



# Senate Bill 3 Implementation Manual

Supporting the implementation of Oregon's Higher Education  
and Career Path Skills and Personal Financial Education

VERSION 2.0 (DECEMBER 2024)



OREGON  
DEPARTMENT OF  
EDUCATION



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## Overview

This document provides guidance on the implementation of the content areas for Personal Financial Education and Higher Education and Career Path Skills, in accordance with Senate Bill 3 (ORS 329.451) and OAR 581-021-003. The FAQ on Senate Bill 3 companion document provides clarification to districts and schools on the requirements related to the content areas, and is organized into broad categories to easily navigate to the information needed on a topic.

## Background

The Personal Financial Education and Higher Education and Career Path Skills standards and rules were adopted in June 2024. Beginning with the class of 2027, the Oregon Diploma and Modified Diploma requirements will include a 0.5 credit in Personal Financial Education and a 0.5 credit in Higher Education and Career Path Skills, as part of the total credit requirements. Starting January 1, 2027, districts and public charter schools must verify that students earning high school diplomas meet these credit requirements.





## Section 1: Approved TSPC licenses for who can teach the courses

*This section outlines who can teach the courses, including those who are a licensed or registered educator. The options listed below provide districts and schools the opportunity to select individuals best qualified to teach the courses, while maintaining the quality and rigor of the course content.*

The approved licenses for the teaching of Personal Financial Education and Higher Education and Career Path Skills courses include:

- Teaching licenses as found in Atypical Assignments ([OAR 584-210-0170](#))
- Restricted CTE Teaching license ([OAR 584-230-0040](#))
- Administrative license ([OAR 584-235-0030](#))
- School Counselor ([OAR 584-245-0110](#))

### Considerations with Atypical Assignment

Any educator, including administrators and counselors, with a valid and active unrestricted non-provisional Oregon teaching license can teach within Atypical Assignments ([OAR 584-210-0170](#)). Administrators and counselors are allowed for these two courses exclusively.

### Considerations Around Counselors

It is important to consider the impact of using school counselors to teach these courses. Ensuring full implementation of the Comprehensive School Counseling Program and support for student needs should be prioritized when considering utilizing school counseling personnel. See the [SB 3 FAQ](#) for more information about using school counselors.





## Section 2: Awarding Credits

*This section provides clarification on the ways districts can award credit for the two courses.*

### Course Codes

ODE developed a new Oregon course code and description specific for Higher Education and Career Path Skills. For Personal Financial Education, we repurposed the existing course code and description for Consumer Economics and Personal Finance. The two course codes below shall be used when reporting to ODE on course-taking:

- 19262 - Personal Financial Education (Consumer Economics and Personal Finance)
- 22900 - Higher Education and Career Path Skills

### Credit Options

Course credit may be awarded when the student has met defined levels of proficiency or mastery on the essential learnings described in the [Personal Finance Education Standards](#) and [Higher Education and Career Path Skills Standards](#) through successfully completing classroom or equivalent work. The allowable option for awarding these credits was determined by the legislature, approved by the State Board of Education, and is documented in Section (2)(a) of [OAR 581-022-2025](#).

The following is an approved source of evidence for awarding credit.

1. **Evidence Generated in Courses:** Evidence of student learning collected through courses, with integrated assessment practices and teacher judgment based on multiple sources, such as:
  - a. Student work produced in response to lessons and other teacher-organized resources.
  - b. Teacher-student contacts (e.g., written/conferences/calls).
  - c. Class sessions.



## Accelerated College Credit

Districts and schools with partnerships to post-secondary institutions offering accelerated college credit in the high school may be able to grant credit for the Personal Financial Education or Higher Education and Career Path Skills. Visit the Higher Education Coordinating Commission's [Accelerated Learning Programs and Pathways](#) website to learn more about how students can earn college credit while in high school.

## Section 3: Course Waivers and Application Process

*This section outlines requirements for a course waiver and the process by which to apply.*

### Waiver Process

Districts or public charter schools may qualify to apply for a one year waiver of the diploma requirements by demonstrating that they lack qualified educators to provide the courses. Those approved for the waiver will have it granted for all students who will be awarded an Oregon diploma or Modified Diploma on or after January 1, 2027 and before January 1, 2028. Note that the waiver is not for individual students, but rather the entire graduating class of students.

Waivers may be approved at the Oregon Department of Education's discretion. Denied waivers may be appealed to the State Board of Education. Waivers must be submitted to the Oregon Department of Education no later than July 1, 2026. No waivers shall be granted for students graduating on or after January 1, 2028.

**Table 1. Waiver Timeline**

District/charter schools submit waiver request on or before	Waiver is granted to districts/charter schools between	No waiver for students graduating on or after
July 1, 2026	January 1, 2027 - January 1, 2028	January 1, 2028

### How to Apply

Districts and public charter schools can apply for a waiver by submitting a [Request for Waiver of Oregon's Newest Diploma Requirements \(2026-27\)](#) to the Department that includes:

- The reason for seeking a waiver;
- The subject(s) for which the waiver is sought;
- The projected dates for implementation of required courses; and
- Local school board approval of the application and the date of such approval.