102ND GENERAL ASSEMBLY
State of Illinois
2021 and 2022
HB4571

Introduced 1/21/2022, by Rep. David A. Welter

SYNOPSIS AS INTRODUCED:

30 ILCS 105/5.668
105 ILCS 5/27-12.1 from Ch. 122, par. 27-12.1
105 ILCS 5/27-22 from Ch. 122, par. 27-22

Amends the State Finance Act and the Courses of Study Article of the School Code. Renames the Financial Literacy Fund the High School Financial Literacy Fund. With respect to consumer education, provides that, beginning with the 2024-2025 school year, a school district shall require an individual to have a professional educator license with a validation in financial literacy to provide financial literacy instruction, unless the individual holds a professional educator license with an endorsement in social studies, family and consumer sciences, or business education. Sets forth provisions concerning the validation. With respect to the 3 years of mathematics required to receive a high school diploma, provides that a one semester course on financial literacy instruction may count toward one semester of mathematics, unless a pupil counts an Advanced Placement computer science course toward the 3 years of mathematics. Effective immediately.

LRB102 23205 NLB 32367 b

STATE MANDATES
ACT MAY REQUIRE
REIMBURSEMENT
AN ACT concerning education.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

Section 5. The State Finance Act is amended by changing Section 5.668 as follows:

(30 ILCS 105/5.668)
Sec. 5.668. The High School Financial Literacy Fund.
(Source: P.A. 94-929, eff. 6-26-06; 95-331, eff. 8-21-07.)

Section 10. The School Code is amended by changing Sections 27-12.1 and 27-22 as follows:

(105 ILCS 5/27-12.1) (from Ch. 122, par. 27-12.1)
Sec. 27-12.1. Consumer education.
(a) Pupils in the public schools in grades 9 through 12 shall be taught and be required to study courses which include instruction in the area of consumer education, including but not necessarily limited to (i) understanding the basic concepts of financial literacy, including consumer debt and installment purchasing (including credit scoring, managing credit debt, and completing a loan application), budgeting, savings and investing, banking (including balancing a checkbook, opening a deposit account, and the use of interest
rates), understanding simple contracts, State and federal income taxes, personal insurance policies, the comparison of prices, higher education student loans, identity-theft security, and homeownership (including the basic process of obtaining a mortgage and the concepts of fixed and adjustable rate mortgages, subprime loans, and predatory lending), and (ii) understanding the roles of consumers interacting with agriculture, business, labor unions and government in formulating and achieving the goals of the mixed free enterprise system. The State Board of Education shall devise or approve the consumer education curriculum for grades 9 through 12 and specify the minimum amount of instruction to be devoted thereto.

(a-5) In this subsection (a-5), "approved costs" means any costs necessary to meet the additional requirements adopted by the State Board of Education under this subsection (a-5).

Beginning with the 2024-2025 school year, a school district shall require an individual to have a professional educator license with a validation in financial literacy to provide financial literacy instruction under this Section, unless the individual holds a professional educator license with an endorsement in social studies, family and consumer sciences, or business education.

To obtain a validation in financial literacy, an individual shall hold a valid professional educator license and meet additional requirements for validation adopted by the
State Board of Education. Prior to adopting rules to establish a financial literacy validation on a professional educator license, the State Board of Education shall establish and consult with an advisory committee of at least 4 classroom teachers and one expert in financial literacy instruction for classroom teachers. The classroom teachers on the advisory committee shall include representatives of mathematics teachers, social studies teachers, business teachers, and consumer sciences teachers.

Each school district shall cover the costs necessary for an individual employed by the district to receive a validation in financial literacy. The school district may seek reimbursement from the High School Financial Literacy Fund to cover the approved costs.

(b) (Blank).

(c) The High School Financial Literacy Fund is created as a special fund in the State treasury. State funds and private contributions for the promotion of financial literacy shall be deposited into the High School Financial Literacy Fund. All money in the High School Financial Literacy Fund shall be used, subject to appropriation, by the State Board of Education to award grants to school districts for the following:

(1) Defraying the costs of financial literacy training for teachers, including the approved costs, as defined in subsection (a-5) of this Section, of receiving a
validation under subsection (a-5) of this Section. Reimbursement under this paragraph (1) shall be the lesser of $500 or the total approved costs incurred by the qualifying educator.

(2) Rewarding a school or teacher who wins or achieves results at a certain level of success in a financial literacy competition.

(3) Rewarding a student who wins or achieves results at a certain level of success in a financial literacy competition.

(4) Funding activities, including books, games, field trips, computers, and other activities, related to financial literacy education.

In awarding grants, every effort must be made to ensure that all geographic areas of the State are represented.

Each school district seeking reimbursement under paragraph (1) of this subsection (c) shall report to the State Board of Education, in a form and manner determined by the State Board of Education, the number of teachers employed by the school district who, during the reporting period, met the additional requirements adopted by the State Board of Education for a validation in financial literacy. If moneys in the High School Financial Literacy Fund are insufficient to cover all requests for reimbursement under paragraph (1) of this subsection (c), the State Board of Education may limit the number of teachers for which a school district may request reimbursement or may
prorate reimbursement amounts as necessary to pay all reimbursement requests.

(d) A school board may establish a special fund in which to receive public funds and private contributions for the promotion of financial literacy. Money in the fund shall be used for the following:

(1) Defraying the costs of financial literacy training for teachers.

(2) Rewarding a school or teacher who wins or achieves results at a certain level of success in a financial literacy competition.

(3) Rewarding a student who wins or achieves results at a certain level of success in a financial literacy competition.

(4) Funding activities, including books, games, field trips, computers, and other activities, related to financial literacy education.

(e) The State Board of Education, upon the next comprehensive review of the Illinois Learning Standards, is urged to include the basic principles of personal insurance policies and understanding simple contracts.

(Source: P.A. 99-284, eff. 8-5-15.)

(105 ILCS 5/27-22) (from Ch. 122, par. 27-22)

(Text of Section from P.A. 101-654, Article 50, Section 50-5)
Sec. 27-22. Required high school courses.

(a) (Blank).

(b) (Blank).

(c) (Blank).

(d) (Blank).

(e) Through the 2023-2024 school year, as a prerequisite to receiving a high school diploma, each pupil entering the 9th grade must, in addition to other course requirements, successfully complete all of the following courses:

(1) Four years of language arts.

(2) Two years of writing intensive courses, one of which must be English and the other of which may be English or any other subject. When applicable, writing-intensive courses may be counted towards the fulfillment of other graduation requirements.

(3) Three years of mathematics, one of which must be Algebra I, one of which must include geometry content, and one of which may be an Advanced Placement computer science course. A mathematics course that includes geometry content may be offered as an integrated, applied, interdisciplinary, or career and technical education course that prepares a student for a career readiness path. A one semester course on financial literacy may count toward one semester of mathematics under this subdivision (3), unless a pupil counts an Advanced Placement computer science course toward the 3 years of
mathematics required under this subdivision (3).

(4) Two years of science.

(5) Two years of social studies, of which at least one year must be history of the United States or a combination of history of the United States and American government and, beginning with pupils entering the 9th grade in the 2016-2017 school year and each school year thereafter, at least one semester must be civics, which shall help young people acquire and learn to use the skills, knowledge, and attitudes that will prepare them to be competent and responsible citizens throughout their lives. Civics course content shall focus on government institutions, the discussion of current and controversial issues, service learning, and simulations of the democratic process. School districts may utilize private funding available for the purposes of offering civics education.

(6) One year chosen from (A) music, (B) art, (C) foreign language, which shall be deemed to include American Sign Language, or (D) vocational education.

(e-5) Beginning with the 2024-2025 school year, as a prerequisite to receiving a high school diploma, each pupil entering the 9th grade must, in addition to other course requirements, successfully complete all of the following courses:

(1) Four years of language arts.

(2) Two years of writing intensive courses, one of
which must be English and the other of which may be English or any other subject. If applicable, writing-intensive courses may be counted toward the fulfillment of other graduation requirements.

(3) Three years of mathematics, one of which must be Algebra I, one of which must include geometry content, and one of which may be an Advanced Placement computer science course. A mathematics course that includes geometry content may be offered as an integrated, applied, interdisciplinary, or career and technical education course that prepares a student for a career readiness path. A one semester course on financial literacy may count toward one semester of mathematics under this subdivision (3), unless a pupil counts an Advanced Placement computer science course toward the 3 years of mathematics required under this subdivision (3).

(4) Two years of laboratory science.

(5) Two years of social studies, of which at least one year must be history of the United States or a combination of history of the United States and American government and at least one semester must be civics, which shall help young people acquire and learn to use the skills, knowledge, and attitudes that will prepare them to be competent and responsible citizens throughout their lives. Civics course content shall focus on government institutions, the discussion of current and controversial
issues, service learning, and simulations of the democratic process. School districts may utilize private funding available for the purposes of offering civics education.

(6) One year chosen from (A) music, (B) art, (C) foreign language, which shall be deemed to include American Sign Language, or (D) vocational education.

(e-10) Beginning with the 2028-2029 school year, as a prerequisite to receiving a high school diploma, each pupil entering the 9th grade must, in addition to other course requirements, successfully complete 2 years of foreign language courses, which may include American Sign Language. A pupil may choose a third year of foreign language to satisfy the requirement under subdivision paragraph (6) of subsection (e-5).

(f) The State Board of Education shall develop and inform school districts of standards for writing-intensive coursework.

(f-5) If a school district offers an Advanced Placement computer science course to high school students, then the school board must designate that course as equivalent to a high school mathematics course and must denote on the student's transcript that the Advanced Placement computer science course qualifies as a mathematics-based, quantitative course for students in accordance with subdivision (3) of subsection (e) of this Section.
(g) This amendatory Act of 1983 does not apply to pupils entering the 9th grade in 1983-1984 school year and prior school years or to students with disabilities whose course of study is determined by an individualized education program. This amendatory Act of the 94th General Assembly does not apply to pupils entering the 9th grade in the 2004-2005 school year or a prior school year or to students with disabilities whose course of study is determined by an individualized education program.

Subsection (e-5) does not apply to pupils entering the 9th grade in the 2023-2024 school year or a prior school year or to students with disabilities whose course of study is determined by an individualized education program. Subsection (e-10) does not apply to pupils entering the 9th grade in the 2027-2028 school year or a prior school year or to students with disabilities whose course of study is determined by an individualized education program.

(h) The provisions of this Section are subject to the provisions of Section 27-22.05 of this Code and the Postsecondary and Workforce Readiness Act.

(i) The State Board of Education may adopt rules to modify the requirements of this Section for any students enrolled in grades 9 through 12 if the Governor has declared a disaster due to a public health emergency pursuant to Section 7 of the Illinois Emergency Management Agency Act.

(Source: P.A. 100-443, eff. 8-25-17; 101-464, eff. 1-1-20;
Sec. 27-22. Required high school courses.

(a) (Blank).

(b) (Blank).

(c) (Blank).

(d) (Blank).

(e) As a prerequisite to receiving a high school diploma, each pupil entering the 9th grade must, in addition to other course requirements, successfully complete all of the following courses:

(1) Four years of language arts.

(2) Two years of writing intensive courses, one of which must be English and the other of which may be English or any other subject. When applicable, writing-intensive courses may be counted towards the fulfillment of other graduation requirements.

(3) Three years of mathematics, one of which must be Algebra I, one of which must include geometry content, and one of which may be an Advanced Placement computer science course. A mathematics course that includes geometry content may be offered as an integrated, applied, interdisciplinary, or career and technical education
course that prepares a student for a career readiness
path. A one semester course on financial literacy may
count toward one semester of mathematics under this
subdivision (3), unless a pupil counts an Advanced
Placement computer science course toward the 3 years of
mathematics required under this subdivision (3).

(3.5) For pupils entering the 9th grade in the
2022-2023 school year and each school year thereafter, one
year of a course that includes intensive instruction in
computer literacy, which may be English, social studies,
or any other subject and which may be counted toward the
fulfillment of other graduation requirements.

(4) Two years of science.

(5) Two years of social studies, of which at least one
year must be history of the United States or a combination
of history of the United States and American government
and, beginning with pupils entering the 9th grade in the
2016-2017 school year and each school year thereafter, at
least one semester must be civics, which shall help young
people acquire and learn to use the skills, knowledge, and
attitudes that will prepare them to be competent and
responsible citizens throughout their lives. Civics course
content shall focus on government institutions, the
discussion of current and controversial issues, service
learning, and simulations of the democratic process.

School districts may utilize private funding available for
the purposes of offering civics education.

(6) One year chosen from (A) music, (B) art, (C) foreign language, which shall be deemed to include American Sign Language, or (D) vocational education.

(f) The State Board of Education shall develop and inform school districts of standards for writing-intensive coursework.

(f-5) If a school district offers an Advanced Placement computer science course to high school students, then the school board must designate that course as equivalent to a high school mathematics course and must denote on the student's transcript that the Advanced Placement computer science course qualifies as a mathematics-based, quantitative course for students in accordance with subdivision (3) of subsection (e) of this Section.

(g) This amendatory Act of 1983 does not apply to pupils entering the 9th grade in 1983-1984 school year and prior school years or to students with disabilities whose course of study is determined by an individualized education program.

This amendatory Act of the 94th General Assembly does not apply to pupils entering the 9th grade in the 2004-2005 school year or a prior school year or to students with disabilities whose course of study is determined by an individualized education program.

This amendatory Act of the 101st General Assembly does not apply to pupils entering the 9th grade in the 2021-2022 school
year or a prior school year or to students with disabilities whose course of study is determined by an individualized education program.

(h) The provisions of this Section are subject to the provisions of Section 27-22.05 of this Code and the Postsecondary and Workforce Readiness Act.

(i) The State Board of Education may adopt rules to modify the requirements of this Section for any students enrolled in grades 9 through 12 if the Governor has declared a disaster due to a public health emergency pursuant to Section 7 of the Illinois Emergency Management Agency Act.

(Source: P.A. 100-443, eff. 8-25-17; 101-464, eff. 1-1-20; 101-643, eff. 6-18-20; 101-654, Article 60, Section 60-5, eff. 3-8-21.)

(Text of Section from P.A. 102-366)

Sec. 27-22. Required high school courses.

(a) (Blank).

(b) (Blank).

(c) (Blank).

(d) (Blank).

(e) As a prerequisite to receiving a high school diploma, each pupil entering the 9th grade must, in addition to other course requirements, successfully complete all of the following courses:

(1) Four years of language arts.
(2) Two years of writing intensive courses, one of which must be English and the other of which may be English or any other subject. When applicable, writing-intensive courses may be counted towards the fulfillment of other graduation requirements.

(3) Three years of mathematics, one of which must be Algebra I, one of which must include geometry content, and one of which may be an Advanced Placement computer science course. A mathematics course that includes geometry content may be offered as an integrated, applied, interdisciplinary, or career and technical education course that prepares a student for a career readiness path. A one semester course on financial literacy may count toward one semester of mathematics under this subdivision (3), unless a pupil counts an Advanced Placement computer science course toward the 3 years of mathematics required under this subdivision (3).

(4) Two years of science.

(5) Two years of social studies, of which at least one year must be history of the United States or a combination of history of the United States and American government and, beginning with pupils entering the 9th grade in the 2016-2017 school year and each school year thereafter, at least one semester must be civics, which shall help young people acquire and learn to use the skills, knowledge, and attitudes that will prepare them to be competent and
responsible citizens throughout their lives. Civics course content shall focus on government institutions, the discussion of current and controversial issues, service learning, and simulations of the democratic process.

School districts may utilize private funding available for the purposes of offering civics education. Beginning with pupils entering the 9th grade in the 2021-2022 school year and each school year thereafter, one semester, or part of one semester, may include a financial literacy course. However, a financial literacy course used to satisfy the course requirements under subdivision (3) may not be used to satisfy the course requirements under this subdivision (5).

(6) One year chosen from (A) music, (B) art, (C) foreign language, which shall be deemed to include American Sign Language, or (D) vocational education.

(f) The State Board of Education shall develop and inform school districts of standards for writing-intensive coursework.

(f-5) If a school district offers an Advanced Placement computer science course to high school students, then the school board must designate that course as equivalent to a high school mathematics course and must denote on the student's transcript that the Advanced Placement computer science course qualifies as a mathematics-based, quantitative course for students in accordance with subdivision (3) of
subsection (e) of this Section.

(g) This amendatory Act of 1983 does not apply to pupils entering the 9th grade in 1983-1984 school year and prior school years or to students with disabilities whose course of study is determined by an individualized education program.

This amendatory Act of the 94th General Assembly does not apply to pupils entering the 9th grade in the 2004-2005 school year or a prior school year or to students with disabilities whose course of study is determined by an individualized education program.

(h) The provisions of this Section are subject to the provisions of Section 27-22.05 of this Code and the Postsecondary and Workforce Readiness Act.

(i) The State Board of Education may adopt rules to modify the requirements of this Section for any students enrolled in grades 9 through 12 if the Governor has declared a disaster due to a public health emergency pursuant to Section 7 of the Illinois Emergency Management Agency Act.

(Source: P.A. 101-464, eff. 1-1-20; 101-643, eff. 6-18-20; 102-366, eff. 8-13-21.)

(Text of Section from P.A. 102-551)
(e) As a prerequisite to receiving a high school diploma, each pupil entering the 9th grade must, in addition to other course requirements, successfully complete all of the following courses:

(1) Four years of language arts.

(2) Two years of writing intensive courses, one of which must be English and the other of which may be English or any other subject. When applicable, writing-intensive courses may be counted towards the fulfillment of other graduation requirements.

(3) Three years of mathematics, one of which must be Algebra I, one of which must include geometry content, and one of which may be an Advanced Placement computer science course. A mathematics course that includes geometry content may be offered as an integrated, applied, interdisciplinary, or career and technical education course that prepares a student for a career readiness path. A one semester course on financial literacy may count toward one semester of mathematics under this subdivision (3), unless a pupil counts an Advanced Placement computer science course toward the 3 years of mathematics required under this subdivision (3).

(4) Two years of science.

(5) Two years of social studies, of which at least one year must be history of the United States or a combination
of history of the United States and American government
and, beginning with pupils entering the 9th grade in the
2016-2017 school year and each school year thereafter, at
least one semester must be civics, which shall help young
people acquire and learn to use the skills, knowledge, and
attitudes that will prepare them to be competent and
responsible citizens throughout their lives. Civics course
content shall focus on government institutions, the
discussion of current and controversial issues, service
learning, and simulations of the democratic process. School districts may utilize private funding available for
the purposes of offering civics education.

(6) One year chosen from (A) music, (B) art, (C)
foreign language, which shall be deemed to include
American Sign Language, (D) vocational education, or (E)
forensic speech (speech and debate). A forensic speech
course used to satisfy the course requirement under
subdivision (1) may not be used to satisfy the course
requirement under this subdivision (6).

(f) The State Board of Education shall develop and inform
school districts of standards for writing-intensive
coursework.

(f-5) If a school district offers an Advanced Placement
computer science course to high school students, then the
school board must designate that course as equivalent to a
high school mathematics course and must denote on the
student's transcript that the Advanced Placement computer
science course qualifies as a mathematics-based, quantitative
course for students in accordance with subdivision (3) of
subsection (e) of this Section.

(g) This amendatory Act of 1983 does not apply to pupils
entering the 9th grade in 1983-1984 school year and prior
school years or to students with disabilities whose course of
study is determined by an individualized education program.

This amendatory Act of the 94th General Assembly does not
apply to pupils entering the 9th grade in the 2004-2005 school
year or a prior school year or to students with disabilities
whose course of study is determined by an individualized
education program.

(h) The provisions of this Section are subject to the
provisions of Section 27-22.05 of this Code and the
Postsecondary and Workforce Readiness Act.

(i) The State Board of Education may adopt rules to modify
the requirements of this Section for any students enrolled in
grades 9 through 12 if the Governor has declared a disaster due
to a public health emergency pursuant to Section 7 of the

(Source: P.A. 101-464, eff. 1-1-20; 101-643, eff. 6-18-20;
102-551, eff. 1-1-22.)

Section 99. Effective date. This Act takes effect upon
becoming law.