START\_STATUTE15-720.02.  Instruction on personal finance in high schools

A.  A school district governing board or charter school may prescribe a separate personal finance course for the graduation of pupils from high school or incorporate personal finance instruction into an existing course or existing curricula for the graduation of pupils from high school, that is in addition to or higher than the course of study and competency requirements that the state board of education prescribes for the graduation of pupils.

B.  If a personal finance course is prescribed by a school district governing board or charter school or if personal finance instruction is incorporated into an existing course or existing curricula, the course or incorporated instruction shall include the following:

1.  Explanations on how education, career choices and family obligations affect future income.

2.  Analyses of how advertising influences consumer choices.

3.  The determination of short-term and long‑term financial goals and plans, including income, spending, saving and investing.

4.  Comparisons of the advantages and disadvantages of using various forms of credit and the determining factors of credit history.

5.  Explanations of the risk, return and liquidity of short‑term and long‑term saving and investment choices.

6.  Identification of investment options available to individuals and households.

C.  A school district governing board or charter school may develop its own curriculum on personal finance or may use a curriculum on personal finance that is currently used by other public schools in this state or by public schools in other states. A school district governing board or charter school may use curriculum on personal finance developed by or in conjunction with an organization with expertise in providing instruction to high school pupils on personal finance skills. END\_STATUTE