



THE SCHOOL DISTRICT OF
PALM BEACH COUNTY, FL

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Action By:
Information Only

TO: High School Principals
FROM: Edward C. Tierney / Deputy Superintendent/Chief of Schools
SUBJECT: **PERSONAL FINANCIAL LITERACY GRADUATION REQUIREMENT COURSE PROGRESSION**

As a result of Senate Bill 1054 (2022), [Florida Statute 1003.4282](#) has been revised to include one-half credit of instruction in personal financial literacy and money management as required credits for a standard high school diploma beginning for students who entered Grade 9 in the 2023-24 school year. The State Board of Education adopted new personal financial literacy standards in May 2023. Florida's State Academic Standards for Social Studies Financial Literacy Strand benchmarks, along with select benchmarks from the Financial Literacy Strand of Grades 9-12 Mathematics, are included in four new courses that were adopted by the State Board of Education in July 2023 to satisfy the personal financial literacy and money management graduation requirement, in addition to one existing CTE course that will satisfy the requirement:

- 2102371 – ½ credit, Personal Finance and Money Management
- 2102373 – ½ credit, Personal Finance and Money Management Honors
- 2102300 – 1 credit, Economics and Personal Finance
- 2102305 – 1 credit, Economics and Personal Finance Honors
- 8815120 – 1 credit, Personal Finance (Level 3)

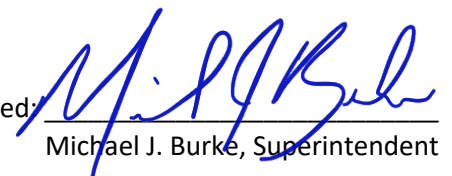
The Department of Secondary Education, after careful consideration for balancing maximum impact for students with minimal disruption to master schedules, recommends the 1 credit Economics and Personal Finance Regular or Honors (R or H) course be offered in Grade 12. This change would cause a slight alteration in Social Studies course progression requirements:

- Grade 10 – 1 credit, World History
- Grade 11 – 1 credit, United States History
- Grade 12 – 1 credit, Economics and Personal Finance; ½ credit, United States Government

Changes to the School District of Palm Beach County's K-12 Student Progression Plan are forthcoming.

Additional Notes for Principals:

- The suggested 1 credit Economics and Personal Finance (R & H) course allows for the following educator certification options:
 - 6-12 Social Studies
 - 6-12 Business Education
 - 6-12 Mathematics
- The 1 credit Economics and Personal Finance (R & H) course meets **two separate** ½ credit regular high school diploma requirements: 1) economics; and 2) personal financial literacy and money management.
- There is currently no accelerated option available to meet the personal financial literacy and money management requirement. Schools may choose to place students on an accelerated track in a ½ credit accelerated Economics course and a ½ credit Personal Finance and Money Management (R or H) course.
- If a student who entered Grade 9 in the 2023-24 school year has already earned a ½ credit in one of the above-named courses that meets the personal financial literacy and money management requirement, they will not need to be enrolled in another personal financial literacy course. However, they will still need to earn their required ½ credit of economics.
- Schools with a CTE Academy of Finance should ensure that Personal Finance (8815120) is a course included in the planned sequence of instruction. If not, Finance Academy students will need to enroll in one of the above-named courses before graduation.
- Students who receive an IB or AICE Diploma must meet requirements established by the IB and AICE Diploma Programs and are not required to meet 24-credit regular diploma requirements, of which the personal financial literacy and money management requirement is part. However, a student who may have been on track but does not eventually earn their IB or AICE Diploma would then be held to 24-credit regular diploma requirements. Therefore, the Department of Secondary Education encourages enrolling students on this track in a course in which they can earn a ½ credit in personal financial literacy and money management.

Approved: 
Michael J. Burke, Superintendent