies, in accordance with the provisions of  
241 section 10-16vv; computer programming instruction; and in addition,  
242 on at least the secondary level, one or more world languages; vocational  
243 education; and the black and Latino studies course in accordance with  
244 the provisions of sections 10-16tt and 10-16uu. For purposes of this  
245 subsection, world languages shall include American Sign Language,  
246 provided such subject matter is taught by a qualified instructor under  
247 the supervision of a teacher who holds a certificate issued by the State  
248 Board of Education. For purposes of this subsection, the "arts" means  
249 any form of visual or performing arts, which may include, but not be  
250 limited to, dance, music, art and theatre.



251 (b) If a local or regional board of education requires its pupils to take  
252 a course in a world language, the parent or guardian of a pupil  
253 identified as deaf or hard of hearing may request in writing that such  
254 pupil be exempted from such requirement and, if such a request is  
255 made, such pupil shall be exempt from such requirement.

256 (c) Each local and regional board of education shall on September 1,  
257 1982, and annually thereafter at such time and in such manner as the  
258 Commissioner of Education shall request, attest to the State Board of  
259 Education that such local or regional board of education offers at least  
260 the program of instruction required pursuant to this section, and that  
261 such program of instruction is planned, ongoing and systematic.

262 (d) The State Board of Education shall make available curriculum  
263 materials and such other materials as may assist local and regional  
264 boards of education in developing instructional programs pursuant to  
265 this section. The State Board of Education, within available  
266 appropriations and utilizing available resource materials, shall assist  
267 and encourage local and regional boards of education to include: (1)  
268 Holocaust and genocide education and awareness; (2) the historical  
269 events surrounding the Great Famine in Ireland; (3) African-American  
270 and black studies; (4) Puerto Rican and Latino studies; (5) Native  
271 American studies; (6) personal financial management, including, but  
272 not limited to, financial literacy as developed in the plan provided under  
273 section 10-16pp; (7) training in cardiopulmonary resuscitation and the  
274 use of automatic external defibrillators; (8) labor history and law,  
275 including organized labor, the collective bargaining process, existing  
276 legal protections in the workplace, the history and economics of free  
277 market capitalism and entrepreneurialism, and the role of labor and  
278 capitalism in the development of the American and world economies;  
279 (9) climate change consistent with the Next Generation Science  
280 Standards; (10) topics approved by the state board upon the request of  
281 local or regional boards of education as part of the program of  
282 instruction offered pursuant to subsection (a) of this section; and (11)  
283 instruction relating to the Safe Haven Act, sections 17a-57 to 17a-61,  
284 inclusive. The Department of Energy and Environmental Protection

285 shall be available to each local and regional board of education for the  
286 development of curriculum on climate change as described in this  
287 subsection.

288 Sec. 3. Section 10-16b of the general statutes, as amended by section  
289 32 of public act 22-80, is repealed and the following is substituted in lieu  
290 thereof (*Effective July 1, 2025*):

291 (a) In the public schools the program of instruction offered shall  
292 include at least the following subject matter, as taught by legally  
293 qualified teachers, the arts; career education; consumer education;  
294 personal financial management and financial literacy; health and safety,  
295 including, but not limited to, human growth and development,  
296 nutrition, first aid, including cardiopulmonary resuscitation training in  
297 accordance with the provisions of section 10-16qq, disease prevention  
298 and cancer awareness, including, but not limited to, age and  
299 developmentally appropriate instruction in performing self-  
300 examinations for the purposes of screening for breast cancer and  
301 testicular cancer, community and consumer health, physical, mental  
302 and emotional health, including youth suicide prevention, substance  
303 abuse prevention, including instruction relating to opioid use and  
304 related disorders, safety, which shall include the safe use of social  
305 media, as defined in section 9-601, and may include the dangers of gang  
306 membership, and accident prevention; language arts, including reading,  
307 writing, grammar, speaking and spelling; mathematics; physical  
308 education; science, which may include the climate change curriculum  
309 described in subsection (d) of this section; social studies, including, but  
310 not limited to, citizenship, economics, geography, government, history  
311 and Holocaust and genocide education and awareness in accordance  
312 with the provisions of section 10-18f; African-American and black  
313 studies in accordance with the provisions of section 10-16ss; Puerto  
314 Rican and Latino studies in accordance with the provisions of section  
315 10-16ss; Native American studies, in accordance with the provisions of  
316 section 10-16vv; Asian American and Pacific Islander studies, in  
317 accordance with the provisions of section 10-66ww; computer  
318 programming instruction; and in addition, on at least the secondary

319 level, one or more world languages; vocational education; and the black  
320 and Latino studies course in accordance with the provisions of sections  
321 10-16tt and 10-16uu. For purposes of this subsection, world languages  
322 shall include American Sign Language, provided such subject matter is  
323 taught by a qualified instructor under the supervision of a teacher who  
324 holds a certificate issued by the State Board of Education. For purposes  
325 of this subsection, the "arts" means any form of visual or performing  
326 arts, which may include, but not be limited to, dance, music, art and  
327 theatre.

328 (b) If a local or regional board of education requires its pupils to take  
329 a course in a world language, the parent or guardian of a pupil  
330 identified as deaf or hard of hearing may request in writing that such  
331 pupil be exempted from such requirement and, if such a request is  
332 made, such pupil shall be exempt from such requirement.

333 (c) Each local and regional board of education shall on September 1,  
334 1982, and annually thereafter at such time and in such manner as the  
335 Commissioner of Education shall request, attest to the State Board of  
336 Education that such local or regional board of education offers at least  
337 the program of instruction required pursuant to this section, and that  
338 such program of instruction is planned, ongoing and systematic.

339 (d) The State Board of Education shall make available curriculum  
340 materials and such other materials as may assist local and regional  
341 boards of education in developing instructional programs pursuant to  
342 this section. The State Board of Education, within available  
343 appropriations and utilizing available resource materials, shall assist  
344 and encourage local and regional boards of education to include: (1)  
345 Holocaust and genocide education and awareness; (2) the historical  
346 events surrounding the Great Famine in Ireland; (3) African-American  
347 and black studies; (4) Puerto Rican and Latino studies; (5) Native  
348 American studies; (6) Asian American and Pacific Islander studies; (7)  
349 personal financial management, including, but not limited to, financial  
350 literacy as developed in the plan provided under section 10-16pp; (8)  
351 training in cardiopulmonary resuscitation and the use of automatic

352 external defibrillators; (9) labor history and law, including organized  
353 labor, the collective bargaining process, existing legal protections in the  
354 workplace, the history and economics of free market capitalism and  
355 entrepreneurialism, and the role of labor and capitalism in the  
356 development of the American and world economies; (10) climate change  
357 consistent with the Next Generation Science Standards; (11) topics  
358 approved by the state board upon the request of local or regional boards  
359 of education as part of the program of instruction offered pursuant to  
360 subsection (a) of this section; and (12) instruction relating to the Safe  
361 Haven Act, sections 17a-57 to 17a-61, inclusive. The Department of  
362 Energy and Environmental Protection shall be available to each local  
363 and regional board of education for the development of curriculum on  
364 climate change as described in this subsection.

365       Sec. 4. Subsection (b) of section 10-76ll of the general statutes is  
366 repealed and the following is substituted in lieu thereof (*Effective July 1,*  
367 *2023*):

368       (b) On or before July 1, 2015, the State Board of Education shall draft  
369 a written bill of rights for parents of children receiving special education  
370 services to guarantee that the rights of such parents and children are  
371 adequately safeguarded and protected during the provision of special  
372 education and related services under this chapter. Such bill of rights  
373 shall inform parents of: (1) The right to request consideration of the  
374 provision of transition services for a child receiving special education  
375 services who is eighteen to twenty-one, inclusive, years of age, (2) the  
376 right to receive transition resources and materials from the department  
377 and the local or regional board of education responsible for such child,  
378 (3) the requirement that the local or regional board of education  
379 responsible for such child shall create a student success plan for each  
380 student enrolled in a public school, beginning in grade six, pursuant to  
381 subsection [(j)] (k) of section 10-221a, as amended by this act, and (4) the  
382 right of such child to receive realistic and specific postgraduation goals  
383 as part of such child's individualized education program.

384       Sec. 5. Subsection (b) of section 10-221x of the general statutes is

385 repealed and the following is substituted in lieu thereof (*Effective July 1,*  
 386 *2023*):

387 (b) Each local and regional board of education shall create an  
 388 academic plan for each student identified under the criteria described in  
 389 subdivision (1) of subsection (a) of this section. In creating an academic  
 390 plan for a student, such plan shall be designed to enroll such student in  
 391 one or more advanced course or programs and allow such student to  
 392 earn college credit or result in career readiness. Each academic plan shall  
 393 be aligned with (1) the courses or programs offered by the local or  
 394 regional board of education, (2) such student's student success plan  
 395 created pursuant to subsection [(j)] (k) of section 10-221a, as amended  
 396 by this act, (3) the high school graduation requirements under section  
 397 10-221a, as amended by this act, and (4) any other policies or standards  
 398 adopted by the board relating to the eligibility for student enrollment in  
 399 advanced courses or programs. A student, or the parent or guardian of  
 400 a student, may decline to implement the provisions of an academic plan  
 401 created for such student.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>July 1, 2023</i>	10-221a
Sec. 2	<i>July 1, 2023</i>	10-16b
Sec. 3	<i>July 1, 2025</i>	10-16b
Sec. 4	<i>July 1, 2023</i>	10-76ll(b)
Sec. 5	<i>July 1, 2023</i>	10-221x(b)

**Statement of Purpose:**

To require financial literacy instruction in high school.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*