



Oregon's Newest Diploma Requirements: Personal Financial Education and Higher Education & Career Path Skills

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Purpose



- ***Provide updates and clarity*** for school, district, and ESD partners around Oregon's newest diploma requirements.
- ***Offer two-way communication*** as we work together to ensure that districts and public charter schools are supported in meeting the new diploma requirements.

Questions about the new requirements?



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Use the [SB 3 Questions document](#) to populate questions for the Q&A section of the presentation.

Questions that are not answered today will be added to a Frequently Asked Questions (FAQ) document to be released alongside upcoming guidance.

Senate Bill 3: Adopt Content Standards & Diploma Requirements



Oregon Department of Education

Directs the State Board of Education to **adopt content standards for:**

- **0.5 credits of higher education and career path skills, and**
- **0.5 credits of personal financial education**

as part of the 24 credit requirements for a high school diploma.

**Districts must ensure that students who will be awarded high school diplomas on or after January 1, 2027, are able to satisfy these credit requirements.*

Senate Bill 3: One-Year Waiver Request for Districts

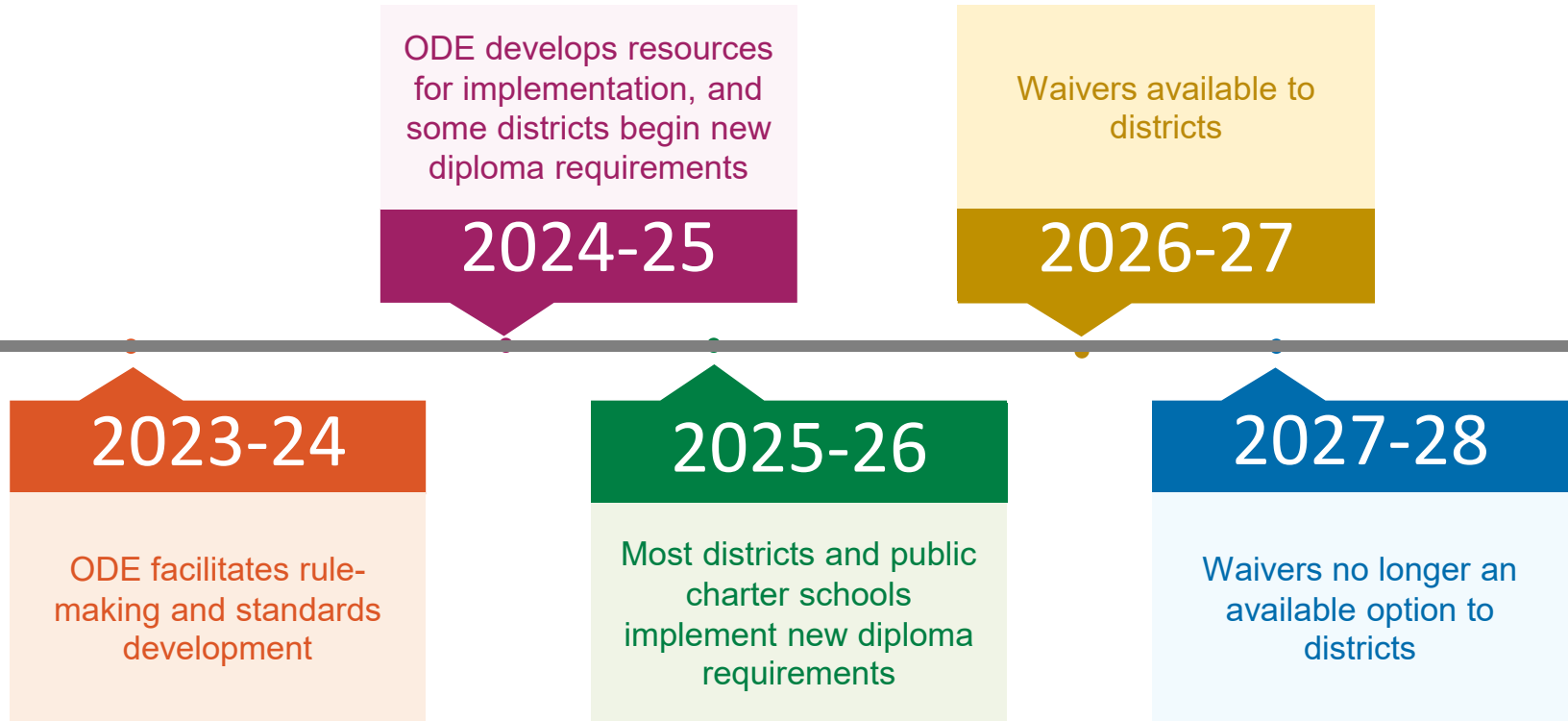


Oregon Department of Education

The bill allows for the Oregon Department of Education to accept a **one year waiver request** from districts if they are unable to provide courses necessary for students to satisfy the credit requirements **due to a lack of educators qualified to provide the courses.**

*Districts requiring a one year waiver, must ensure students can satisfy the credit requirements on or after January 1, 2027, and before January 1, 2028.

Anticipated Timeline for Implementation



Creating Opportunities



Oregon Department of Education

Senate Bill 3:

- **Acknowledges** that information about future planning and personal finance are essential for the success of future generations.
- **Provide students access** to the knowledge and skills needed for navigating systems that have previously benefited some over others.

Creating Opportunities & Rebuilding Systems



Oregon Department of Education

SB 3 provides **access to:**

- **knowledge** that may have not been available across generations for historically and currently marginalized students.
- **instruction** that helps students identify opportunities for a successful future, regardless of where the student is heading post-secondary.
- **academic content standards** that create an equal “floor” for instruction related to future planning.



Standards Development

Thank you to our panels!



- ODE convened two panels of educators and content experts to develop standards for Higher Education and Career Path Skills and Personal Financial Education.
- The links to the standards documents are posted on ODE's [Oregon Diploma webpage](#).
 - [Personal Financial Education Standards](#)
 - [Higher Education and Career Path Skills Standards](#)



Standards for Personal Financial Education

Content Area

Personal Financial Education Standards

Domain A

HS.PFE.A: Credit and Debt

Standards

[HS.PFE.A.1](#)

Understand components used to build credit and investigate actions that could impact personal credit scores.

[HS.PFE.A.2](#)

Compare and contrast various types of consumer credit and the costs and benefits of borrowing money.

[HS.PFE.A.3](#)

Analyze the long-term impacts of high and low credit scores.

Domain B

HS.PFE.B: Banking, Investing, Saving and Repayment

Standards

[HS.PFE.B.1](#)

Describe the roles of various types of financial institutions, and explore products and services provided by these institutions.

[HS.PFE.B.2](#)

Develop goals for building assets using various investment options, and identify potential risks and rewards for a given strategy.

[HS.PFE.B.3](#)

Evaluate repayment strategies, risks and costs for various types of consumer credit use, including simple or compound interest calculations.

Personal Financial Education Standards



Oregon Department of Education

16 total standards across five domains:

- Credit and Debt
- Banking, Investing, Saving and Repayment
- Budgeting, Spending and Money Management
- Personal Income, Taxes and Services
- Maintaining Financial Well-being



Standards for Higher Education and Career Path Skills

Content Area

Domain A Standards

Higher Education and Career Path Skills Standards

HS.HECPS.A: Seeking Assistance and Self-Advocacy

[HS.HECPS.A.1](#) Explore how personal strengths, aptitudes, interests and values connect with future career paths.

[HS.HECPS.A.2](#) Identify school and community resources for mental, physical and financial well-being, including an understanding of how to seek assistance.

[HS.HECPS.A.3](#) Understand the rights and responsibilities that come with being a student and member of communities and organizations.

[HS.HECPS.A.4](#) Practice self-advocacy by communicating needs clearly in writing and speaking, expressing concerns, and seeking out support when necessary.

Domain B Standards

HS.HECPS.B: Career Exploration and Preparation

[HS.HECPS.B.1](#) Practice employability skills necessary to effectively self-manage and collaborate with others in a workplace setting.

[HS.HECPS.B.2](#) Understand the diverse range of career pathways available, including, but not limited to, apprenticeships, military service, higher education, trades and non-degree programs.

[HS.HECPS.B.3](#) Explore local opportunities and benefits for participating in career-connected and community-based experiential learning related to future goals.

Higher Education & Career Path Skills Standards



14 total standards across four domains:

- Seeking Assistance and Self-Advocacy
- Career Exploration and Preparation
- Postsecondary Readiness
- Workforce Readiness



Rulemaking Process

Rule	Technical	Programmatic
Definitions 581-022-0102	✓	X
Diploma Requirements OAR 581-022-2000	✓	X
Modified Diploma OAR 581-022-2010	✓	X
District Curriculum OAR 581-022-2030	✓	X
Career Education OAR 581-022-2055	✓	X
New OAR: Who Can Teach, Course Requirements, and Waiver Process for Personal Financial Education and Higher Education and Career Path Skills	X	✓



Course Requirements for Personal Financial Education and Higher Education and Career Path Skills

Sections of the New OAR



The new OAR includes three sections that cover the following:

(1) Who can teach the course

(2) Course and Credit Options

(3) Waiver process

Section 1: Licensure - Who Can Teach The Course

(1) Courses that include Personal Financial Education and Higher Education and Career Path Skills content standards shall be taught by educators who possess a valid license issued by the Teacher Standards and Practices Commission in at least one of the following areas:

(a) Teaching Licenses as found in Atypical Assignments OAR 584-210-0170

(b) School Counselor License as found in OAR 584-245-0110

(c) Administrative License as found in OAR 584-235-0030

(d) Restricted CTE Teaching License as found in OAR 584-230-0040

Section 2: Awarding Credit

(2) Districts shall award 0.5 credit in Personal Financial Education for courses that address all of the State Board Adopted Content Standards for the subject in accordance with OAR 581-022-2025 Credit Options.

(a) Districts may award credit in more than one content area for a Personal Financial Education course that integrates other content standards.

(b) Districts may offer these courses as part of a college-credit granting opportunity.

(3) Districts shall award 0.5 credit in Higher Education and Career Path Skills for courses that address all of the State Board Adopted Content Standards for the subject in accordance with OAR 581-022-2025 Credit Options.

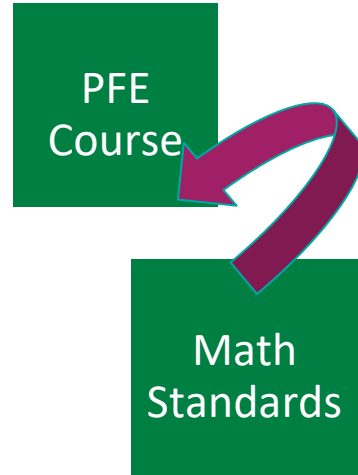
(a) Districts may award credit in more than one content area for a Higher Education and Career Path Skills course that integrates other content standards.

(b) Districts may offer these courses as part of a college-credit granting opportunity.

Examples of PFE Courses



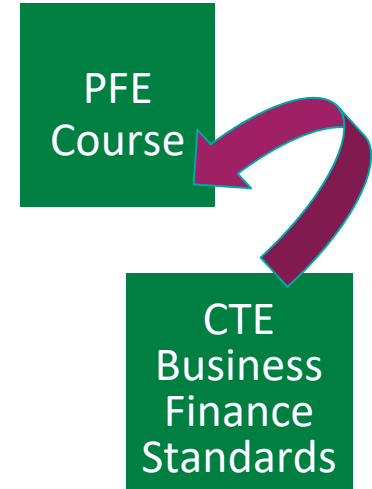
**PFE
Standalone
Course**



**PFE course that
integrates math
standards for
algebra**

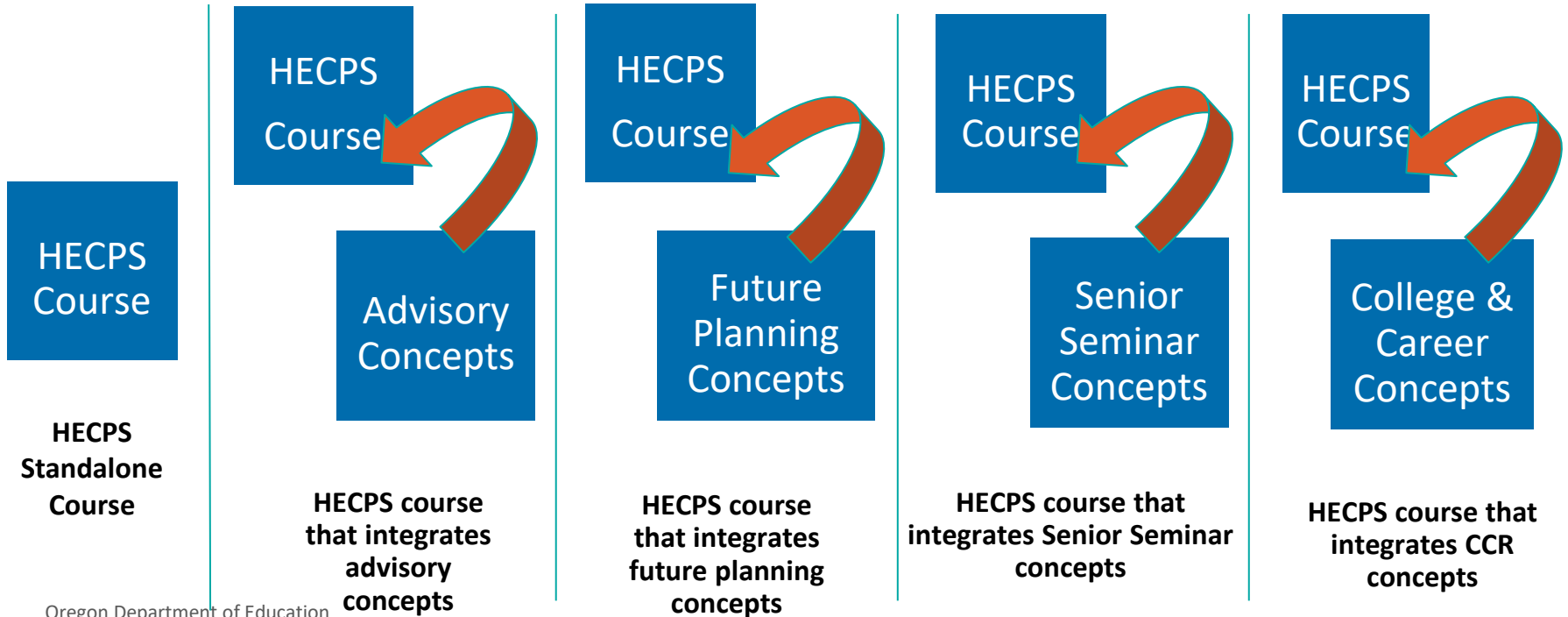


**PFE course that
integrates social
sciences
standards for
economics**



**PFE course that
integrates all CTE
Business Finance
standards**

Examples of HECPS Courses



Course Codes (starting 2024-2025)



19262 Personal Financial Education

(Consumer Economics and
Personal Finance)

22900 Higher Education and Career Path Skills

Section 3: Waiver Process

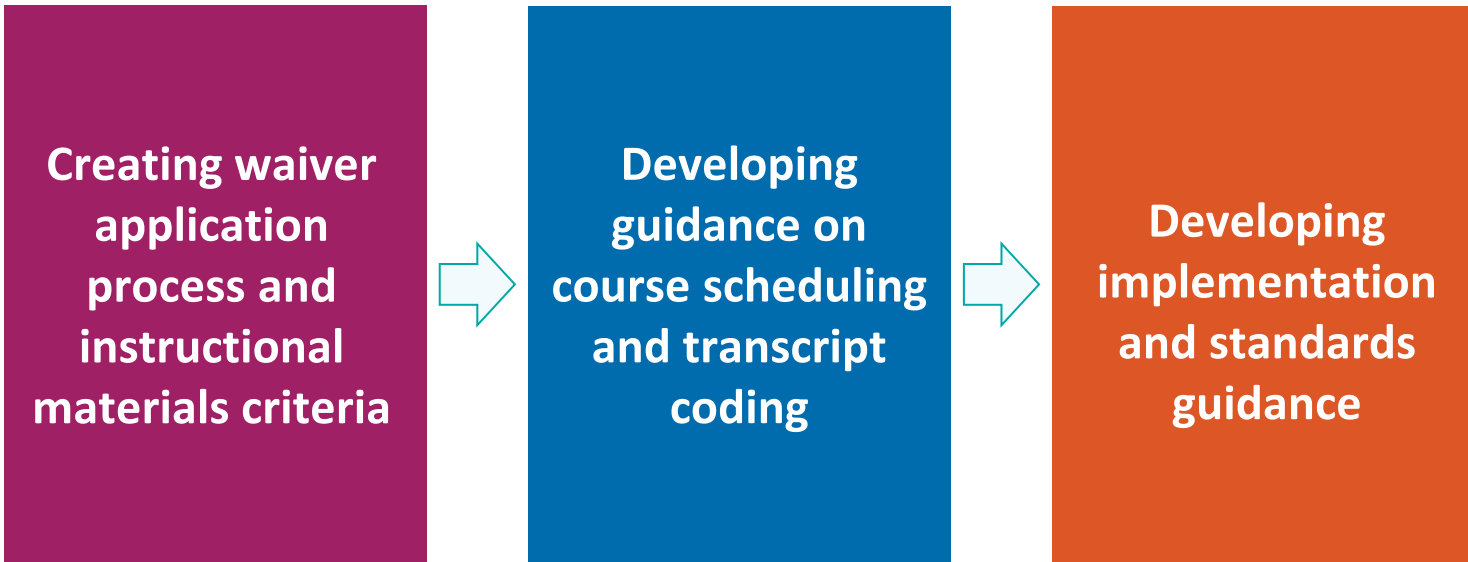
(3) A district or public charter school may request a waiver of the credit requirements described in ORS 329.251 (2)(a)(D) and (E) by demonstrating, to the satisfaction of the Oregon Department of Education that the district or school is unable to provide courses necessary for students to satisfy the credit requirements due to a lack of educators qualified to provide the courses. If approved, this waiver is for students who will be awarded a high school diploma on or after January 1, 2027 and before January 1, 2028.

- (a) If a district seeks to request a waiver, it shall submit an application to the Department which includes:
 - (A) The reason for seeking a waiver;
 - (B) The subject(s) for which the waiver is sought;
 - (C) The projected dates for implementation of required courses; and
 - (D) Local school board approval of the application and the date of such approval.
- (a) Waivers may be approved at the Oregon Department of Education's discretion. Denied waivers may be appealed to the State Board of Education.
- (b) Waivers must be submitted to the Oregon Department of Education no later than July 1, 2026.
- (c) No waivers shall be granted for students graduating on or after January 1, 2028.



Next Steps

Next Steps: Implementing Rules and Standards



Where to find more information



Oregon Department of Education

- Waiver application will be provided soon and posted on [Oregon's Newest Diploma Requirements page](#).
- Rulemaking and rule revisions made to support the implementation of Senate Bill 3 can be found on [Oregon's Newest Diploma Requirements page](#) in the coming weeks.
- Implementation guidance and CTE-related course guidance will be coming soon

Instructional Resources



Oregon Department of Education

- ODE will begin to work on guidance for standards implementation as well as instructional materials selection.
- Open educational resources for both content areas in the following groups on Oregon Open Learning
 - [Higher Education and Career Path Skills Group on the Oregon Open Learning Hub](#)
 - [Personal Financial Education Group on the Oregon Open Learning Hub](#)

Thank you!



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Questions?

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