



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

105 ILCS 5/27-22

from Ch. 122, par. 27-12.1

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

A BILL FOR

1 AN ACT concerning education.

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

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

6 (30 ILCS 105/5.668)

7 Sec. 5.668. The High School Financial Literacy Fund.

8 (Source: P.A. 94-929, eff. 6-26-06; 95-331, eff. 8-21-07.)

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

11 (105 ILCS 5/27-12.1) (from Ch. 122, par. 27-12.1)

12 Sec. 27-12.1. Consumer education.

13 (a) Pupils in the public schools in grades 9 through 12
14 shall be taught and be required to study courses which include
15 instruction in the area of consumer education, including but
16 not necessarily limited to (i) understanding the basic
17 concepts of financial literacy, including consumer debt and
18 installment purchasing (including credit scoring, managing
19 credit debt, and completing a loan application), budgeting,
20 savings and investing, banking (including balancing a
21 checkbook, opening a deposit account, and the use of interest

1 rates), understanding simple contracts, State and federal
2 income taxes, personal insurance policies, the comparison of
3 prices, higher education student loans, identity-theft
4 security, and homeownership (including the basic process of
5 obtaining a mortgage and the concepts of fixed and adjustable
6 rate mortgages, subprime loans, and predatory lending), and
7 (ii) understanding the roles of consumers interacting with
8 agriculture, business, labor unions and government in
9 formulating and achieving the goals of the mixed free
10 enterprise system. The State Board of Education shall devise
11 or approve the consumer education curriculum for grades 9
12 through 12 and specify the minimum amount of instruction to be
13 devoted thereto.

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

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

24 To obtain a validation in financial literacy, an
25 individual shall hold a valid professional educator license
26 and meet additional requirements for validation adopted by the

1 State Board of Education. Prior to adopting rules to establish
2 a financial literacy validation on a professional educator
3 license, the State Board of Education shall establish and
4 consult with an advisory committee of at least 4 classroom
5 teachers and one expert in financial literacy instruction for
6 classroom teachers. The classroom teachers on the advisory
7 committee shall include representatives of mathematics
8 teachers, social studies teachers, business teachers, and
9 consumer sciences teachers.

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

15 (b) (Blank).

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

24 (1) Defraying the costs of financial literacy training
25 for teachers, including the approved costs, as defined in
26 subsection (a-5) of this Section, of receiving a

1 validation under subsection (a-5) of this Section.
2 Reimbursement under this paragraph (1) shall be the lesser
3 of \$500 or the total approved costs incurred by the
4 qualifying educator.

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

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

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

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

16 Each school district seeking reimbursement under paragraph
17 (1) of this subsection (c) shall report to the State Board of
18 Education, in a form and manner determined by the State Board
19 of Education, the number of teachers employed by the school
20 district who, during the reporting period, met the additional
21 requirements adopted by the State Board of Education for a
22 validation in financial literacy. If moneys in the High School
23 Financial Literacy Fund are insufficient to cover all requests
24 for reimbursement under paragraph (1) of this subsection (c),
25 the State Board of Education may limit the number of teachers
26 for which a school district may request reimbursement or may

1 prorate reimbursement amounts as necessary to pay all
2 reimbursement requests.

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

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

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

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

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

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

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

23 (105 ILCS 5/27-22) (from Ch. 122, par. 27-22)

24 (Text of Section from P.A. 101-654, Article 50, Section
25 50-5)

1 Sec. 27-22. Required high school courses.

2 (a) (Blank).

3 (b) (Blank).

4 (c) (Blank).

5 (d) (Blank).

6 (e) Through the 2023-2024 school year, as a prerequisite
7 to receiving a high school diploma, each pupil entering the
8 9th grade must, in addition to other course requirements,
9 successfully complete all of the following courses:

10 (1) Four years of language arts.

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

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

1 mathematics required under this subdivision (3).

2 (4) Two years of science.

3 (5) Two years of social studies, of which at least one
4 year must be history of the United States or a combination
5 of history of the United States and American government
6 and, beginning with pupils entering the 9th grade in the
7 2016-2017 school year and each school year thereafter, at
8 least one semester must be civics, which shall help young
9 people acquire and learn to use the skills, knowledge, and
10 attitudes that will prepare them to be competent and
11 responsible citizens throughout their lives. Civics course
12 content shall focus on government institutions, the
13 discussion of current and controversial issues, service
14 learning, and simulations of the democratic process.
15 School districts may utilize private funding available for
16 the purposes of offering civics education.

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

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

25 (1) Four years of language arts.

26 (2) Two years of writing intensive courses, one of

1 which must be English and the other of which may be English
2 or any other subject. If applicable, writing-intensive
3 courses may be counted toward the fulfillment of other
4 graduation requirements.

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

17 (4) Two years of laboratory science.

18 (5) Two years of social studies, of which at least one
19 year must be history of the United States or a combination
20 of history of the United States and American government
21 and at least one semester must be civics, which shall help
22 young people acquire and learn to use the skills,
23 knowledge, and attitudes that will prepare them to be
24 competent and responsible citizens throughout their lives.
25 Civics course content shall focus on government
26 institutions, the discussion of current and controversial

1 issues, service learning, and simulations of the
2 democratic process. School districts may utilize private
3 funding available for the purposes of offering civics
4 education.

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

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

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

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

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

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

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

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

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

26 (Source: P.A. 100-443, eff. 8-25-17; 101-464, eff. 1-1-20;

1 101-643, eff. 6-18-20; 101-654, Article 50, Section 50-5, eff.
2 3-8-21.)

3 (Text of Section from P.A. 101-654, Article 60, Section
4 60-5)

5 Sec. 27-22. Required high school courses.

6 (a) (Blank).

7 (b) (Blank).

8 (c) (Blank).

9 (d) (Blank).

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

14 (1) Four years of language arts.

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

20 (3) Three years of mathematics, one of which must be
21 Algebra I, one of which must include geometry content, and
22 one of which may be an Advanced Placement computer science
23 course. A mathematics course that includes geometry
24 content may be offered as an integrated, applied,
25 interdisciplinary, or career and technical education

1 course that prepares a student for a career readiness
2 path. A one semester course on financial literacy may
3 count toward one semester of mathematics under this
4 subdivision (3), unless a pupil counts an Advanced
5 Placement computer science course toward the 3 years of
6 mathematics required under this subdivision (3).

7 (3.5) For pupils entering the 9th grade in the
8 2022-2023 school year and each school year thereafter, one
9 year of a course that includes intensive instruction in
10 computer literacy, which may be English, social studies,
11 or any other subject and which may be counted toward the
12 fulfillment of other graduation requirements.

13 (4) Two years of science.

14 (5) Two years of social studies, of which at least one
15 year must be history of the United States or a combination
16 of history of the United States and American government
17 and, beginning with pupils entering the 9th grade in the
18 2016-2017 school year and each school year thereafter, at
19 least one semester must be civics, which shall help young
20 people acquire and learn to use the skills, knowledge, and
21 attitudes that will prepare them to be competent and
22 responsible citizens throughout their lives. Civics course
23 content shall focus on government institutions, the
24 discussion of current and controversial issues, service
25 learning, and simulations of the democratic process.
26 School districts may utilize private funding available for

1 the purposes of offering civics education.

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

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

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

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

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

25 This amendatory Act of the 101st General Assembly does not
26 apply to pupils entering the 9th grade in the 2021-2022 school

1 year or a prior school year or to students with disabilities
2 whose course of study is determined by an individualized
3 education program.

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

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

12 (Source: P.A. 100-443, eff. 8-25-17; 101-464, eff. 1-1-20;
13 101-643, eff. 6-18-20; 101-654, Article 60, Section 60-5, eff.
14 3-8-21.)

15 (Text of Section from P.A. 102-366)
16 Sec. 27-22. Required high school courses.

17 (a) (Blank).

18 (b) (Blank).

19 (c) (Blank).

20 (d) (Blank).

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

25 (1) Four years of language arts.

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

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

18 (4) Two years of science.

19 (5) Two years of social studies, of which at least one
20 year must be history of the United States or a combination
21 of history of the United States and American government
22 and, beginning with pupils entering the 9th grade in the
23 2016-2017 school year and each school year thereafter, at
24 least one semester must be civics, which shall help young
25 people acquire and learn to use the skills, knowledge, and
26 attitudes that will prepare them to be competent and

1 responsible citizens throughout their lives. Civics course
2 content shall focus on government institutions, the
3 discussion of current and controversial issues, service
4 learning, and simulations of the democratic process.
5 School districts may utilize private funding available for
6 the purposes of offering civics education. Beginning with
7 pupils entering the 9th grade in the 2021-2022 school year
8 and each school year thereafter, one semester, or part of
9 one semester, may include a financial literacy course.
10 However, a financial literacy course used to satisfy the
11 course requirements under subdivision (3) may not be used
12 to satisfy the course requirements under this subdivision
13 (5).

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

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

20 (f-5) If a school district offers an Advanced Placement
21 computer science course to high school students, then the
22 school board must designate that course as equivalent to a
23 high school mathematics course and must denote on the
24 student's transcript that the Advanced Placement computer
25 science course qualifies as a mathematics-based, quantitative
26 course for students in accordance with subdivision (3) of

1 subsection (e) of this Section.

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

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

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

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

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

21 (Text of Section from P.A. 102-551)

22 Sec. 27-22. Required high school courses.

23 (a) (Blank).

24 (b) (Blank).

25 (c) (Blank).

1 (d) (Blank).

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

6 (1) Four years of language arts.

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

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

24 (4) Two years of science.

25 (5) Two years of social studies, of which at least one
26 year must be history of the United States or a combination

1 of history of the United States and American government
2 and, beginning with pupils entering the 9th grade in the
3 2016-2017 school year and each school year thereafter, at
4 least one semester must be civics, which shall help young
5 people acquire and learn to use the skills, knowledge, and
6 attitudes that will prepare them to be competent and
7 responsible citizens throughout their lives. Civics course
8 content shall focus on government institutions, the
9 discussion of current and controversial issues, service
10 learning, and simulations of the democratic process.
11 School districts may utilize private funding available for
12 the purposes of offering civics education.

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

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

23 (f-5) If a school district offers an Advanced Placement
24 computer science course to high school students, then the
25 school board must designate that course as equivalent to a
26 high school mathematics course and must denote on the

1 student's transcript that the Advanced Placement computer
2 science course qualifies as a mathematics-based, quantitative
3 course for students in accordance with subdivision (3) of
4 subsection (e) of this Section.

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

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

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

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

22 (Source: P.A. 101-464, eff. 1-1-20; 101-643, eff. 6-18-20;
23 102-551, eff. 1-1-22.)

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