

# Guidance for Personal Financial Education in Secondary Career Technical Education

## Introduction

Depending on curriculum specifics determined by your institution, Personal Financial Education (PFE) classes may appear in Perkins-CTE classes, in non-Perkins classes, or offered separately for each type of class noted above. This document speaks to how CTE Sites might provide students with opportunities to fulfill the PFE .05 credit high school graduation requirement within a CTE Program of Study.

Effective with the class of 2027, the [Oregon Diploma](#) and [Modified Diploma](#) requirements will include a 0.5 credit in PFE and a 0.5 credit in Higher Education and Career Path Skills, as part of the total credit requirements required for an Oregon Diploma.

Provided that all [Personal Financial Education standards](#) are taught through the lens of careers in accordance with the requirements for a high-quality program of study, courses within an approved CTE program in the Business, Management & Administration or Finance Career Clusters may be enhanced by integrating content standards for PFE while maintaining all CTE Program of Study requirements. **Both sets of requirements must be maintained to meet PFE Oregon Diploma requirements and CTE requirements.** Refer to the [CTE Requirements Recap](#) section for information on CTE requirements.

Each CTE Site should conduct a crosswalk to ensure that the PFE course covers both the required [CTE Knowledge and Skill Statements](#) and PFE Standards. Teachers should then consult their CTE Program of Study Advisory Committee to ensure the course still meets the program's intended goals.

## Course Codes and Reporting

Oregon secondary education institutions are required to report on **all** class availability and activity in multiple ways, including but not limited to:

1. Report to ODE's Class Schedule/Roster<sup>1</sup> Collection at the student level each year of class activity.
2. Report to ODE's Staff Assignment<sup>2</sup> Collection at the student level each year of class activity.

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<sup>1</sup> Refer to the [ODE Class Schedule Home](#) Page.

<sup>2</sup> Refer to the [ODE Staff Assignment Home](#) Page.

3. Fulfill annual ODE approval requirements for all Perkins-qualifying CTE<sup>3</sup> classes offered at each CTE Site (CTE Course)
4. Report to ODE on Perkins-qualifying CTE<sup>4</sup> course engagement at the student level each year of class activity (CTE Course)

The required **Personal Financial Education (Consumer Economics and Personal Finance) NCES Course Code is 19262** and shall be universally applied across all PFE classes for ODE reporting.

Additionally, the CTE Site must assign unique course numbers in their Student Information Systems for PFE and CTE-PFE courses taught within the CTE Site to ensure accurate non-CTE data reporting, accurate CTE data reporting, and accuracy in all associated funding distributions and state reports.

The following table uses *NCES code 19262: Personal Finance Education* as an example.

Questions to Consider	Personal Financial Education Only	Personal Financial Education with CTE Business
Is the assigned teacher a TSPC CTE Business endorsed teacher?	No	Yes
Does the course meet the CTE Study Program requirements?	No	Yes
NCES Code	19262	19262
Potential Course Number	PFES055d2	CBPFES055d2
Does it meet all requirements as a course in an Approved CTE program?	No	Yes

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<sup>3</sup> Refer to federal and state Accountability & Evaluation elements of CTE Programs of Study outlined in the [CTE Policy Guidebook](#) (Section 5.2, page 19—Elements of a High Quality POS—in 2024-2025 edition)

<sup>4</sup> Refer to federal and state Accountability & Evaluation elements of CTE Programs of Study outlined in the [CTE Policy Guidebook](#) (Section 5.2, page 19—Elements of a High Quality POS—in 2024-2025 edition)

Each CTE-PFE course must adhere to the regular requirements for CTE to qualify for Perkins and/or Secondary Career Pathways CTE funds. **CTE data requirements include but are not limited to the following.**

1. A TSPC CTE Business or Finance endorsed teacher teaches the course.
2. The course is part of a state-approved [CTE program of study](#), which includes a non-duplicative sequence of academic and technical content that spans secondary and postsecondary education.
3. Addresses the Knowledge and Skill statements in the associated [CTE Career Cluster](#).
4. The course is represented in the CTE Site CTE Program Update XX-YY each year.
5. The CTE Site that offers the course reports fully to CTE Student XX-YY each year.
6. The CTE Site that offers the course reports fully to CTE Course XX-YY each year.

## Integrating PFE Diploma Requirements to CTE Programs

Each CTE Site must determine how to meet the new diploma requirements within its unique context.

**It is mandatory to distinguish between implementation approaches. Conflating or cross-reporting any CTE and non-CTE classes diminishes equity and can have negative impacts** on CTE programs that may include reductions in funding to properly reporting programs, removal of funding for compliant/bystander programs, etc. in multiple areas including:

- Perkins V Secondary CTE
- CTE Secondary Career Pathways
- CTE Revitalization Grants
- High School Success

## CTE Program Allowable Examples

### Allowable Example Scenario A

#### Setup

A school that already offers a state-approved Business CTE Program of Study will have its Business Management CTE-endorsed teacher offer the Personal Finance Education requirements along with the CTE knowledge and skill statements within the CTE Program of Study. The CTE-endorsed teacher will continue to offer the full sequence of CTE courses listed in the CTE Program of Study.

**Outcome:** This course may remain in the CTE Program of Study and student engagement in the Personal Finance Education class must be reported according to all CTE data reporting requirements including CTE Program Update and CTE Spring Collections.

**Alert:** If a CTE Site has non-CTE teachers teaching sections outside the Business Program of Study, they must assign unique course numbers (see the example in the Course Codes and Reporting section above). Only the CTE-identified course data can be submitted in the CTE Data Collection.

### Allowable Example Scenario B

#### Setup

A finance-endorsed CTE teacher with an existing state-approved CTE program is asked to teach all students PFE based on the required standards, through the context of careers, and in alignment with the CTE Knowledge and Skill Statements in the upcoming year. To ensure that all students receive the required PFE credit and can complete the full sequence of CTE courses, the teacher will alternate between teaching the PFE courses and the other CTE courses over a four-year period. This rotation will ensure students can access at least three non-duplicative CTE courses, progressing from intro to advanced.

**Outcome:** Therefore, the CTE Program of Study can remain intact, and all students can be reported during the CTE data collection process.

### Non-Allowable Examples

#### Non-Allowable Example Scenario A

**Setup:** A Health Services CTE teacher has been asked to teach a CTE Site's new PFE course to provide students with the required diploma requirements established by Senate Bill 3 (2023). However, the new course does not address the Health Services Knowledge and Skill Statements or logically fit the course sequence for the Health Services CTE Program of Study.

**Reasoning:** This course cannot be added to the state-approved Health Services Program of Study CTE course list, and student enrollment in the course(s) must not be reported within the CTE Data Collection.

#### Non-Allowable Example Scenario B

#### Setup

A Math teacher is asked to teach the new PFE course created by the CTE Site. The CTE Site has an existing state-approved Business Program of Study.

**Reasoning:** The new PFE course will not be taught by a CTE endorsed teacher and does not address the CTE Business Knowledge and Skill Statements, so it cannot be added to the site's CTE Business

Management Program of Study course list and student engagement in the course(s) cannot be reported in the CTE Student or CTE Course collections.

### Non-Allowable Example Scenario C

#### **Setup**

A business-endorsed CTE teacher with an active Business Program of Study is asked to teach six sections of PFE each year so that all students can meet the PFE diploma requirement. With the additional sections of Personal Finance Education added to the teacher's schedule, they no longer have the capacity to offer the CTE program's full scope and sequence of courses.

**Reasoning:** The program of study no longer meets the minimum of offering three non-duplicative CTE credits and cannot continue as an approved CTE program.