

<h2 style="margin: 0;">Regulatory Analysis Form</h2> <p style="margin: 0;">(Completed by Promulgating Agency)</p> <p style="margin: 0;">(All Comments submitted on this regulation will appear on IRRC's website)</p>	<p style="margin: 0;">INDEPENDENT REGULATORY REVIEW COMMISSION</p> <p style="margin: 0;">RECEIVED</p> <p style="margin: 0;">Independent Regulatory Review Commission October 24, 2024</p>
<p>(1) Agency State Board of Education</p>	<p>IRRC Number: 3404</p>
<p>(2) Agency Number: 006 Identification Number: 354</p>	
<p>(3) PA Code Cite: 22 Pa. Code Chapter 4</p>	
<p>(4) Short Title: Academic Standards and Assessment</p>	
<p>(5) Agency Contacts (List Telephone Number and Email Address):</p> <p>Primary Contact: Karen Molchanow, Executive Director, State Board of Education, (717) 787-3787, ra-stateboardofed@pa.gov</p> <p>Secondary Contact:</p>	
<p>(6) Type of Rulemaking (check applicable box):</p> <p><input type="checkbox"/> Proposed Regulation</p> <p><input checked="" type="checkbox"/> Final Regulation</p> <p><input type="checkbox"/> Final Omitted Regulation</p>	<p><input type="checkbox"/> Emergency Certification Regulation;</p> <p><input type="checkbox"/> Certification by the Governor</p> <p><input type="checkbox"/> Certification by the Attorney General</p>
<p>(7) Briefly explain the regulation in clear and nontechnical language. (100 words or less)</p> <p>The final-form regulation makes both substantive and clarifying revisions to Chapter 4. Substantively, the rulemaking updates the Commonwealth's current <i>Academic Standards for Career Education and Work</i>, <i>Academic Standards for Economics</i>, and <i>Academic Standards for Family and Consumer and Sciences</i>. The rulemaking also establishes standalone <i>Academic Standards for Personal Finance</i>. The proposed new standards and updates would take effect on July 1, 2026. The final-form amendments to Chapter 4 also would shift the administration of the state's elementary-level science assessment from grade 4 to grade 5 and would require school entities to post various strategic plans online for public transparency. Finally, the rulemaking makes clarifying amendments to other provisions within the Chapter.</p>	
<p>(8) State the statutory authority for the regulation. Include <u>specific</u> statutory citation.</p> <p>The State Board of Education (Board) is acting under the authority of sections 290.1, 1551, 2603-B and 2604-B of the Public School Code of 1949 (24 P.S. §§ 2-290.1, 15-1551, 26-2603-B and 26-2604-B).</p>	
<p>(9) Is the regulation mandated by any federal or state law or court order, or federal regulation? Are there any relevant state or federal court decisions? If yes, cite the specific law, case or regulation as well as, any deadlines for action.</p>	

The final-form rulemaking is responsive to state law, but is not mandated by federal law, court order, or federal regulation.

Section 1551 of the Public School Code requires the Pennsylvania Department of Education (Department) to provide resources and curriculum materials related to economic education and personal financial literacy to public and private schools in the Commonwealth. Historically, these materials were to be aligned with the state academic standards for Economics (ECON), Family and Consumer Sciences (FCS), and Career Education and Work (CEW) that are promulgated by the Board in 22 Pa. Code Chapter 4.

With the adoption of Act 35 of 2023, the General Assembly amended Section 1551 of the Public School Code to require the Department to provide model curriculum materials pertaining to economic education and personal financial literacy that are aligned to state academic standards for personal financial literacy as established in 22 Pa. Code Chapter 4. These standards are not currently part of Chapter 4. As such, the final-form rulemaking seeks to establish new academic standards for Personal Finance consistent with the intent of Act 35. Per Act 35, the Department must review and update its existing model curriculum materials and other related resources no later than the beginning of the 2025-26 school year and within one year of any revision of the state academic standards for Personal Financial Literacy promulgated by the Board.

In Act 35, the General Assembly further directed the Board to review the existing state academic standards for ECON, FCS, and CEW and to revise the standards as necessary to implement the amendments set forth in the Act. This final-form rulemaking further is responsive to the action directed by the General Assembly to review and update those existing standards.

Finally, in Act 35 the General Assembly established a new requirement for high school students to complete a mandatory course in personal financial literacy once during grade 9, 10, 11, or 12. Both public school entities and private schools in the Commonwealth must provide the required course beginning with the 2026-27 school year. This final-form rulemaking would establish new academic standards for Personal Finance to which such courses would be aligned.

The final-form rulemaking also is responsive to 22 Pa. Code § 4.12(i) in which the Board calls for the academic standards in Chapter 4 to be reviewed no sooner than every five years and no later than every 10 years to determine if the standards are appropriate, clear, specific and challenging. This final-form rulemaking includes revisions to the academic standards for CEW, FCS, and ECON stemming from the Board's periodic review of the existing academic standards as directed by section 4.12(i).

(10) State why the regulation is needed. Explain the compelling public interest that justifies the regulation. Describe who will benefit from the regulation. Quantify the benefits as completely as possible and approximate the number of people who will benefit.

Academic standards define what students should know and be able to do at specific grade levels. They establish goals for student learning. Academic standards do not represent a particular curriculum or instructional methodology. Rather, they provide a foundation for the development of local curriculum and serve as guideposts to which local curriculum should be aligned.

The final-form rulemaking is necessary to comply with the directives set forth in Act 35 of 2023 that

charge the Board with reviewing and, as necessary, updating the existing standards for CEW, ECON, and FCS and that newly reference standards for personal financial literacy as a component of Chapter 4. Adoption of new standards for Personal Finance is necessary to establish standards to which high school courses in financial literacy required by Act 35 will be aligned and to establish standards that the Department is required by Act 35 to use as the foundation for updating the resources and model curriculum made available to schools in the areas of economic education and financial literacy.

This final-form rulemaking further is necessary to align administration of the state's elementary-level science assessment with the end of the 3-5 grade bands in the *Pennsylvania Integrated Standards for Science, Environment, Ecology, Technology, and Engineering (Grades K-5)*. These new standards are set to take effect with the 2025-26 school year. Through the final-form rulemaking, the Board is seeking to shift the grade level at which the elementary-level science assessment is administered in the same year that the new standards take effect to align the assessment with the structure of the new standards.

Finally, this final-form rulemaking is necessary to create greater transparency surrounding the various strategic plans that are adopted by public school entities under section 4.13 (relating to strategic plans). During roundtable discussions on gifted education that were conducted by the Board's Committee on Special and Gifted Education in 2022, stakeholders requested that school districts be required to publicly post their gifted education plans after they are approved as final as a means of improving transparency. The Committee on Special and Gifted Education recommended to the Board's Academic Standards/Chapter 4 Committee that it consider proposing an amendment to § 4.13(e) to require school districts to post gifted education plans on the district's publicly accessible website. The Board determined that such transparency should apply to each of the plans cited in section 4.13 and should not be limited to plans for gifted education.

(11) Are there any provisions that are more stringent than federal standards? If yes, identify the specific provisions and the compelling Pennsylvania interest that demands stronger regulations.

No.

(12) How does this regulation compare with those of the other states? How will this affect Pennsylvania's ability to compete with other states?

More than half of the states in the nation require public schools to offer a high school level financial literacy course. Twenty-five states require students to complete a financial literacy course in high school (Alabama, Connecticut, Florida, Georgia, Indiana, Iowa, Kansas, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Virginia, West Virginia, and Wisconsin). Pennsylvania was added to that list with the enacted of Act 35 of 2023. Two other states (North Dakota

and South Dakota) require a financial literacy course to be offered, but do not require students to take the course. Eight states (Arizona, Arkansas, Idaho, Kentucky, New Jersey, New Mexico, New York, and Texas) require a financial literacy course to be offered, but permit such coursework to be integrated with other subjects. Another 12 states (Colorado, Delaware, Illinois, Maine, Maryland, Montana, Nevada, Oklahoma, Hawaii, Massachusetts, Vermont, and Washington) have adopted standards for financial literacy either in a standalone format or through integrating related concepts within other standards. The final-form rulemaking will bring Pennsylvania in line with the majority of other states in the nation that have incorporated a more focused approach to personal financial literacy instruction within their education systems. The proposed standards will support Pennsylvania students throughout their lives in making informed decisions about managing their personal financial resources.

(13) Will the regulation affect any other regulations of the promulgating agency or other state agencies? If yes, explain and provide specific citations.

No, the final-form rulemaking will not affect other regulations of the Board or other state agencies.

(14) Describe the communications with and solicitation of input from the public, any advisory council/group, small businesses and groups representing small businesses in the development and drafting of the regulation. List the specific persons and/or groups who were involved. (“Small business” is defined in Section 3 of the Regulatory Review Act, Act 76 of 2012.)

At the direction of the Board’s Committee on Academic Standards/Chapter 4 (Chapter 4 Committee), the Department convened committees of educators and other content experts to conduct an initial review of the existing academic standards for CEW, ECON, and FCS. These external standards review advisory committees were directed to review the existing standards in total with a focus on whether the current standards adequately addressed concepts related to financial literacy. Through consultation with those standards review advisory committees, the Chapter 4 Committee tasked the Department with developing recommendations on whether the existing standards should be revised and, if so, to formulate draft amendments to the standards for the Committee’s consideration.

In the fall of 2022, educators and other content experts were invited by the Department to apply to serve on the standards review advisory committees. The names of nominees to serve on these review committees were presented to the Chapter 4 Committee for approval at its public meeting on January 11, 2023. An opportunity for public comment on the nominees was made available at the meeting prior to the Chapter 4 Committee’s approval of the membership. At the request of the Chapter 4 Committee, the Department also added four additional members to the standards review committees to provide greater geographic representation from Philadelphia and from the state’s Northern Tier. Below is a list of individuals who served on each of the committees that were established to review the existing standards.

Career Education and Work Standards Review Committee	
Jill Hackman	Eastern Lancaster County School District
Jordan Langué	North Allegheny School District
Angela Mike	Pittsburgh Public Schools
Ashley Schmidt	Catasauqua Area School District
Autumn Sprys	Shaler Area School District
JoAnne Yanko	Delaware Valley School District
Amy McShane	Allegheny Intermediate Unit #3

Christina Force	Bloomsburg University
Malicha (Cathey) White	School District of Philadelphia
Dawn Beltz	West Middlesex School District
Abbey Judge	Lackawanna University
Gene Natali	University of Pittsburgh
Sarah Masterton	Longwood Gardens
Karianne Gelinas	Lehigh Valley Economic Development Corporation
Julie Linnelli	Simcoach Games
Mayada Christiansen	Partner4Work
Lucyann Vierling	Wayne Pike Workforce Alliance
Michelle Shirley (alternate)	Cocalico School District
Hyung Joon Yoon (alternate)	The Pennsylvania State University

Economics Standards Review Committee

Kristopher Davis	Wellsboro School District
Tanya Contos	PA Distance Learning Charter School
Wendy Dunlap	Pennsylvania Higher Education Assistance Agency (PHEAA)
Matthew Rousu	Susquehanna University
Thomas Rutledge	Manheim Township School District
Kristen Barnello	West Chester Area School District
Jason Costello	Perkiomen Valley School District
Andrew Hill	Federal Reserve Bank
Donald Morabito	Great Valley School District
Sarah Dunn	Derry Area School District
Denise Route	Wellsboro School District
Adam Trone	Dallastown Area School District
Donna Gavitt	Selinsgrove Area School District
Frederick Smith	Titusville Area School District
Monica Linkerhof	Warren County School District
Shaquita Smith	School District of Philadelphia
Catrina Groner (alternate)	Northwest Tri-County Intermediate Unit #5
Kara Grise (alternate)	Mercyhurst Prep School

Family and Consumer Sciences Standards Review Committee

Karlee Farone	Slipper Rock Area School District
Emily Brill	Keystone Oaks School District
Tiffany Smietana-Lysell	Greensburg Salem School District
Michelle Tweardy	Indiana University of Pennsylvania
Michele Fochtman	Somerset County Technology Center
Maureen Martz	Canton Area School District
Patti Leibfreid	The Pennsylvania State University
Christina Pulman	Penn State Extension
Mercy Ross	Delaware Valley School District
Shane Killeen	Career Institute of Technology
Bethany Pepe	Parkland School District
Dan Reiste	Northeastern School District

Lauren Stauffer	Hempfield School District
Rebecca Whigham	Big Spring School District
Yvonne Flath	Central Bucks School District
Yasir Roundtree-Palmer	School District of Philadelphia
Thomas Bold (alternate)	Easton Area School District
Florence Wydra-Gat (alternate)	North Penn School District
Mary Kaye Rhude-Fause (alternate)	Pennsylvania Association of Family & Consumer Sciences

The standards review committees met throughout the winter and spring of 2023 to develop recommendations in response to the charge presented to them by the Board’s Chapter 4 Committee. Meetings were held on: February 22, 2023, March 9, 2023, March 20, 2023, April 3, 2023 (whole group session), and April 20, 2023 (whole group session).

During these sessions, the standards review committees developed recommendations for updating the existing standards for CEW, ECON, and FCS. Advisory committee members also reached consensus to recommend the establishment of a new set of academic standards in Personal Finance. To provide further guidance surrounding the recommendation to establish standalone standards for Personal Finance, another external stakeholder advisory committee was formed to draft recommended Academic Standards for Personal Finance. That Committee was comprised of some members of the committees that conducted an initial review of the CEW, ECON, and FCS standards, along with additional members with professional experience in personal finance. The Personal Finance Standards Committee met on May 31, 2023, and on June 1, 2023, in Harrisburg, and met again on June 15-16, 2023, at the Federal Reserve Bank in Philadelphia. Below is a list of individuals who served on the Personal Finance Standards Committee.

Personal Finance Standards Committee	
Patricia Bealmear	Conewago Valley School District
Dawn Beltz	West Middlesex Area School District
Andrew Hill	Federal Reserve Bank of Philadelphia
Amy McShane	Allegheny Intermediate Unit #3
Cathy Bowen	The Pennsylvania State University (retired)
Mary Ann Buckley	Huntingdon Area School District
Emily Brill	Keystone Oaks School District
Erin Krupa	South Middleton School District
Renee Hughes	Pine Grove Area School District
Karen Hassett	Pennsylvania Assistive Technology Foundation
David Martin	Oxford Area School District
Gail Weidman	Commonwealth Charter Academy

Recommendations for updating the current academic standards for CEW, ECON, and FCS and for establishing new academic standards in Personal Finance that were developed by these advisory committees were presented by the Department at the July 12, 2023, public meeting of the Board’s Chapter 4 Committee. At the same time, the Chapter 4 Committee reviewed unrelated draft amendments to other provisions within Chapter 4 and determined that it would consider those other draft amendments in tandem with the recommended revisions to the aforementioned academic standards. An opportunity to offer public comment related to these items was made available at the Chapter 4 Committee’s meeting on July 12 and, later that same day, at the public meeting of the Board. A report

containing the academic standards recommendations developed by the advisory committees and an Annex presenting other unrelated draft amendments to Chapter 4 also were made publicly accessible on the Board's website. The report containing academic standards recommendations can be found here: <https://www.stateboard.education.pa.gov/Documents/PA%20StandardsCEW%20EconFCS%20PFS%20Report.pdf>.

The Chapter 4 Committee held public hearings in Harrisburg (September 13, 2023) and in Allegheny County (September 25, 2023) to gather feedback from stakeholders on the academic standards recommendations and on its other draft amendments to Chapter 4. A third public hearing scheduled for September 14, 2023, in Montgomery County was canceled due to lack of registrations to participate in the event. The Chapter 4 Committee also accepted written testimony through the end of September 2023 from individuals who were unable to attend a hearing in person. Throughout this process, the Board received feedback from varied stakeholders including teachers and school counselors, school directors, members of the banking industry, and more.

Testimony submitted by stakeholders was made available to all Board members and also was made available to the advisory committees that developed an initial set of recommendations on updating the academic standards. Those advisory committees reconvened on October 24 & 25, 2023, to review this additional stakeholder input and to provide their professional judgment on whether the standards should be further revised in response to the suggestions raised by various stakeholders in their testimony. The Department presented a report of the standards review committees' responses at the Chapter 4 Committees' public meeting on November 8, 2023. An opportunity for public comment was made available at that meeting, and the report was made publicly accessible on the Board's website here <https://www.stateboard.education.pa.gov/Documents/About%20the%20Board/Board%20Actions/2024/Pennsylvania%20CEW%20Econ%20FCS%20and%20PF%20Standards%20Recommendations%20of%20the%20Content%20Committees.pdf>.

The Chapter 4 Committee reconvened on January 11, 2024, to consider and adopt its own recommendation for proposed amendments to Chapter 4, including updates to the academic standards for CEW, ECON, and FCS, new standards for Personal Finance, and other unrelated amendments to Chapter 4. The Chapter 4 Committee's recommendation was considered by the Council of Basic Education (Council) on January 11, 2024, and the Council approved proposed amendments to Chapter 4 as recommended by the Committee. Later that same day, proposed amendments to Chapter 4 were approved by the Board, as recommended by the Council and the Committee. Opportunities for public comment were made available at each of the public meetings held by the Chapter 4 Committee, the Council, and the Board.

The proposed rulemaking then was published in the *Pennsylvania Bulletin* on June 15, 2024, for a 30-day public comment period. That publication invited comments from interested persons and individuals affiliated with small businesses. The Board received 7 comments from individuals, organizations, and members of the General Assembly during the comment period. Two additional comments from members of the General Assembly were received after the comment period, along with other comments from the Independent Regulatory Review Commission.

The Chapter 4 Committee held a public meeting on September 12, 2024, to consider the comments received from all stakeholders. The Committee reviewed and discussed potential final-form amendments to Chapter 4, and provided an opportunity for members of the public to speak on issues related to Chapter 4. One comment was offered thanking the Committee for including professional

educators in the review process. The Committee adopted recommended final-form amendments to Chapter 4 at that meeting and transmitted its recommendation to the Council for consideration.

The Council also held a public meeting on September 12, 2024, at which it undertook consideration of the Committees' recommended final-form amendments. No remarks were offered when the Council called for an opportunity for public comments on the recommended amendments to Chapter 4. The Council approved final-form amendments to Chapter 4 and transmitted its recommended rulemaking to the Board for consideration. When the Board met later that afternoon, another opportunity for public comment was held and no comments were offered on Chapter 4. On September 12, 2024, the Board acted to unanimously approved final-form amendments to Chapter 4.

(15) Identify the types and number of persons, businesses, small businesses (as defined in Section 3 of the Regulatory Review Act, Act 76 of 2012) and organizations which will be affected by the regulation. How are they affected?

The final-form rulemaking will affect school districts, area career and technical schools, charter schools, cyber charter schools, public school employees, students enrolled in public schools, programs that prepare new teachers, and the Department. In 2023-24, there were 2,960 public schools in 783 school entities in the Commonwealth. Those school entities serve approximately 1.7 million students and employ approximately 154,400 professional staff. There are 119 educator preparation programs that operate in the Commonwealth. The final-form rulemaking will not affect small businesses.

The adoption of updated standards for CEW, ECON, and FCS supports Pennsylvania's educational vision as stated on the Department's website, "Pennsylvania learners will be prepared for meaningful engagement in postsecondary education; in workforce training; in career pathways; and to be responsible involved citizens." All students need to know how to explore and find careers, obtain employment and training, and live independently – skills that are an integral part of the academic standards for CEW, ECON, and FCS. The standards will guide schools in updating curriculum and instruction in these areas. The final-form rulemaking establishes an implementation window for school entities to take necessary measures to ensure their instruction is aligned with the updated standards by the 2026-27 school year. Educator preparation programs also will need to integrate instruction in the updated standards into the coursework they deliver to individuals studying to become teachers.

To support this, the Department will need to update the instructional resources made available to educators through the Standards Aligned System portal to reflect materials aligned with the new standards and will need to support professional development opportunities for both current educators and educator preparation faculty in the updated standards.

The adoption of academic standards in Personal Finance will support the implementation of the new personal financial literacy course required to be completed by all high school students under Act 35. These new standards will serve as guideposts to which such courses should be aligned. The standards will support students in acquiring fundamental knowledge of important concepts such as financial goal setting, income, budgeting and spending, and saving. The standards in the final-form rulemaking introduce these competencies to students in a sequenced manner as part of primary and middle level instruction to integrate instruction in these areas throughout students' education careers and to continuously build upon students' knowledge and understanding in these areas.

Act 35 directs the Department to update its existing economic education resources and model curriculum

to align to standards for personal financial literacy in Chapter 4 no later than the beginning of the 2025-26 school year and within one year of any revision of these standards. Section 1551 of the Public School Code tasks the Department with maintaining an inventory of model curriculum economic education and personal financial literacy materials, programs and resources available in Commonwealth agencies. In distributing such materials to schools for their use, the Department also is directed to consider materials available through international, national, statewide and local economic, banking trade and personal finance education organizations. Act 35 further requires the Department, in consultation with multiple organizations that specialize in financial literacy education, to develop or identify a model curriculum and a list of education materials that schools may use in providing the required high school level course. The work that the Department is directed to undertake in Act 35 to develop resources and model curriculum pertaining to economic education and personal financial literacy will support school entities in implementing the Personal Finance standards in this rulemaking.

The final-form rulemaking further will require school entities to post various strategic plans required in section § 4.13 on their websites after they are adopted as final. Each strategic plan required in this section already is required to be made available for public inspection and comment for a minimum of 28 days prior to its approval by the school entity's governing board. As such, requiring school entities to post the plans approved in their final form is reasonable as school entities already should have a process in place to make drafts of the plans available for public comment and inspection.

Finally, school entities will continue to administer the Pennsylvania System of School Assessment (PSSA) in Science annually at two grade levels. At present, the PSSA in Science is administered at grades 4 and 8. Under the final-form rulemaking, the elementary-level PSSA in Science will shift to be administered at grade 5 beginning in the 2025-26 school year and the middle level PSSA in Science will continue to be administered at grade 8. Beginning in the 2025-26 school year, the grade 5 PSSA in Science will assess students' knowledge of the state's academic standards for *Science, Environment, Ecology, Technology, and Engineering (Grades K-5)*.

(16) List the persons, groups or entities, including small businesses, that will be required to comply with the regulation. Approximate the number that will be required to comply.

Students enrolled in public school entities, school districts, area career and technical schools, charter schools, cyber charter schools, public school employees, and the Department will be required to comply with the final-form rulemaking. In the 2023-24 school year, there were 2,960 public schools in 783 school entities in the Commonwealth. Those school entities serve approximately 1.7 million students and employ approximately 154,400 professional staff.

(17) Identify the financial, economic and social impact of the regulation on individuals, small businesses, businesses and labor communities and other public and private organizations. Evaluate the benefits expected as a result of the regulation.

All students need to know how to explore and find careers, obtain employment and training, and live independently – skills that are an integral part of the academic standards for CEW, ECON, and FCS. Updates to these standards will benefit both students and employers in the Commonwealth. The proposed incorporation of Employability Skills within the standards is intended to foster the development of foundational skills that are transferable across workplace settings. Employability skills address qualities that employers often look for in candidates in addition to academic or technical qualifications. Adding this focus area to Pennsylvania's academic standards will emphasize for students

the importance of competencies such as critical thinking and problem solving, effectively being able to communicate in both written and verbal forms, time management, and teamwork and collaboration as essential components of career preparation.

The adoption of standards for Personal Finance will further support students throughout their lives in making sound decisions about managing their personal financial resources. The proposed standards will ensure students are better prepared to make decisions that will impact their lives on a daily basis and that will impact their long-term goals, including decisions related to saving and investing, spending, how to budget for personal expenses, and how to manage credit. Students will gain knowledge that is vital to the many life choices they will face over time, whether that be financing higher education, purchasing a car or a home, buying an insurance plan, or establishing accounts with financial services institutions.

(18) Explain how the benefits of the regulation outweigh any cost and adverse effects.

The final-form rulemaking revises the state's ECON and FCS standards for the first time since 2003 and revises the state's CEW standards for the first time since 2006. The updated standards will benefit students, educators, and public school entities by making Pennsylvania's standards more consistent with more current standards in these content areas from national organizations and with more current standards adopted by other states. The final-form rulemaking also will establish new standards for Personal Finance, ensuring that related competencies that are addressed in a piecemeal fashion throughout multiple sets of standards are addressed in standalone standards that will provide for related instruction to be delivered in a more focused and consistent manner throughout a student's educational career.

(19) Provide a specific estimate of the costs and/or savings to the **regulated community** associated with compliance, including any legal, accounting or consulting procedures which may be required. Explain how the dollar estimates were derived.

The final-form rulemaking will not impose any costs on students. Further, the final-form rulemaking is not anticipated to impose new costs on programs that train new teachers. The updated academic standards will act as a guide for reflecting the content of the standards in some courses educator preparation programs deliver to individuals preparing to become teachers to ensure course content is aligned to current academic standards. This does not impose a new cost for additional coursework. Rather, the impact on educator preparation programs may shift the content of some existing courses, and the Department will provide educator preparation program faculty with access to implementation supports it will make available to support school entities in implementing the updated CEW, ECON, and FCS standards and the new standards for Personal Finance to support this work.

(20) Provide a specific estimate of the costs and/or savings to the **local governments** associated with compliance, including any legal, accounting or consulting procedures which may be required. Explain how the dollar estimates were derived.

For purposes of this rulemaking, school entities are considered local governments. School entities typically engage in curriculum review cycles every five to six years. Thus, the Board anticipates that efforts to implement the updated CEW, ECON, and FCS standards included in the final-form rulemaking will be reflected in school entities' existing budgetary practices for curriculum review and updates, therefore becoming part of a traditional cycle for updating school entity resources. As such, the final-form rulemaking does not add new costs in so much as it refines the focus of current instruction.

Further, Act 35 of 2023 requires school entities to offer a half credit course in personal financial literacy aligned with personal finance standards in Chapter 4 and requires all students in Pennsylvania to complete the course during grade 9, 10, 11, or 12. Act 35 further directed the Board to review and, as necessary, update the existing standards for CEW, ECON, and FCS. As such, implementation of the standards updates in this final-form rulemaking are responsive to the requirements established by the General Assembly in Act 35.

As directed by Act 35, the Department undertook a process to review its Certification Staffing and Policy Guidelines (CSPGs) to provide clarity surrounding the educator certifications that would qualify a teacher to provide instruction in personal financial literacy. The Department identified six existing certificates related to personal financial literacy and revised the CSPGs for each of these certificates to recognize that educators who hold one of these credentials are qualified to deliver high school level instruction in the proposed

Academic Standards for Personal Finance and the aligned course required by Act 35. The six certifications are: Business, Computer and Information Technology (CSPG 33), Citizenship Education (7-12) (CSPG 35), Family and Consumer Sciences (CSPG 44), Marketing (Distributive) Education (CSPG 49), Mathematics (7-12) (CSPG 50), and Social Studies (7-12) (CSPG 59). The Department did not create a new add-on certification specific to personal financial literacy.

The Board conducted a data analysis to determine how many staff in each school district already hold one of the certifications that were identified through revisions to the CSPGs as qualified to deliver instruction in personal financial literacy. This analysis found that the majority of school districts employ a dozen or more teachers who can teach financial literacy under one of these credentials. The analysis further demonstrated that even the smallest school districts, like Austin Area, have at least four teachers who can provide this instruction.

Further, a high-level review of districts' finance course offerings, conducted for the Department by The Pennsylvania State University for the 2022-23 school year, found that many districts already require or offer courses containing content related to personal finance. This review found that 32% of districts already require a personal finance course for graduation, 61% of districts offer a personal finance course as an elective, 6% of districts include personal finance content in other courses, and 1% of districts do not offer personal finance instruction.

In implementing the new high school financial literacy course required under Act 35, districts may elect to revise their existing course offerings to align with the proposed new standards for Personal Finance. Further, the Department is required to provide resources, including a model curriculum, to schools to support needs related to implementation of these proposed standards. Given the availability of certified educators in all districts to deliver this content, the prevalence of existing related curricular offerings, and additional state-level supports that will be made available to schools, the Board does not find that districts will incur a cost to provide the new course required under Act 35.

(21) Provide a specific estimate of the costs and/or savings to the **state government** associated with the implementation of the regulation, including any legal, accounting, or consulting procedures which may be required. Explain how the dollar estimates were derived.

The Department will invest approximately \$657,800 in total through Fiscal Year 2029-30 to support

implementation of the final-form rulemaking. These efforts will include reviewing and updating model curriculum and resources for educators on the Pennsylvania Standards Aligned System (SAS) and providing technical supports for school entities. To support implementation of the final-form amendments to the CEW, ECON, and FCS standards and the proposed new standards for Personal Finance, the Department will provide educators with access to state-developed resources through the SAS website, professional learning, and ongoing support and consultation. The Department will provide technical assistance supports through the expertise of its content advisors and additional professional learning through the Statewide System of Support. The Statewide System of Support is deployed through collaboration with the existing network of 29 regional Intermediate Units (I.U.s). I.U.s function as regional educational service agencies that are organized geographically to provide supports to schools and to students across the entirety of the Commonwealth. Through its existing staff complement, content advisors with the Office of Elementary and Secondary Education provide support for standards implementation, including updating, aligning, and designing resources for school entities and educators. The resources developed by the Department will be curated on the Department's SAS website for voluntary use by school entities at no cost to the school entities and as directed by the General Assembly in Act 35.

Below is an estimate of anticipated costs to the state on an annual basis through Fiscal Year 2029-30:

Fiscal Year 2024-25: The estimated cost to state government is \$145,300. Act 35 directs the Department to update its existing resources and model curriculum for economic education and personal financial literacy no later than the beginning of the 2025-26 school year. To meet this timeframe, work to develop implementation supports for the standards updates in this final-form rulemaking will be concentrated during FY 2024-25. To support implementation, in FY 2024-25 the Department anticipates investing \$65,000 in the Pennsylvania Statewide System of Support, which provides grants to the state's 29 I.U.s to provide educator professional development and technical assistance to school entities within their regions. The Department will work with state and regional I.U. leads to design and execute a "train-the-trainer" model and funnel support, materials, and resources to school entities at no cost to the school entities. Support for this investment is budgeted from federal Title II-A professional development funds.

In FY 2024-25, the Department also anticipates a \$42,500 cost to maintain a contract with The Pennsylvania State University for collecting and reporting data relative to financial literacy. The Department intends to expand and repurpose the existing contract to include consultation in the development of materials and resources aligned to the standards in the final-form rulemaking. Support for this investment is budgeted from the Teacher Professional Development line item allocated to the Department of Education in the General Fund.

Finally, in FY 2024-25, the Department anticipates a \$21,000 cost to develop a professional development course for educators to support implementation of the standards in the final-form rulemaking and a \$16,800 cost to develop related resources that will be made available to educators on the SAS portal. The professional development course will be delivered online through the Department's professional development center at no cost to educators. The course will be coupled with additional downloadable resources on SAS, such as a curriculum framework, instructional toolkit, lessons, and assessments. Support for these investments is budgeted from state assessment funds.

Fiscal Year 2025-26: The estimated cost to state government is \$112,500, which represents a sustained effort to support state-level resources to assist school entities and educators with implementation of the

academic standards in the final-form rulemaking. This includes a \$60,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University, and a \$10,000 investment in the maintenance of SAS resources. These investments will support the delivery of professional learning and technical assistance aligned with the standards in the final-form rulemaking at no cost to educators.

Fiscal Year 2026-27: The estimated cost to state government is \$107,500, which represents a sustained effort to support state-level resources to assist school entities and educators with implementation of the academic standards in the final-form rulemaking. This includes a \$55,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University, and a \$10,000 investment in the maintenance of SAS resources.

Fiscal Year 2027-28: The estimated cost to state government is \$102,500, which represents a sustained effort to support state-level resources to assist school entities and educators with implementation of the academic standards in the final-form rulemaking. This includes a \$50,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University, and a \$10,000 investment in the maintenance of SAS resources.

Fiscal Year 2028-29: The estimated cost to state government is \$97,500, which represents a sustained effort to support state-level resources to assist school entities and educators with implementation of the academic standards in the final-form rulemaking. This includes a \$45,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University, and a \$10,000 investment in the maintenance of SAS resources.

Fiscal Year 2029-30: The estimated cost to state government is \$92,500, which represents a sustained effort to support state-level resources to assist school entities and educators with implementation of the academic standards in the final-form rulemaking. This includes a \$40,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University, and a \$10,000 investment in the maintenance of SAS resources.

(22) For each of the groups and entities identified in items (19)-(21) above, submit a statement of legal, accounting or consulting procedures and additional reporting, recordkeeping or other paperwork, including copies of forms or reports, which will be required for implementation of the regulation and an explanation of measures which have been taken to minimize these requirements.

The final-form rulemaking does not contain any new legal, accounting or consulting procedures, or new requirements for reporting and recordkeeping, or other paperwork.

(22a) Are forms required for implementation of the regulation?

No.

(22b) If forms are required for implementation of the regulation, **attach copies of the forms here**. If your agency uses electronic forms, provide links to each form or a detailed description of the information required to be reported. **Failure to attach forms, provide links, or provide a detailed description of the information to be reported will constitute a faulty delivery of the regulation.**

No forms are required for implementation of this final-form rulemaking.

(23) In the table below, provide an estimate of the fiscal savings and costs associated with implementation and compliance for the regulated community, local government, and state government for the current year and five subsequent years.						
	Current FY Year 2024-25	FY +1 Year 2025-26	FY +2 Year 2026-27	FY +3 Year 2027-28	FY +4 Year 2028-29	FY +5 Year 2029-30
SAVINGS:						
Regulated Community	\$0	\$0	\$0	\$0	\$0	\$0
Local Government	\$0	\$0	\$0	\$0	\$0	\$0
State Government	\$0	\$0	\$0	\$0	\$0	\$0
Total Savings	\$0	\$0	\$0	\$0	\$0	\$0
COSTS:						
Regulated Community	\$0	\$0	\$0	\$0	\$0	\$0
Local Government	\$0	\$0	\$0	\$0	\$0	\$0
State Government	\$145,300	\$112,500	\$107,500	\$102,500	\$97,500	\$92,500
Total Costs	\$145,300	\$112,500	\$107,500	\$102,500	\$97,500	\$92,500
REVENUE LOSSES:						
Regulated Community	\$0	\$0	\$0	\$0	\$0	\$0
Local Government	\$0	\$0	\$0	\$0	\$0	\$0
State Government	\$0	\$0	\$0	\$0	\$0	\$0
Total Revenue Losses	\$0	\$0	\$0	\$0	\$0	\$0

(23a) Provide the past three year expenditure history for programs affected by the regulation.

Program	FY -3 2021-2022	FY -2 2022-2023	FY -1 2023-2024	Current FY 2024-25
General Government Operations (Department of Education)	\$29,981,000	\$36,404,000	\$39,500,000	\$42,804,000
Basic Education Funding	\$7,082,304,000	\$7,625,124,000	\$7,872,444,000	\$8,157,444,000
Teacher Professional Development	\$5,044,000	\$5,044,000	\$5,044,000	\$5,044,000
PA Assessment				

	\$45,265,000	\$47,120,000	\$48,000,000	\$48,000,000
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(24) For any regulation that may have an adverse impact on small businesses (as defined in Section 3 of the Regulatory Review Act, Act 76 of 2012), provide an economic impact statement that includes the following:

- (a) An identification and estimate of the number of small businesses subject to the regulation.
- (b) The projected reporting, recordkeeping and other administrative costs required for compliance with the proposed regulation, including the type of professional skills necessary for preparation of the report or record.
- (c) A statement of probable effect on impacted small businesses.
- (d) A description of any less intrusive or less costly alternative methods of achieving the purpose of the proposed regulation.

The final-form rulemaking will not have an adverse impact on small business.

(25) List any special provisions which have been developed to meet the particular needs of affected groups or persons including, but not limited to, minorities, the elderly, small businesses, and farmers.

No special provisions have been developed to meet the needs of any of the identified groups. The final-form rulemaking aims to afford all students learning experiences in the content areas included in the updated and new standards in the final-form rulemaking. Further, the federal Individuals with Disabilities Education Act (IDEA) and the Board’s regulations at 22 Pa. Code Chapter 14 (Special Education Services and Programs) address the provision of free appropriate public education for children with disabilities. Section 14.102(a)(1)(ii) of the Board’s regulations governing Special Education Services and Programs states that the purpose of Chapter 14 is, in part, “to ensure that children with a disability have access to the general curriculum, and participate in State and local assessments as established and described in Chapter 4 (relating to academic standards and assessment).”

Both IDEA and Chapter 14 govern the provision of supports and services for students with a disability and such supports and services are delineated in a student’s Individualized Education Program (IEP). Thus, supports and services for a student with a disability who may need accommodations to access the curriculum aligned to the academic standards for CEW, ECON, FCS, and Personal Finance are not reflected in the final-form rulemaking as the identification of such supports and services is governed by IDEA and Chapter 14.

(26) Include a description of any alternative regulatory provisions which have been considered and rejected and a statement that the least burdensome acceptable alternative has been selected.

In determining whether to require school entities to publicly post the various strategic plans required under section 4.13 (relating to strategic plans), the Board reviewed the existing provisions in section 4.13 that govern such plans. Consideration was given to whether amending those provisions to require posting of plans in their final form would create a burden for school entities. However, section 4.13 currently requires each plan cited within that section to be made available for a public inspection and comment period prior to each plan’s approval when such plans come due for reviews on either 3-year or 6-year cycles. Thus, school entities already must have a process in place for making updates to such plans publicly accessible for the required public inspection and comments periods. Given that school entities already must provide for public access to such plans in draft form, the Board determined that posting the plans as they are adopted in final form would not create an additional burden as school

entities already must have a means of sharing such plans in draft form.

(27) In conducting a regulatory flexibility analysis, explain whether regulatory methods were considered that will minimize any adverse impact on small businesses (as defined in Section 3 of the Regulatory Review Act, Act 76 of 2012), including:

- a) The establishment of less stringent compliance or reporting requirements for small businesses;
- b) The establishment of less stringent schedules or deadlines for compliance or reporting requirements for small businesses;
- c) The consolidation or simplification of compliance or reporting requirements for small businesses;
- d) The establishment of performance standards for small businesses to replace design or operational standards required in the regulation; and
- e) The exemption of small businesses from all or any part of the requirements contained in the regulation.

Small businesses are not part of the regulated community affected by the final-form rulemaking.

(28) If data is the basis for this regulation, please provide a description of the data, explain in detail how the data was obtained, and how it meets the acceptability standard for empirical, replicable and testable data that is supported by documentation, statistics, reports, studies or research. Please submit data or supporting materials with the regulatory package. If the material exceeds 50 pages, please provide it in a searchable electronic format or provide a list of citations and internet links that, where possible, can be accessed in a searchable format in lieu of the actual material. If other data was considered but not used, please explain why that data was determined not to be acceptable.

Data did not serve as the basis for this final-form rulemaking.

(29) Include a schedule for review of the regulation including:

- | | |
|---|--|
| A. The length of the public comment period: | 30 days (for proposed rulemaking) |
| B. The date or dates on which any public meetings or hearings will be held: | Nov. 13-14, 2024 |
| C. The expected date of delivery of the final-form regulation: | October 2024 |
| D. The expected effective date of the final-form regulation: | Upon notice or publication in the <i>Pennsylvania Bulletin</i> |
| E. The expected date by which compliance with the final-form regulation will be required: | Upon notice or publication in the <i>Pennsylvania Bulletin</i> |
| F. The expected date by which required permits, licenses or other | |

approvals must be obtained:

N/A

(30) Describe the plan developed for evaluating the continuing effectiveness of the regulations after its implementation.

The Board will review Chapter 4 on a regular basis in accordance with the Board's policy and practice respecting all its regulations. Further, within 22 Pa. Code Chapter 4, section 4.12(i) directs reviews of existing academic standards to be conducted no sooner than every five years and no later than every 10 years from the time sets of standards are adopted to determine if the standards are appropriate, clear, specific and challenging. Any revisions determined to be necessary as part of that process are directed to be made by revising 22 Pa. Code Chapter 4. The Board will review the academic standards that are addressed in the final-form rulemaking in line with this timeframe.

In addition, the Board receives regular reports from the Secretary of Education and from the Deputy Secretary for Elementary and Secondary Education at the six public meetings it is statutorily required to convene annually. These reports provide regular and timely opportunities to keep the Board informed about the Department's implementation of final-form amendments to Chapter 4 and academic standards, their effectiveness, and any feedback the Department is receiving pertaining to implementation by schools within the Commonwealth.

FACE SHEET
FOR FILING DOCUMENTS
WITH THE LEGISLATIVE REFERENCE BUREAU

(Pursuant to Commonwealth Documents Law)

RECEIVED

Independent Regulatory
Review Commission

October 24, 2024

DO NOT WRITE IN THIS SPACE		
<p>Copy below is hereby approved as to form and legality. Attorney General</p> <p>BY: _____ (DEPUTY ATTORNEY GENERAL)</p> <p><input type="checkbox"/> DATE OF APPROVAL</p> <p>Check if applicable Copy not approved. Objections attached.</p>	<p>Copy below is here by certified to be a true and correct copy of a document issued, prescribed or promulgated by:</p> <p>State Board of Education (AGENCY)</p> <p>DOCUMENT/FISCAL NOTE NO. <u>006-354</u></p> <p>DATE OF ADOPTION: <u>Sept. 12, 2024</u></p> <p>BY: <u>Karen Mollen</u> TITLE <u>Executive Director</u> (EXECUTIVE OFFICER, CHAIRMAN OR SECRETARY)</p>	<p>Copy below is hereby approved as to form and legality. Executive or Independent Agencies.</p> <p>BY: <u>Addie D. Abelson</u> Deputy General Counsel</p> <p><input type="checkbox"/> 10/22/2024 DATE OF APPROVAL</p> <p>(Chief Counsel, Independent Agency) (Strike inapplicable title)</p> <p>Check if applicable. No Attorney General approval or objection within 30 days after submission.</p>

FINAL RULEMAKING
COMMONWEALTH OF PENNSYLVANIA
STATE BOARD OF EDUCATION

TITLE 22 PA. CODE CHAPTER 4
§§ 4.11, 4.12, 4.13, 4.21, 4.22, 4.23, 4.51a, Appendices A-F

FINAL RULEMAKING

STATE BOARD OF EDUCATION

[22 PA. CODE CH. 4]

Academic Standards and Assessment

The State Board of Education (Board) amends Chapter 4 (relating to academic standards and assessment) to read as set forth in Annex A. Notice of proposed rulemaking was published at 54 Pa.B. 3353 (June 15, 2024).

Statutory Authority

The Board is acting under the authority of sections 290.1, 1551, 2603-B and 2604-B of the Public School Code of 1949 (24 P.S. §§ 2-290.1, 15-1551, 26-2603-B and 26-2604-B).

Purpose

Chapter 4 sets forth requirements for State academic standards and assessments for public schools across this Commonwealth, including school districts, area career and technical schools (ACTS), charter schools, and cyber charter schools. This final-form rulemaking seeks to update the existing academic standards for Career Education and Work (CEW), Family and Consumer Sciences (FCS), and Economics (ECON). Consistent with the act of December 13, 2023 (P.L. 311, No. 35) (Act 35 of 2023), this final-form rulemaking further seeks to establish standalone academic standards for Personal Finance. The final-form rulemaking also shifts the grade level at which this Commonwealth's elementary-level science assessment is administered, requires school entities to post

various strategic plans on their publicly accessible web sites, and makes numerous clarifying and technical amendments.

Background

The Board's Standing Committee on Academic Standards/Chapter 4 (Committee) is designated responsibility for leading efforts on regulations governing State academic standards and assessments. This responsibility includes overseeing reviews of the regulations in Chapter 4 and developing recommendations pertinent to these policies for consideration by the Board. Part of the responsibility designated to the Committee includes leading periodic reviews of the academic standards in Chapter 4 as called for in § 4.12(i) (relating to academic standards). Periodic reviews of State academic standards are intended to determine if the standards are appropriate, clear, specific, and challenging.

On September 14, 2022, the Committee held a public meeting to determine which academic standards next would be opened for a periodic review. The Committee recommended to the Board that the academic standards for CEW, FCS and ECON be called up for review. The existing ECON and FCS standards took effect on January 11, 2003, and the existing CEW standards took effect on July 8, 2006. The Committee recommended that these standards be reviewed in their totality with a focus on whether the existing standards adequately address concepts related to financial literacy.

To support this work, the Board requested that the Department of Education (Department) convene advisory committees of educators and other content experts to conduct an initial review of the existing academic standards for CEW, ECON and FCS, and to consider whether the standards adequately addressed what students should know to be financially literate. The Committee tasked the Department to consult with these

external standards review committees to develop recommendations on whether the existing standards should be revised and, if so, to formulate draft amendments to the standards for the Committee's consideration.

In the fall of 2022, educators and other content experts were invited by the Department to apply to serve on the advisory committees. Nominees to serve on these standards review committees were presented to the Committee for approval at its public meeting on January 11, 2023. An opportunity for public comment on the nominees was made available at the meeting prior to the Committee's approval of the standards review committees' membership. At the direction of the Committee, the Department later added four additional members to the standards review committees to provide greater geographic representation from Philadelphia and from the Commonwealth's Northern Tier.

The standards review committees met throughout the winter and spring of 2023 to develop recommendations in response to the charge presented to them. Meetings were held on: February 22, 2023, March 9, 2023, March 20, 2023, April 3, 2023 (whole group session) and April 20, 2023 (whole group session). During these sessions, the standards review committees developed recommendations for updating the existing standards for CEW, ECON and FCS. The standards review committees also reached consensus to recommend the establishment of a standalone set of academic standards for Personal Finance.

To provide further guidance surrounding the recommendation to establish new standalone standards for Personal Finance, another external stakeholder advisory committee was formed to draft recommended Academic Standards for Personal Finance.

That advisory committee was comprised of some members of the teams that conducted an initial review of the CEW, ECON, and FCS standards, along with additional members who held professional experience in personal finance. The Personal Finance Standards Committee met on May 31, 2023, and on June 1, 2023, in Harrisburg, and met again on June 15-16, 2023, at the Federal Reserve Bank in Philadelphia.

To inform their recommendations, the standards review committees examined standards from National organizations and exemplary standards from other states to identify strengths and gaps in this Commonwealth's current standards. The CEW review committee utilized the following resources as part of its evaluation: the National Business Education Association's National Standards for Business Education, North Dakota Career Development Content Standards, Nebraska Standards for Career Readiness, and the Nevada State Board for Career and Technical Education's Employability Skills for Career Readiness Standards.

The CEW review committee recommended reorganizing the CEW standards into four new strands that reflected combining strands in the existing CEW standards and adding new strands to reflect components of the National and other state standards that the committee used in conducting its review. Recommended updates included reframing the existing strand for Career Awareness and Preparation to focus on Career Awareness and Exploration, reframing the existing strand for Career Retention and Advancement to address Personal Interests and Career Planning, and reframing the existing strand for Entrepreneurship to address Growth and Advancement.

The CEW review committee also proposed adding a new strand for Employability Skills that would replace the strand in the current CEW standards for Career Acquisition

(Getting a Job). Employability skills address qualities that employers often look for in candidates in addition to academic or technical qualifications. These skills are not specific to a particular job. Rather, they embody foundational skills that are transferable across workplace settings. Competencies for students addressed within the recommended new strand for Employability Skills included critical thinking and problem solving, oral and written communication, teamwork and collaboration, technology, time management and entrepreneurial mindset.

The ECON review committee utilized a similar approach in reviewing this Commonwealth's existing ECON standards and identifying strengths and gaps in the standards. The review committee utilized the following resources to inform its work: the Voluntary National Content Standards in Economics from the Council for Economic Education, Delaware's K-12 Economic Standards, Indiana's K-12 Economic Standards, and Minnesota's K-12 Economic Strand of its Social Studies Standards. Stemming from its analysis, the ECON review committee recommended four new strand topics under which existing standards and recommended new standards would be organized. The existing ECON standards include five strands for: Economic Systems, Markets and the Functions of Governments, Scarcity and Choice, Economic Interdependence, and Work and Earnings. The review committee recommended transforming the standards to be arranged under the following strands: Fundamentals of Economics, Microeconomics, Macroeconomics, and Money and Financial Institutions.

The FCS standards review committee also consulted other National and state-level resources to inform its work. The review committee recommended updates to this Commonwealth's FCS standards consistent with the language and formatting of the

Family and Consumer Sciences National Standards 3.0, consistent with a resource from the National Association of State Administrators of Family and Consumer Sciences, and consistent with National standards of the Family, Career and Community Leaders of America. The Pennsylvania Learning Standards for Early Childhood also were used by the standards review committee to inform the development of FCS standards for the K-2 grade band. These Pennsylvania early childhood standards are research-based according to age and development and address a continuum of learning from the infant and toddler stages through second grade. The FCS review committee also consulted FCS standards from Wisconsin and New Hampshire and used these other exemplary state standards as a point of reference when considering revisions or additions to this Commonwealth's existing standards and in considering whether recommended revisions or additions were aligned in a coherent manner.

The FCS review committee supported restructuring this Commonwealth's current standards. The existing FCS standards include four strands for: Food Science and Nutrition, Financial and Resource Management, Child Development, and Balancing Family, Work and Community Responsibility. The standards review committee recommended restructuring the FCS standards under the following six strands: Food Science and Nutrition, Physical Resource Management, Human Development, Family, and Relationships, Education and Early Childhood Development, Personal Finance and Consumer Skills, and Career, Community and Family Connections. For the recommended standards applicable to the 6-8 and 9-12 grade bands, the FCS review committee also recommended adding a career-focused standard within each strand as a means of incorporating employability skills within the standards.

The standards review committees further recommended that the Board adopt standalone academic standards for Personal Finance. While the standards review committees recognized that content related to personal finance is embedded throughout the existing CEW, ECON and FCS standards, the standards review committees determined that standalone standards would benefit students by creating greater alignment and consistency in how this content is taught. A July 2023 report containing recommendations from the standards review committees found that personal financial literacy “is a key aspect of preparing students for meaningful engagement in postsecondary education, workforce training, and career pathways and as responsible, involved citizens.” The standards review committees concluded that, for this reason, a separate standalone set of standards should be added to Chapter 4.

To provide further guidance on the recommendation to establish new standalone standards, another external committee of educators and content experts was convened to draft recommended academic standards for Personal Finance. The committee reviewed resources from other states and National organizations to inform its work, including: the National JumpStart Standards, Wisconsin’s Standards for Personal Finance, Washington’s Standards for Personal Finance, and Delaware’s Standards for Personal Finance. The committee also reviewed Pennsylvania’s Instructional Framework for Personal Finance. This resource was developed by the Department in accordance with the act of November 17, 2010 (P.L. 996, No. 104) to provide economic and personal financial literacy materials to educators in this Commonwealth’s public and private schools. Stemming from this review, the committee developed recommended standards for Personal Finance that include competencies organized under the following six

strands: Personal Finance Fundamentals, Income, Spending, Saving and Investment, Risk and Insurance, and Credit.

The standards review committees further recommended a new organizational structure that would be applied consistently across the CEW, ECON, FCS and Personal Finance standards. The existing academic standards for CEW include standards for grade 3, grade 5, grade 8 and grade 11. The existing academic standards for ECON and for FCS include standards for grade 3, grade 6, grade 9 and grade 12. The standards review committees recommended that updates to these existing standards and new standards for Personal Finance be organized in grade bands covering Kindergarten–grade 2, grades 3-5, grades 6-8 and grades 9-12. The standards review committees concluded that organizing the standards around these four grade bands provides flexibility to school entities in determining how best to meet each standard, when to include particular courses, and how to best support the needs of individual students. The standards review committees further supported reorganizing the standards in grade bands as this structure is used frequently in national standards and standards adopted by other states, but, at present, is applied inconsistently in this Commonwealth’s academic standards.

These recommendations for updating the existing academic standards for CEW, ECON and FCS and for establishing new academic standards for Personal Finance were presented by the Department to the Committee at a public meeting on July 12, 2023, and were shared with the Board as its public meeting later that same day. At its meeting on July 12, 2023, the Committee also reviewed in detail unrelated draft amendments to other provisions within Chapter 4 and determined that it would consider those other draft amendments in tandem with the recommended revisions to academic standards. The

other draft amendments to Chapter 4 reviewed by the Committee addressed the grade level at which this Commonwealth's elementary-level science assessment is administered, posting requirements for the various plans named in § 4.13 (relating to strategic plans) after they are adopted as final, and numerous clarifying and technical amendments. An opportunity to offer public comment on these items and on the academic standards recommendations was made available before both the Committee and the Board at their meetings on July 12, 2023. A report containing the standards review committees' academic standards recommendations and an Annex presenting the other unrelated draft amendments to Chapter 4 were made publicly accessible on the Board's web site.

The Committee held public hearings in Harrisburg (September 13, 2023) and in Allegheny County (September 25, 2023) to gather feedback from stakeholders on the academic standards recommendations and on its other draft amendments to Chapter 4. A third public hearing scheduled for September 14, 2023, in Montgomery County was canceled due to lack of registrations to participate in the event. The Committee also accepted written testimony through the end of September 2023 from individuals who were unable to attend one of its hearings in person.

Testimony submitted by stakeholders was made available to all Board members and was also made available to the standards review committees that developed initial recommendations on updating the academic standards. At the request of the Committee, those standards review committees reconvened on October 24 and 25, 2023, to review this additional stakeholder input and to provide their professional judgment on whether the recommended standards should be further revised in response to the testimony

received from interested stakeholders. The Department presented a report of the standards review committees' responses to stakeholder feedback at the Committee's next public meeting on November 8, 2023. An opportunity for public comment was made available at that meeting, and the standards review committees' report was made publicly accessible on the Board's website.

As part of their continued efforts in advising the Committee on this work, the standards review committees addressed concerns expressed by stakeholders pertaining to the length and complexity of the recommended Personal Finance standards. In response to this concern, the review committees sought to identify and eliminate areas of duplication across the recommended CEW, ECON and FCS standards updates and the recommended Personal Finance standards. The review committees noted that they recommended retaining a concept related to personal finance that may overlap with another standard if the concept was necessary for the focus lens of the discipline. The review committees identified the following focus lenses to guide their decision-making in this regard: Personal Finance – individual; CEW – individual planning of educational and professional choices; FCS – resource management for the family and home; and ECON – markets and societal.

The report from the standards review committees identified additional areas where the standards review committees made refinements to their initial recommendations in response to stakeholder input and where the review committees disagreed that further modifications were necessary. Among the refinements, the review committees made edits to their initial recommendations to improve clarity, ensure the standards use straightforward language, ensure the standards are developmentally

appropriate, and, if necessary, to ensure the standards provided for a more sophisticated progression of knowledge and skills.

The Board's work on these academic standards was further directed by the enactment of Act 35 of 2023. Existing language in section 1551 of the Public School Code of 1949 (24 P.S. § 15-1551) required the Department to provide resources and curriculum materials related to economic education and personal financial literacy to public and private schools in this Commonwealth. Historically, these materials were to be aligned with the State academic standards for ECON, FCS and CEW as promulgated by the Board in Chapter 4. With the adoption of Act 35 of 202, the General Assembly amended section 1551 of the Public School Code of 1949 to require the Department to provide model curriculum materials pertaining to economic education and personal financial literacy that are aligned to state academic standards for Personal Financial Literacy as established by the Board in Chapter 4. Act 35 of 2023 also directs the Department to review and update its existing model curriculum materials and other resources no later than the beginning of the 2025-2026 school year and within 1 year of any revision of the state academic standards for Personal Financial Literacy promulgated by the Board.

In Act 35 of 2023, the General Assembly further directed the Board to review the existing State academic standards for ECON, FCS and CEW and to revise the standards as necessary to implement the amendments set forth in the Act. Finally, in Act 35 of 2023 the General Assembly established a new requirement for high school students to complete a mandatory course in personal financial literacy with the course valued at least

one-half credit or half of a full credit. Both public school entities and non-public schools must provide the required course beginning in the 2026-2027 school year.

The Committee reconvened on January 11, 2024, to consider the stakeholder feedback it gathered during the fall of 2023, along with the additional perspectives on that feedback provided by the standards review advisory committees. The Committee also reviewed Act 35 of 2023 and discussed considerations for crafting a proposed rulemaking responsive to the directives of the General Assembly in Act 35 of 202. In deliberating on input from stakeholders and on Act 35 of 2023, the Committee expressed support for adopting the standards review committees' recommendations for updating the CEW, ECON and FCS standards. The Committee noted that the process conducted to review and update the standards aligned with the charge made to the Board in Act 35 of 2023 to review those standards.

The Committee further expressed support for adopting the standards review committee's recommendations for standalone Personal Finance standards. Adding standalone standards for Personal Finance to Chapter 4 is responsive to provisions in Act 35 of 2023 that direct the Department to align model curriculum to the standards as they are set forth in Chapter 4. The Personal Finance standards also will serve as a guidepost to which the new high school level course required by Act 35 of 2023 would be aligned.

Furthermore, the Committee found that organizing the Personal Finance standards in grade bands, as recommended by the standards review committees, is consistent with expectations for the personal financial literacy course required the Act 35 of 2023. The General Assembly set forth that students must complete the course once during grade 9, 10, 11 or 12. The recommended Personal Finance standards are organized in grade bands

for K-2, 3-5, 6-8 and 9-12. Structuring the standards to include a 9-12 grade band, rather than prescribing standards to be taught at a particular grade level, aligns with the flexibility envisioned in Act 35 of 2023 for the required course to be completed at any point during a student's high school career and provides school entities and students with latitude to determine when the coursework best fits into their schedules.

The Committee also discussed timeframes for implementation of updates to the academic standards. The Committee determined that new Personal Finance standards should take effect with the 2026-2027 school year for consistency with the year that Act 35 of 2023 requires school entities to begin offering a personal financial literacy course to high school students. The Committee further determined that updates to the CEW, ECON, and FCS standards also should take effect with the 2026-2027 school year in to align implementation planning efforts.

At its public meeting on January 11, 2024, the Committee adopted proposed amendments to Chapter 4, including updates to the academic standards for CEW, ECON and FCS, new standards for Personal Finance, and other unrelated amendments. The Committee's recommended amendments were considered by the Board's Council of Basic Education (Council) on January 11, 2024, and the Council approved the proposed amendments to Chapter 4 as recommended by the Committee. Later that same day, the proposed amendments to Chapter 4 were approved by the Board, as recommended by the Council and the Committee. Opportunities for public comment were made available at each of the public meetings held by the Committee, the Council and the Board.

The Board's proposed rulemaking was published in the *Pennsylvania Bulletin* for a 30-day public comment period on June 15, 2024. That publication invited comments

from interested persons and individuals affiliated with small businesses. The Board received 7 comments from individuals, organizations and members of the General Assembly during the comment period. Two additional comments from members of the General Assembly were received after the comment period, along with other comments from the Independent Regulatory Review Commission.

The Chapter 4 Committee held a public meeting on September 12, 2024, to consider next steps on the proposed rulemaking in response to public comment. The Committee reviewed and discussed potential final-form amendments to Chapter 4, and provided an opportunity for members of the public to speak on issues related to Chapter 4. One comment was offered thanking the Committee for including professional educators in the review process. At that meeting, the Committee recommended the adoption of a final-form rulemaking that included amendments responsive to public comments. The Committee transmitted its recommendation to the Council for consideration.

The Council also held a public meeting on September 12, 2024, at which it undertook consideration of the Committees' recommended final-form amendments. No remarks were offered when the Council called for an opportunity for public comments on the recommended amendments to Chapter 4. The Council approved final-form amendments to Chapter 4 and transmitted its recommended rulemaking to the Board for consideration. When the Board met later that afternoon, another opportunity for public comment was held and no comments were offered on Chapter 4. On September 12, 2024, the Board acted to unanimously approved final-form amendments to Chapter 4 that included amendments responsive to comments received from members of the General

Assembly and other stakeholders. The Board also has prepared and transmitted to commentators a comprehensive document in which it responded to all comments received on its proposed rulemaking.

Need for the rule

Academic standards define what students should know and be able to do at specific grade levels. They establish goals for student learning. Academic standards do not represent a particular curriculum or instructional methodology. Rather, they provide a foundation for the development of local curriculum and serve as guideposts to which local curriculum should be aligned.

This final-form rulemaking is necessary to comply with the directives set forth in Act 35 of 2023. In Act 35 of 2023, the General Assembly charged the Board with reviewing and, as necessary, updating the existing standards for CEW, ECON and FCS. Act 35 of 2023 also newly refers to standards for personal financial literacy as a component of the Board's regulations in Chapter 4 and, through this final-form rulemaking, the Board is establishing standalone standards in that content area. The adoption of standalone standards will provide for greater alignment and consistency in how this content is taught, including serving as a guidepost for the high school level personal financial literacy course that all public and private schools in this Commonwealth will be required to offer under Act 35 of 2023.

This final-form rulemaking also is responsive to § 4.12(i) in which the Board calls for the academic standards in Chapter 4 to be reviewed no sooner than every 5 years and no later than every 10 years to determine if the standards are appropriate, clear, specific and challenging. This final-form rulemaking includes revisions to the academic

standards for CEW, FCS and ECON stemming from the Board’s periodic review of the existing academic standards under subsection (i).

This final-form rulemaking further is necessary to align administration of the Commonwealth’s elementary-level science assessment with the end of the grade bands in the *Pennsylvania Integrated Standards for Science, Environment, Ecology, Technology, and Engineering (Grades K-5)*. These standards are set to take effect with the 2025-2026 school year. This final-form rulemaking shifts the grade level at which the elementary-level science assessment is administered in the same year that the new standards take effect.

Finally, this final-form rulemaking is necessary to create greater transparency surrounding the various strategic plans that are adopted by public school entities under § 4.13. During roundtable discussions on gifted education that were conducted by the Board’s Committee on Special and Gifted Education in 2022, stakeholders requested that school districts be required to publicly post their gifted education plans after they are approved as final as a means of improving transparency. The Committee on Special and Gifted Education recommended to the Board’s Academic Standards/Chapter 4 Committee that it consider proposing an amendment to § 4.13(e) to require school districts to post gifted education plans in their final form on the district’s publicly accessible website. The Board determined that this transparency should apply to each of the plans cited in § 4.13 and should not be limited to plans for gifted education.

Provisions of this Final-form Rulemaking

This final-form rulemaking amends the following provisions in Chapter 4:

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Academic standards that are published as appendices to Chapter 4 are added to the table of contents for reference. References to Appendix A and Appendix A-1 denote former standards that previously were reserved, and references to Appendix A-2 and Appendix B-1 denote existing standards to which no amendments are being made in this final-form rulemaking.

The existing academic standards for Science and Technology and Environment and Ecology in Appendix B will expire on July 1, 2025, at which time they will be replaced by the standards in Appendix B-1 that apply on and after that same date. In the final-form rulemaking, the Board included a new paragraph in § 4.12(a)(2.1) (relating to academic standards) to effectuate this transition in a manner consistent with existing language in §§ 4.12(a)(1)(i)-(ii) (relating to academic standards) that sets forth that the standards in Appendix B will be in effect only through June 30, 2025. Following the expiration of the academic standards in Appendix B, academic standards related to science, environment, ecology, technology, and engineering will be based on the standards in Appendix B-1, as established in §§ 4.12(a)(2)(i)-(iii) and 4.12(a)(2.1) (relating to academic standards).

The ECON standards in Appendix C will expire on July 1, 2026, at which time they will be replaced by the updated ECON standards in Appendix C-1. Likewise, the FCS standards in Appendix D will expire on July 1, 2026, at which time they will be replaced by the updated FCS standards in Appendix D-1. The CEW standards in Appendix E also will expire on July 1, 2026, at which time they will be replaced by the updated CEW standards in Appendix E-1. Provisions of this final-form rulemaking in §§ 4.12(3)(iv), 4.12(5), and 4.12(7) (relating to academic standards) establish these timeframes for the

expiration of the existing standards for CEW, FCS, and ECON and the effective date of new standards in those same content areas.

Finally, Appendix F contains new Academic Standards for Personal Finance. These new standards are added in § 4.12(10) (relating to academic standards) of this final-form rulemaking and will apply on and after July 1, 2026.

§ 4.11. Purpose of public education

Provisions under § 4.11 (relating to purpose of public education) address the purpose of public education and its relationship with the standards in § 4.12. Section 4.11(g) lists the areas in which public schools must provide instruction. This final-form rulemaking adds a reference to personal finance to this paragraph for completeness to align with the new Academic Standards for Personal Finance that are being added in § 4.12(a)(10).

Amendments to § 4.11(g) correct the title of the standards for Family and Consumer Sciences to make the term “sciences” plural. The title of these existing standards is published correctly using the plural noun throughout Appendix D and in the new Appendix D-1, but the title is incorrectly referred to in the singular in § 4.11(g). This same technical correction to the title of the standards is reflected in amendments to §§ 4.12(a)(7) and 4.22(c)(11) and 4.23(c)(9) (relating to middle level education; and high school education).

§ 4.12. Academic standards, Appendix C-1, Appendix D-1, Appendix E-1 and Appendix F

As described earlier, amendments within § 4.12(a) adopt updated standards for ECON, updated standards for CEW, and updated standards for FCS, adopt new standards

for Personal Finance, and clarify the date upon which the science, technology, environment and ecology standards in Appendix B will expire.

The existing academic standards for CEW include standards for grade 3, grade 5, grade 8 and grade 11. The existing academic standards for ECON and for FCS include standards for grade 3, grade 6, grade 9 and grade 12. The updated standards for CEW, ECON and FCS adopted in this final-form rulemaking modify how these existing standards are organized by structuring each of the updated standards for CEW, ECON, and FCS in grade bands covering Kindergarten – grade 2, grades 3-5, grades 6-8 and grades 9-12.

This final-form rulemaking further modifies how the existing CEW, ECON, and FCS standards are structured by organizing the updated standards under new strands. An overview of the updated CEW standards found in Appendix E-1 explains that the standards “reflect the increasing complexity and sophistication that students experience as they progress through school, focusing on the skills and continuous learning and innovation required for students to succeed in a rapidly changing workplace.” The standards are organized under the following four strands: Career Awareness and Exploration, Employability Skills, Growth and Advancement, and Personal Interests and Career Planning.

Concepts within each of these strands are arranged in substrands with grade-banded standards identified across each substrand for grades K-2, 3-5, 6-8, and 9-12. The strand for Career Awareness and Exploration contains substrands for: educational requirements and opportunities, entrepreneurship, factors in career decisions, local, National and global labor market, resources in school and community, and rights of workers. The strand for Employability Skills contains substrands for: critical thinking and problem solving, oral

and written communication, teamwork and collaboration, technology, time and project management, and entrepreneurial mindset. The strand for Growth and Advancement contains competencies in substrands for: career growth, lifelong learning, strategic goals, and work ethic. Finally, the CEW strand for Personal Interests and Career Planning contains competencies in substrands for: develop a personal brand, identify personal interests, research careers, and understand a career path.

This final-form rulemaking includes numerous amendments to the proposed CEW standards in Appendix E-1. First, in response to public comments from stakeholders that suggested the inclusion of an elementary level standard that addresses entrepreneurial endeavors, this final-form rulemaking adds a related new standard for the K-2 grade band (13.1.K-2.B) within the Entrepreneurship substrand of the strand for Career Awareness and Exploration. The standards for grades 3-5 (standard 13.1.3-5.B), grades 6-8 (standard 13.1.6-8.B), and grades 9-12 (standard 13.1.9-2.B) within the Entrepreneurship substrand also were amended in the final-form rulemaking for alignment with this new K-2 standard, to more fully describe where different types of entrepreneurship can be found, and to more fully support the application of these standards to the Career Standards Benchmark that is part of the Department's Future Ready PA Index (Index) and the career portfolios that schools compile as evidence related to this indicator.

According to the Department's web site, the Index "is a collection of school progress measures related to school and student success" that "includes a range of assessment, on-track, and readiness indicators, to more accurately report student learning, growth, and success in the classroom and beyond." One of the College and Career Ready indicators included in the Index is a Career Standards Benchmark that measures whether

students have met the continuum of career readiness expectations defined for each grade span and whether the CEW standards have been meaningfully addressed. School entities report calculations of career readiness experiences at the school building level for students in grades 5, 8 and 11. Demonstration that students have met the CEW standards is documented through the collection of evidence in career portfolios.

In verifying that students have satisfied expectations for career exploration and preparation for the Career Standards Benchmark, students must have at least 6 pieces of evidence in their career portfolio by the end of grade 5, 6 additional pieces of evidence beyond the K-5 band evidence by the end of grade 8, and 8 additional pieces of evidence beyond the K-5 and 6-8 grade bands of evidence by the end of grade 11. The Department requires that at least one piece of evidence in a student's career portfolio for grade 6-8 must be a student's individualized career plan and that at least two pieces of evidence at the high school level must demonstrate implementation of a student's individualized career plan.

This final-form rulemaking also amends the Career Awareness and Exploration substrand for Resources for School and Community. In response to stakeholder comments on the CEW standards in the proposed rulemaking, a standard for the K-2 grade band (13.1.K-2.E) was added to this substrand to round out this section of the standards in a way that more fully supports the career portfolios required by the Career Standards benchmark in the Future Ready PA Index. Verbiage used in the proposed 3-5 grade band standard (13.1.3-5.E) in this substrand was amended in this final-form rulemaking to use the term "describe" rather than "explain" as a more appropriate grade level expectation. Finally, the proposed 6-8 grade band standard in this substrand also was amended to include the term "evaluate" to establish more appropriate grade-level expectations that students at the

middle level also should be able to demonstrate the ability to evaluate the concept addressed within the standard. The term “experiences” also was added to that standard in the final-form rulemaking to provide greater clarity and context to the standard.

Within the Employability Skills substrand for Teamwork and Collaboration, this final-form rulemaking amends proposed standards 13.2.K-2.C, 13.2.3-5.C, and 13.2.6-8.C in response to comments from members of the General Assembly that suggested that the use of the phrase “various perspectives” in proposed high school level standard 13.2.9-12.C should be consistently reflected in the standards for other grade levels within this substrand. The term “perspectives” was written with a grade-level approach that requires a higher level of thinking and process. To reflect this same competency for students in the lower grade levels, the term “ideas” was added to standards 13.2.K-2.C, 13.2.3-5.C, and 13.2.6-8.C in this final-form rulemaking.

This final-form rulemaking also includes clarifying amendments to two proposed standards with the Employability Skills substrand for Technology (13.2.K-2.D and 13.2.3-5.D). These standards were amended to require students to demonstrate proper and safe use of both the Internet and instructional technology. A reference to instructional technology was added to each elementary level standard in the final-form rulemaking to more completely recognize the different types of technology that students will encounter at different stages, with the subsequent standards in that substrand for the 6-8 grade band referencing technology more generally and the 9-12 grade band standard incorporating job-specific technologies.

Finally, this final-form rulemaking adds a new K-2 grade band standard (standard 13.4.K-2.C) to the substrand for Research Careers within the strand for Personal Interests

and Career Planning. The addition of this standard is responsive to comments received from stakeholders on the CEW standards in the proposed rulemaking that requested the inclusion of a K-2 grade band standard focused on exploring career choices that expects students to identify the knowledge and skills associated with different careers in an age appropriate manner.

An overview of the updated ECON standards in Appendix C-1 describes the field of Economics as being “concerned with the behavior of individuals and institutions engaged in the production, exchange, and consumption of goods and services.” The overview further emphasizes knowledge that the Board maintains all students should possess in this field – characteristics of economic systems, how markets establish prices, how scarcity and choice affect the allocation of resources, the global nature of economic interdependence, and how work and earnings impact productivity. These concepts are addressed in the updated ECON standards under the following strands: Fundamentals of Economics, Microeconomics, Macroeconomics, and Money and Economic Institutions.

Standards within each of these strands are arranged in substrands with grade-banded standards identified across each substrand for grades K-2, 3-5, 6-8, and 9-12. The strand for Fundamentals of Economics contains substrands for: economic systems, fundamental economic questions, scarcity, economic choice, economic resources, marginal analysis, opportunity cost, incentives, specialization, trade, foreign trade, global interdependence and comparative advantage. The strand for Microeconomics contains substrands for: circular flow, competition, monopolies, supply and demand, economic patterns, wages, productivity, types of businesses, profit and loss, and entrepreneurship. The strand for Macroeconomics contains substrands for: economic indicators, business

cycles, fiscal policy, Federal budget, taxation, tax policy, economic role of government, externalities, and public goods and services. The strand for Money and Economic Institutions contains substrands for: money, exchange rates, monetary policy, banking, the federal reserve system, nongovernmental organizations and interest rate policy.

This final-form rulemaking makes numerous amendments to the ECON standards in Appendix C-1 that are responsive to comments from members of the General Assembly on the ECON standards in the proposed rulemaking. First, the Board deleted lists of examples from two proposed standards where members of the General Assembly commented that, in their view, the examples did not match the standards.

The proposed high school level standard (6.2.9-12.C) in the Microeconomics substrand for “Monopolies” asked students to “evaluate the economic roles of government in promoting free markets” and included “price controls and antitrust actions” as examples related to this standard. Members of the General Assembly commented that, in their view, price controls are not an example of government promoting free markets. In response, this final-form rulemaking amends this proposed standard to remove the examples that were included in the standard, including the reference to price controls. This final-form rulemaking further amends the proposed standard to remove the reference to the term “promoting” in recognition of these comments that identified potential action by government that, in the view of the commentators, would not have the effect of promoting free markets.

Proposed middle level and high school level standards related to nongovernmental organizations within the strand for Money and Economic Institutions (standards 6.4.6-8.F and 6.4.9-12.F) both included “labor unions” as an example of a nongovernmental

organizations. Members of the General Assembly objected to the inclusion of this example in the proposed standards on the grounds that, in their view, labor unions are political organizations that operate in an economic environment. In response, this final-form rulemaking amends standards 6.4.6-8.F and 6.4.9-12.F to remove the list of examples from each standard, including the reference to labor unions.

Members of the General Assembly also commented on the role of government in redistributing, but not creating, wealth, and suggested that the standards should present an analysis that government may use savings from spending cuts to cut taxes. To address concerns from members of the General Assembly related to taxation policy, this final-form rulemaking amends proposed standard 6.3.9-12.C within the Macroeconomics substrand for Fiscal Policy to add the national debt and deficit as content that should be part of instruction related to fiscal and monetary policies at the high school level. The Board also noted that a middle level standard within the Macroeconomics substrand for Fiscal Policy (6.3.6-8.C) already expects students to be able to “define fiscal policies available to the federal government” and that a high school level standard within the Macroeconomic substrand for Tax Policy already expects students to “analyze the social, political, and economic consequences of changes in tax policy.” The Board maintains that, under these standards, students should utilize and apply critical thinking skills to analyze and draw their own informed conclusions related to tax policy, which may include an analysis of the use of spending cuts to cut taxes.

This final-form rulemaking also amends proposed standard 6.4.3-5.A in the substrand for Money within the strand for Money and Economic Institutions. This proposed standard for the 3-5 grade band asked students to “explain the advantages of using

money instead of bartering.” Members of the General Assembly requested that this standard be revised to also require students to explain the disadvantages of using money instead of bartering. In response, the term “disadvantages” was added to this standard in the final-form rulemaking as requested by members of the General Assembly.

The updated FCS standards in Appendix D-1 emphasize the crucial role of families in shaping individual and community well-being. As stated in the overview of the standards, “the standards aim to prepare students not just for personal, family, and work responsibilities but also to empower them for the challenges of living and working in a diverse, global society, fostering holistic individual development and community advancement.” The standards are organized under the following strands: Food Science and Nutrition, Resource Management, Human Development, Family and Relationships, Education and Early Childhood Development, Personal Finance and Consumer Skills and Career, Community and Family Connections.

Concepts within each of these strands are arranged in substrands with grade-banded standards identified across each substrand for grades K-2, 3-5, 6-8, and 9-12. The strand for Food Science and Nutrition contains substrands for: food supply, safety and sanitation, nutrition analysis, meal management, culinary math and measurement, culinary equipment and techniques, food science, nutrition and health, calories and energy and careers. The strand for Resource Management contains substrands for: resource sustainability, individual and family resources, housing and interior design, consumer strategies, textiles, fashion and apparel, laundering and careers. The strand for Human Development, Family and Relationships contains substrands for: role of family, family life cycle, interpersonal communications, human development and well-being and careers.

Within the updated FCS standards, a new strand for Education and Early Childhood Development contains substrands for: developmental stages, learning environments, health and safety, literacy, collaborative relationships, and careers. In the act of July 8, 2022 (P.L. 620, No. 55), the General Assembly directed the Department to develop a Career and Technical Education (CTE) Program of Study in Education as an avenue for high school students who are interested in pursuing teaching as a career. The addition of the strand for Education and Early Childhood Development will support instruction aligned to this Commonwealth’s new CTE Program of Study in Education.

The updated FCS standards strand for Personal Finance and Consumer Skills contains substrands for: consumer rights and responsibilities, financial planning and budgeting, financial resources and careers. The strand for Career, Community and Family Connections contains substrands for: action plans, teamwork and leadership, role of technology and service providers.

Each of the substrands for “Careers” within the proposed FCS standards included a high school level standard focused on having students analyze career paths in various fields (standards 11.1.9-12.J, 11.2.9-12.G, 11.3.9-12.E, 11.4.9-12.G, and 11.5.9-12.E). In this final-form rulemaking, the Board amended the language in each of those proposed standards to replace the reference to “career paths” with the phrase “analyzing opportunities for employment, entrepreneurial endeavors, and emerging careers.” These amendments more fully and accurately describe the variety of opportunities that are available for students to explore as they learn about potential future careers.

This final-form rulemaking also makes a technical amendment to the title of a substrand within the strand for “Resource Management.” The substrand “Career” was

corrected to the plural tense of the word “Careers” for consistency with the use of the plural form of the word in the same title as used throughout other substrands within the FCS standards in Appendix D-1.

The final-form rulemaking also includes a clarifying amendment to create continuity between two standards within the “Textiles, Fashion and Apparel” substrand within the strand for “Resource Management.” The high school level standard in that substrand (11.2.9-12.E) was amended to include a requirement that students attain skills to “care for” textiles and fashion apparel, in addition to gaining skills to produce, alter, and repair textiles and fashion apparel as was required by the proposed standard. Adding a reference to caring for textiles and fashion apparel to this high school level standard creates vertical alignment with the middle level standard in that substrand (11.2.6-8.E) and aligns expectations for continuous growth in students’ skill sets as the proposed middle level standard already included a reference to caring for textiles.

This final-form rulemaking makes other amendments to standards in the strand for “Education and Early Childhood Development” that are responsive to comments received from interested stakeholders on the proposed rulemaking. Stakeholders requested that a standard for the 3-5 grade band be added to the substrand for “Collaborative Relationships.” This final-form rulemaking includes a new standard for the 3-5 grade band (standard 11.4.3-5.F) as requested. The new standard expects students to “establish relationships that are positive and supportive of others.” This new standard mirrors a standard on Establishing and Maintaining Relationships that is part of the Pennsylvania Learning Standards for Early Childhood for grade 2 developed by the Office of Child Development and Early Learning (OCDEL). The OCDEL early learning standards provide

guidance to caregivers and educators who work with children from infancy through grade 2. Incorporating a standard drawn from this related guidance for grade 2 will provide for an aligned continuum of expectations with the early childhood guidance for the grade level that immediately precedes this new standard for the 3-5 grade band.

Interested stakeholders and a member of the General Assembly who commented on the proposed rulemaking further requested that the FCS standards include an elementary level standard focused on helping students build awareness of career choices within education and early childhood. In response, this final-form rulemaking adds a new standard for the 3-5 grade band to the Education and Early Childhood Development substrand on Careers that expects students to be able to identify career and work choices within the fields of education and early childhood.

Finally, members of the General Assembly requested that the Board make clarifying amendments to proposed standard 11.6.6-8.A to spell out the acronym FCCLA referred to in the standard and to delineate the steps that are part of the action planning procedure referred to in the standard. These clarifying amendments were made in the final-form rulemaking. Final-form amendments to this standard spell out Family, Career and Community Leaders of America, the organization referred to in the acronym FCCLA, and specify that the FCCLA action planning procedure that students should be able to describe as part of this standard includes the following five steps: identify concerns, set a goal, form a plan, act, and follow up.

The new academic standards for Personal Finance adopted in Appendix F of this final-form rulemaking identify competencies to support students in gaining financial literacy to manage their personal finances. The standards identify competencies for

students in six strands: Personal Finance Fundamentals, Income, Spending, Saving and Investing, Risk and Insurance, and Credit. Consistent with the structure of updates to the CEW, ECON and FCS standards, the standards for Personal Finance also are arranged in grades bands for kindergarten – grade 2, grades 3-5, grades 6-8 and grades 9-12.

The area of Personal Finance Fundamentals further delineates standards in substrands focused on: financial goal setting and decision making, financial mindset and behaviors, financial services, financial record keeping and consumer protection. Standards that pertain to the proposed strand for Income are organized in substrands that address: sources of income, factors influencing income, self-employment and supplemental income, and income and payroll taxes. Concepts related to Spending are arranged under substrands for: spending decisions, developing a budget, payment methods, major life purchases, sales and property taxes, and charitable giving.

The new Personal Finance standards also require instruction in Saving and Investing by including standards related to asset building, saving, investing, and investing and tolerance. The standards also address concepts pertaining to Risk and Insurance in substrands for: risk identification and management, insurance, and financial fraud and identify theft. Finally, the standards include a strand focused on helping students to better understand credit. Related competencies are centered around substrands for: credit use and benefits, types of credit, costs of credit, and credit rights and responsibilities.

In response to comments received from members of the General Assembly on its proposed rulemaking, this final-form rulemaking amends three proposed standards for Personal Finance to provide clarity surrounding the use of the term “behavioral biases” used in standards 17.1.6-8.D, 17.1.9-12.D, and 17.4.9-12.K. As used in these standards,

the term “behavioral biases” refers to psychological influences that may affect an individual’s financial decision-making. Examples from behavioral economics were added to these standards to provide the clarity requested by members of the General Assembly. Within the substrand for “Financial mindset and behaviors,” the middle level standard (17.1.6-8.K) was amended to include the examples mental accounting, anchoring, and confirmation bias and the high school level standard (17.1.9-12.D) was amended to include the examples loss aversion, experiential bias, and mental accounting. The high school level standard in the substrand for “Investing Risk Tolerance” (17.4.9-12.K) was amended to include the examples loss aversion, herding, and choice overload.

In addition to these substantive amendments to academic standards within §4.12(a), this final-form rulemaking also includes clarifying amendments to provisions within §4.12(a) that affect academic standards in other content areas. In a prior final-form rulemaking adopted by the Board and published at 44 Pa.B. 1131 (March 1, 2014), the Board adopted the Pennsylvania Core Standards for English Language Arts (ELA) and the Pennsylvania Core Standards for Mathematics (Mathematics), which are published in Appendix A-2. These ELA and Mathematics standards replaced the former Common Core State Standards for English Language Arts and the former Common Core State Standards for Mathematics. This final-form rulemaking includes technical amendments to § 4.12(a)(8) to delete language that facilitated the transition from the former Common Core State Standards for English Language Arts to the current ELA standards. The transitional language is no longer necessary as these ELA standards have been in effect since March 1, 2014. Likewise, this final-form rulemaking makes the same technical amendments to § 4.12(a)(9) to delete language that facilitated that transition from the former Common Core

State Standards for Mathematics to the Pennsylvania Core Standards for Mathematics as that transition also took effect on March 1, 2014. No changes are made to the content of the existing standards for ELA or Mathematics.

§ 4.13. Strategic plans

Section 4.13 requires school entities to develop various strategic plans on a cyclical basis. At present, school entities must adopt professional education plans for educators every 3 years, induction plans for newly-hired teachers every 6 years and student services plans every 6 years that address the provision of services such as guidance counseling, psychological services, social work services and nutritional services. In addition, school districts must adopt a special education plan every 3 years and a gifted education plan every 6 years.

Under the existing requirements of subsections (a)-(e), each of these plans must be made available for a public inspection and comment period prior to the plan's approval by a school entity's board of directors. However, no similar requirement exists for these plans to be made publicly accessible after they are approved as final. Therefore, for transparency, this final-form rulemaking amends subsections (a)-(e) to require that school entities post their professional education, induction, student services, special education and gifted education plans on their publicly accessible websites after they are approved by a school entity's governing board.

§ 4.21. Elementary education: primary and intermediate levels, § 4.22. Middle level education, and § 4.23. High school education

Sections 4.21, 4.22 and 4.23 establish requirements for school entities to deliver curriculum and planned instruction to students that is based on the academic standards in

§ 4.12. This final-form rulemaking makes technical and clarifying amendments throughout these sections to align various provisions with updates to certain academic standards as previously adopted by the Board or to align provisions with the academic standards updates adopted in this final-form rulemaking.

Per § 4.21(a), the primary level program ordinarily is completed by children who are approximately 6 years of age and, per § 4.21(c), the intermediate level program ordinarily is completed by children who are approximately 11 years of age. Section 4.22(a) establishes that the middle level serves children who are approximately 11 years of age to 14 years of age.

This final-form rulemaking makes clarifying amendments to §§ 4.21(e)(1) and (f)(1), 4.22(c)(1), and 4.23(c)(1) to align language that describes the focus of ELA instruction with the structure of the ELA standards in Appendix A-2. These ELA standards took effect in 2014, but parallel technical amendments to align these paragraphs to the organization of the ELA standards in Appendix A-2 were not adopted concurrent with the adoption of the standards. As such, the Board is making clarifying amendments for consistency with the existing ELA standards to which instruction is to be aligned.

The ELA standards for grades PreK-5 are categorized under five strands as follows: Foundational Skills, Reading Informational Text, Reading Literature, Writing, and Speaking and Listening. As such, amendments to § 4.21(e)(1) and (f)(1), that govern curriculum and planned instruction in ELA for elementary education at the primary and intermediate levels make these paragraphs consistent with the strands in the related standards. Likewise, amendments to §§ 4.22(c)(1) and 4.23(c)(1) align these requirements for ELA instruction at the middle and high school levels, respectively, to the strands under

which the ELA standards for grades 6-12 are organized as follows: Reading Informational Text, Reading Literature, Writing, and Speaking and Listening.

This final-form rulemaking also adds new paragraphs to align the requirements for curriculum and planned instruction at the elementary, middle and high school level with the updated standards for CEW that are adopted in this rulemaking in Appendix E-1. The updated CEW standards are organized into grade bands that include standards for grades K-2, 3-5, 6-8, and 9-12, while the existing CEW standards include standards only for grades 3, 5, 8 and 11. As such, this final-form rulemaking adds § 4.21(e)(8) to the requirements for planned instruction at the elementary education primary level to reflect the addition of proposed CEW standards in the K-2 grade band.

When the proposed rulemaking was reviewed by the Office of Attorney General (OAG), OAG asked whether CEW also should be referenced in the requirements for planned instruction at the elementary education intermediate level to reflect the inclusion of standards in Appendix E-1 for the 3-5 grand band. The Board agreed that CEW should be referenced in the provisions for intermediate level planned instruction and added the appropriate reference to § 4.21(f)(10) in the final-form rulemaking.

The Board received comments from members of the General Assembly suggesting that the phrase “social-emotional learning” in § 4.21(e)(8) be replaced with the phrase “interpersonal skills.” This requested terminology change is reflected in an amendment to § 4.21(e)(8) in the final-form rulemaking. For consistency, this same terminology was used in the narrative description of the requirements for intermediate level planned instruction in CEW that was added to § 4.21(f)(10) in the final-form rulemaking.

This final-form rulemaking also amends the requirements for middle level instruction in § 4.22(c)(9) to align with the updated CEW standards' focus on career awareness, employability skills and work-based learning experiences. Likewise, this final-form rulemaking adds § 4.23(c)(10) to the requirements for planned instruction at the high school level to reflect the expectations for instruction in the updated CEW standards in this section of the regulation.

This final-form rulemaking also aligns the requirements for curriculum and planned instruction at the elementary (primary and intermediate) level, middle level and high school level with the new academic standards for Personal Finance in Appendix F by adding §§ 4.21(e)(9) and (f)(9), 4.22(c)(12) and 4.23(c)(11).

Clarifying amendments to §§ 4.22(c)(5) and (c)(10), 4.23(c)(5) and 4.23(d)(4) align the requirements for planned instruction in technology and engineering at the middle and high school levels with the *Pennsylvania Technology and Engineering Standards* for grades 6-12 in Appendix B-1. These standards previously were adopted by the Board and published in a final-form rulemaking at 52 Pa.B. 3946 (July 16, 2022). However, amendments to align the related expectations for curriculum and planned instruction were not made at the time these standards were adopted. As such, this final-form rulemaking makes clarifying amendments to these paragraphs for consistency with the standards to which instruction is to be aligned.

Finally, this final-form rulemaking amends the descriptions of curriculum and planned instruction at the middle level in § 4.22(c)(11) and at the high school level in § 4.23(c) to refer to the Food Science and Nutrition strand within the updated FCS standards in Appendix D-1. In this final-form rulemaking, each of these section was further amended

to refer to child development as requested in public comments received from interested stakeholders, to better align these sections with the strand for Education and Early Childhood Development in the updated FCS standards in Appendix D-1.

§ 4.51a. Pennsylvania System of School Assessment

The Pennsylvania System of School Assessment (PSSA) is part of the State assessment system that is designed to provide information on student and school performance and to determine the degree to which school programs enable students to attain proficiency of the academic standards in § 4.12. PSSAs are administered in ELA and Mathematics in grades 3–8 and in Science at grades 4 and 8. This final-form rulemaking amends subsection (c) to shift the administration of the State’s elementary-level science PSSA from grade 4 to grade 5 beginning in the 2025-2026 school year. This shift will align the assessment with the end of the grade band in the academic standards to which the assessment will be aligned.

The *Pennsylvania Integrated Standards for Science, Environment, Ecology, Technology, and Engineering (Grades K–5)* were adopted by the Board and published in a final-form rulemaking at 52 Pa.B. 3946 (July 16, 2022). These standards are published in Appendix B-1 and will take effect in the 2025-2026 school year. The standards are organized across grades K–5 with individual grade level standards for Kindergarten–grade 5 in the domains of Earth and Space Sciences, Life Science, and Physical Science and with standards for the K–2 and 3–5 grade bands in domains for Environmental Literacy and Sustainability and for Technology and Engineering. In contrast, the former standards for Science and Technology and Environment and Ecology, published in Appendix B, included elementary-level standards at grade 4 only that described what students should

know and be able to do by the end of fourth grade. As such, the current elementary-level science PSSA is administered at grade 4, consistent with the grade level at which related standards were adopted.

The shift to administering a science PSSA at grade 5 will align the assessment with the structure of the new standards in Appendix B-1. The standards provide a set of grade band endpoints for each domain that describes the developing understanding that students should acquire by the ends of grade 2 and grade 5. Further, resources developed for educators to support the implementation of these standards also are structured to align with the grade bands as organized in the standards.

Affected Parties

This final-form rulemaking affects public school districts, ACTSs and charter and cyber charter schools in this Commonwealth and their employees and students. This final-form rulemaking also affects the Department and educator preparation programs that prepare new teachers.

Cost and Paperwork Estimates

This final-form rulemaking will not impose any costs on students. Further, this final-form rulemaking is not anticipated to impose new costs on programs that train new educators. The updated academic standards will act as a guide for redesigning some courses that educator preparation programs deliver to individuals preparing to become teachers to ensure course content is aligned to current State academic standards. This does not impose a new cost for additional coursework. Rather, the impact on educator preparation programs may shift the content of some existing courses, and the Department will provide educator preparation program faculty with access to implementation

supports it will make available related to the standards for CEW, ECON, FCS and Personal Finance to support this work.

Further, the Board recognizes that school entities typically engage in curriculum review cycles every 5 to 6 years. Thus, the Board anticipates that efforts to implement the updated and new standards in this final-form rulemaking will be reflected in school entities' existing budgetary practices for curriculum review and updates, therefore becoming part of a traditional cycle for updating school entity resources. As such, this final-form rulemaking does not add new costs in so much as it refines the focus of current instruction. Additionally, the Department will make numerous resources available at no cost to school entities to support implementation of the standards in this final-form rulemaking, including opportunities for educator professional development, model curriculum and other instructional resources, and technical assistance.

Further, Act 35 of 2023 requires school entities to offer a half credit course in Personal Financial Literacy aligned with personal finance standards in Chapter 4 and requires all students in this Commonwealth to complete the course during grade 9, 10, 11 or 12. Act 35 of 2023 further directed the Board to review and, as necessary, to update the existing CEW, ECON and FCS standards, envisioned the inclusion of standards for Personal Finance in Chapter 4, and directed the Department to update its resources and model curriculum related to economic education and personal financial literacy. As such, costs related to the standards updates in this final-form rulemaking are responsive to the requirements set forth by the General Assembly in Act 35 of 2023.

As directed by Act 35 of 2023, the Department undertook a process to review its Certification Staffing and Policy Guidelines (CSPGs) to provide clarity surrounding the

educator certifications that would qualify a teacher to provide instruction in personal financial literacy. The Department identified six existing certificates related to personal financial literacy and revised the CSPGs for each of these certificates to recognize that educators who hold one of these credentials are qualified to deliver high school level instruction in the proposed Academic Standards for Personal Finance and the aligned course required by Act 35. The six certifications are: Business, Computer and Information Technology (CSPG 33), Citizenship Education (7-12) (CSPG 35), Family and Consumer Sciences (CSPG 44), Marketing (Distributive) Education (CSPG 49), Mathematics (7-12) (CSPG 50) and Social Studies (7-12) (CSPG 59). The Department did not create a new add-on certification specific to personal financial literacy.

The Board conducted a data analysis to determine how many staff in each school district already hold one of the certifications that were identified through revisions to the CSPGs as qualified to deliver instruction in personal financial literacy. This analysis found that the majority of school districts have a dozen or more teachers who can teach financial literacy under one of these credentials. The analysis further demonstrated that even the smallest school districts, like the Austin Area School District, have at least four teachers who can provide this instruction.

Further, a high-level review of districts' finance course offerings, conducted for the Department by The Pennsylvania State University for the 2022-23 school year, found that many districts already require or offer courses containing content related to personal finance. This review found that 32% of districts already require a personal finance course for graduation, 61% of districts offer a personal finance course as an elective, 6%

of districts include personal finance content in other courses, and 1% of districts do not offer personal finance instruction.

In implementing the new high school financial literacy course required under Act 35 of 2023, districts may elect to revise their existing course offerings to align with the proposed new standards for Personal Finance. Further, the Department is required to provide resources, including a model curriculum, to schools to support needs related to implementation of these standards. Given the availability of certified educators in all districts to deliver this content, the prevalence of existing related curricular offerings, and additional state-level supports that will be made available to schools, the Board does not find that districts will incur a cost to provide the new course required under Act 35 of 2023.

At the State level, the Board anticipates that this final-form rulemaking will cost approximately \$657,800 in total through fiscal year 2029-2030 to support implementation of this final-form rulemaking. These efforts will include reviewing and updating model curriculum and resources for educators on the Pennsylvania Standards Aligned System (SAS) to align with updates to the academic standards in Chapter 4 and providing technical supports for school entities. These resources will be updated as directed by the General Assembly in Act 35 of 2023. Per Act 35 of 2023, the Department must update these resources no later than the 2025-2026 school year and, in the future, within 1 year of any revisions to these standards.

To support implementation of the updates to the CEW, ECON and FCS standards and the new standards for Personal Finance, the Department will provide educators with access to State-developed resources through the SAS website, professional learning, and

ongoing support and consultation. The Department will provide technical assistance supports through the expertise of its content advisors and additional professional learning through the Statewide System of Support. The Statewide System of Support is deployed through collaboration with the existing network of 29 regional Intermediate Units (I.U.). I.U.s function as regional educational service agencies that are organized geographically to provide supports to schools and to students across the entirety of the Commonwealth. Through its existing staff complement, content advisors within the Office of Elementary and Secondary Education provide support for standards implementation, including updating, aligning, and designing resources for school entities and educators. The resources developed by the Department will be curated on the Department’s SAS web site for voluntary use by school entities at no cost to school entities.

Below is an estimate of anticipated costs to the State on an annual basis through FY 2029-2030:

FY 2024-2025: The estimated cost to State government is \$145,300. Act 35 of 2023 directs the Department to update its existing resources and model curriculum related to economic education and personal financial literacy no later than the beginning of the 2025-2026 school year. To meet this timeframe, work to develop implementation supports will be concentrated during FY 2024-2025. To support implementation of this final-form rulemaking, in FY 2024-2025 the Department anticipates investing \$65,000 in the Statewide System of Support, which provides grants to this Commonwealth’s 29 I.U.s to provide educator professional development and technical assistance to school entities within their regions. The Department will work with State and regional I.U. leads to design and execute a “train-the-trainer” model and funnel support, materials and

resources to school entities at no cost to the school entities. Support for this investment is budgeted from Federal Title II-A professional development funds.

In FY 2024-2025, the Department also anticipates a \$42,500 cost to maintain a contract with The Pennsylvania State University for collecting and reporting data relative to financial literacy. The Department intends to expand and repurpose the existing contract to include consultation in the development of materials and resources aligned to the standards in this final-form rulemaking. Support for this investment is budgeted from the Teacher Professional Development line item allocated to the Department of Education in the General Fund.

Finally, in FY 2024-2025, the Department anticipates a \$21,000 cost to develop a professional development course for educators to support implementation of the standards in this final-form rulemaking and a \$16,800 cost to develop related resources that will be made available to educators on the SAS portal. The professional development course will be delivered online through the Department's professional development center at no cost to educators. The course will be coupled with additional downloadable resources on SAS, such as a curriculum framework, instructional toolkit, lessons, and assessments. Support for these investments is budgeted from State assessment funds.

Fiscal Year 2025-2026: The estimated cost to State government is \$112,500, which represents a sustained effort to support State-level resources to assist school entities and educators with implementation of the academic standards in this final-form rulemaking. This includes a \$60,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State

University and a \$10,000 investment in the maintenance of SAS resources. These investments will support the delivery of professional learning and technical assistance aligned with the standards in this final-form rulemaking at no cost to educators.

Fiscal Year 2026-2027: The estimated cost to State government is \$107,500, which represents a sustained effort to support State-level resources to assist school entities and educators with implementation of the academic standards in this final-form rulemaking. This includes a \$55,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University and a \$10,000 investment in the maintenance of SAS resources.

Fiscal Year 2027-2028: The estimated cost to State government is \$102,500, which represents a sustained effort to support State-level resources to assist school entities and educators with implementation of the academic standards in this final-form rulemaking. This includes a \$50,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University and a \$10,000 investment in the maintenance of SAS resources.

Fiscal Year 2028-2029: The estimated cost to State government is \$97,500, which represents a sustained effort to support State-level resources to assist school entities and educators with implementation of the academic standards in this final-form rulemaking. This includes a \$45,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University and a \$10,000 investment in the maintenance of SAS resources.

Fiscal Year 2029-2030: The estimated cost to State government is \$92,500, which represents a sustained effort to support State-level resources to assist school entities and

educators with implementation of the academic standards in this final-form rulemaking. This includes a \$40,000 investment in the Statewide System of Support, a \$42,500 investment to maintain the Department's contract with The Pennsylvania State University and a \$10,000 investment in the maintenance of SAS resources.

Effective Date

This final-form rulemaking will take effect upon publication in the *Pennsylvania Bulletin*.

Sunset Date

The Board will review the effectiveness of Chapter 4 periodically in accordance with the Board's policy and practice respecting all of its regulations and in accordance with the expectations for the periodic review of academic standards set forth in § 4.12(i). Thus, no sunset date is necessary, other than sunset dates previously described for certain provisions of Appendix C and Appendix D and the entirety of Appendix B and Appendix E.

Regulatory Review

Under section 5(a) of the Regulatory Review Act (71 P.S. § 745.5(a)), on May 21, 2024, the Board submitted a copy of the notice of proposed rulemaking, published at 54 Pa.B. 3353, and a copy of a Regulatory Analysis Form to IRRC and to the chairperson of the Committee on Education of the Senate and the chairperson of the Committee on Education of the House of Representatives for review and comment.

Under section 5(c) of the RRA, the Board is required to submit to IRRC and the House and Senate Committees copies of comments received during the public comment period, as well as other documents when requested. In preparing this final-form

rulemaking, the Board has considered all comments from IRRC, the House and Senate Committees and the public.

Under section 5.1(j.2) of the RRA (71 P.S. § 745.5a(j.2)), on **INSERT DATE HERE** this final-form rulemaking was deemed approved by the House and Senate Committees. Under section 5.1(e) of the RRA, IRRC met on **INSERT DATE HERE**, and approved this final-form rulemaking.

The Office of Attorney General approved this final-form rulemaking as to form and legality on **INSERT DATE HERE**.

Contact Person

Persons who require additional information about this final-form rulemaking may submit inquiries to Karen Molchanow, Executive Director, State Board of Education, 333 Market Street, 1st Floor, Harrisburg, PA 17126, ra-stateboardofed@pa.gov.

Findings

The Board finds that:

(1) Public notice of the proposed rulemaking was given under sections 201 and 202 of the act of July 31, 1968 (P.L. 769, No. 240) (45 P.S. §§ 1201 and 1202), referred to as the Commonwealth Documents Law and the regulations promulgated thereunder, 1 Pa. Code §§ 7.1 and 7.2 (relating to notice of proposed rulemaking required; and adoption of regulations).

(2) A public comment period was provided as required by law and all comments were considered in drafting this final-form rulemaking.

(3) This final-form rulemaking does not enlarge the purpose of the proposed rulemaking published at 54 Pa.B. 3353.

(4) This final-form rulemaking is necessary and appropriate for the administration of the Public School Code of 1949.

Order

The Board, acting under authorizing statute, orders that:

(a) The regulations of the Board, 22 Pa. Code Chapter 4, are amended by amending §§ 4.11, 4.12, 4.13, 4.21, 4.22, 4.23, 4.51a, Appendix B, Appendix C, Appendix D, and Appendix E, and by adding Appendix C-1, Appendix D-1, Appendix E-1 and Appendix F to read as set forth in Annex A, with ellipses referring to the existing text of the regulations.

(b) The Board shall submit this final-form rulemaking to the Office of General Counsel and the Office of Attorney General for review and approval as required by law.

(c) The Board shall submit this final-form rulemaking to IRRC and the House and Senate Committees as required by law.

(d) The Board shall certify this final-form rulemaking, as approved for legality and form, and shall deposit it with the Legislative Reference Bureau as required by law.

(e) This final-form rulemaking shall take effect upon publication in the *Pennsylvania Bulletin*.

KAREN MOLCHANOW,
Executive Director

RESPONSE TO COMMENTS
22 PA CODE CHAPTER 4

Regulation #6-354

Academic Standards and Assessment

The State Board of Education (Board) published proposed regulations in the *Pennsylvania Bulletin* on June 15, 2024 (54 Pa.B. 3353), initiating a formal 30-day public comment period. During this period, individuals, organizations, and members of the General Assembly submitted seven comments to the Board. The Board received two additional comments from members of the General Assembly after the public comment period.

This document provides a summary of the comments received and the Board’s response to the comments.

I. Record of Comment

The following individuals and organizations provided comment to the Board:

Valerie Gillcrese, Senior Stakeholder, Partnership Relationship Manager, IRS’ Stakeholder Partnerships, Education & Communication Division

Alison Shughart, Community Outreach Manager, Foundation for Free Enterprise Education

Mary Rosenkrans, Former Director, Pennsylvania Office of Financial Education & Member, Pennsylvania JumpStart Coalition for Personal Financial Literacy

Kimberly Johnston Smith, FCS Teacher 9-12 & FCS Curriculum Leader, New Oxford High School

Representatives Barbara Gleim, Joseph D’Orsie, and Stephenie Scialabba, Members, Committee on Education, Pennsylvania House of Representatives

Jen DeBell, Executive Director, Pennsylvania Association for the Education of Young Children

Cara Ciminillo, Executive Director, Trying Together

Senator Lindsey Williams, Member, Senate of Pennsylvania

Representative Peter Schweyer, Member, Pennsylvania House of Representatives

In addition, the Board received comments from the Independent Regulatory Review Commission (IRRC). *See* 54 Pa.B. 5444 (August 24, 2024).

II. Comment and Response

In this section, the Board responds to specific questions and concerns raised by the public and members of the General Assembly during the 30-day public comment period, as well as by IRRC in its August 14, 2024, comments (State Board of Education # 6-354, IRRC #3404). Comments and responses are grouped by topic.

Academic Standards for Personal Finance

Comment: Commentators expressed support for the proposed Academic Standards for Personal Finance. One commentator with professional knowledge of similar standards in other states and at the national level referred to the proposed standards as the most comprehensive

content standards they had seen. Another commentator expressed support for the proposed structure to establish Personal Finance standards across the K-12 grade levels to ensure that students receive a well-rounded financial education from an early age.

Response: The Board expresses gratitude to these commentators for their support of the proposed Academic Standards for Personal Finance. The Board agrees that the structure of these standards across the K-12 grade levels should be maintained in a final-form rulemaking.

Comment: Commentator stated that Pennsylvania high schools should be encouraged to sponsor a volunteer income tax assistance site in partnership with the IRS' Volunteer Income Tax Assistance (VITA) program. Commentator stated that participation in a VITA program can support compliance with the high school personal financial literacy course required by Act 35 of 2023 by providing high school students with an opportunity to learn about taxation and by providing students with community service opportunities.

Response: The Board thanks the commentator for sharing information about potential volunteer opportunities through which high school students can participate in experiential learning related to the proposed Academic Standards for Personal Finance. Act 35 of 2023 requires the Department of Education (Department) to review and update its existing resource information related to economics, economic education, and personal financial literacy following completion of the Board's review of the related academic standards. The Board will transmit information provided by this commentator about the VITA program to the Department for inclusion in the resource information it makes available to public and private schools in the Commonwealth.

Comment: Commentators requested clarification on the use of the phrase "behavioral biases" in proposed standards 17.1.6-8.D and 17.1.9-12.D (Personal Finance Fundamentals,

substrand for Financial Mindset and Behaviors) and in proposed standard 17.4.9-12.K (Saving and Investing, strand for Investing Risk Tolerance). Commentators asked if the phrase is referring to psychological influences on investing such as loss aversion, consensus bias, and experiential bias.

Response: As used in the proposed Academic Standards for Personal Finance, the commentators are correct that the phrase “behavioral biases” refers to psychological influences that may affect an individual’s financial decision-making. The Board provided the clarification requested by the commentators by adding examples of behavioral biases to proposed standards 17.1.6-8.D, 17.1.9-12.D, and 17.4.9-12.K. The Board included the following examples of behavioral biases to give context to proposed standard 17.1.6-8.D: mental accounting, anchoring, and confirmation bias. Within proposed standard 17.1.9-12.D, the Board added loss aversion, experiential bias, and mental accounting as examples of behavioral biases related to the standard. Finally, the Board added loss aversion, herding, and choice overload as examples of behavioral biases within proposed standard 17.4.9-12.K. The Department will provide additional resources for educators on these aspects of behavioral economics when it updates its existing resources for schools on economics, economic education, and personal financial literacy as required by Act 35 of 2023.

Academic Standards for Career Education and Work

Comment: Commentators stated that students with disabilities, such as autism or other attention or social disorders, will have a significant disadvantage when assessed under the proposed standards within the strand for Employability, strand for Oral and Written Communication (proposed standards 13.2.K-2.B, 13.2.3-5.B, 13.2.6-8.B, and 13.2.9-12.B).

Commentators stated that the Board should consider the ability of these students to use context clues to identify how communication varies.

Response: The Board agrees with the commentators' suggestion that varied methods of communication should be taken into consideration when determining how a student with a disability might demonstrate attainment of the proposed standards in the substrand for Oral and Written Communication. Students with disabilities are taught to communicate through alternate methods, such as assistive technology, hand signals, eye gaze and nods, as well as the appropriate time to use the communication technique. These alternate methods of communication may be applied in a variety of ways. For instance, social cues may be identified through pictures, showing levels of emotions, and facial recognitions and matching.

Accommodations for a student with a disability related to the proposed standards for Oral and Written Communication should be addressed in a student's Individualized Education Program (IEP) based on the needs of the individual student. Existing provisions within the Board's regulations at 22 Pa. Code Chapter 4 already provide for academic standards for any subject area to be adapted to the individual goals and needs of a student with a disability as identified in the student's IEP. The concerns identified by the commentators can be appropriately addressed under these existing provisions of Chapter 4.

Section 4.12(f) (relating to academic standards) requires school entities to assess the attainment of the academic standards promulgated in Chapter 4 and states that "plans for assessment developed by school entities must take into account that academic standards in subsections (a) and (c) may be attained by students in various ways and should be assessed in various ways." That same provision further establishes that "children with disabilities may attain

the academic standards by completion of their individualized education programs under the Individuals with Disabilities Education Act and this part.” In addition, section 4.28 (relating to special education) states that “children with disabilities shall be provided an education which enables them to be involved in and progress in the general curriculum under this chapter” and further establishes that “the educational program provided to children with disabilities shall be in accordance with their Individualized Education Program under the Individuals with Disabilities Education Act and this part, even if the Individualized Education Program does not otherwise meet all the requirements of this chapter.”

Further, section 4.52(e) (relating to local assessment system) states that “children with disabilities shall be included in the local assessment system, with appropriate accommodations when necessary.” In this same section of Chapter 4, the Board directs school districts, charter schools, cyber charter schools, and area career and technical schools to “develop guidelines for the participation of children with disabilities in alternate assessments for those children who cannot participate in the local assessment as determined by each child’s Individualized Education Program team.”

Comment: Commentators addressed the proposed standards within the strand for Employability Skills, substrand for Teamwork and Collaboration (proposed standards 13.2.K-2.C, 13.2.3-5.C, 13.2.6-8.C, and 13.2.9-12.C). Commentators stated that standards across all grade levels within this substrand should be consistent and adopt the language “various perspectives” as used within the proposed standard for grades 9-12.

Response: The Board agrees that this competency should be reflected in the Teamwork and Collaboration standards for students at all grade levels. The term “various perspectives” was

written with a grade-level approach for high school students as a perspective requires a higher level of thinking and processing. To reflect this competency for students in lower grade levels, the Board added the term “ideas” to the standards for the K-2, 3-5, and 6-8 grade bands.

Comment: Commentators suggested adding a standard for the K-2 grade band within the strand for Personal Interests and Career Planning, substrand for Research Career. Commentators suggested that a K-2 standard could focus on analyzing potential career choices to determine the knowledge, skills, attitudes, and opportunities associated with each career.

Response: In its final-form rulemaking, the Board added a K-2 standard to the strand for Personal Interests and Career Planning, substrand for Research Careers as requested by commentators. The Board also added related K-2 standards within the strand for Career Awareness and Exploration, substrands for Entrepreneurship and for Resources in School and Community. Collectively, these standards will support introductory career awareness activities for K-2 students.

Academic Standards for Family and Consumer Sciences

Comment: Commentator stated that the sewing standards in the proposed Academic Standards for Family and Consumer Sciences (FCS) lay a good foundation within the strand for Resources, substrand for Textiles, fashion and apparel. Commentator requested that 2-3 additional standards be added for sewing as many schools provide sewing as a standalone class. Commentator provided the following examples from national FCS standards for consideration to be added to the proposed FCS standards: Utilize elements and principles of design in designing, constructing, and/or altering textiles, fashion, and apparel; Explain the ways in which fiber, fabric, texture, pattern, and finish can affect visual appearance; Demonstrate ability to use

technology for fashion, apparel, and textile design; Evaluate the impact of history of design and designers, arts and culture, trend setters, and global influences on textiles, fashion, and apparel; Use appropriate industry products and materials for cleaning, pressing, and finishing textiles, fashion, and apparel; Demonstrate professional skills in using traditional and technologically innovative equipment, tools, and supplies in textiles, fashion, and apparel construction, alteration, repair, and recycling.

Response: The commentator noted that the proposed FCS standards related to sewing provide a good foundation for students, and the Board agrees with this assessment. The proposed standards reflect an expectation that all students should attain a basic skill set related to textile design, construction, care, use, and repair. While some of the additional standards suggested by the commentator would enhance instruction in this area, such as standards that expect students to explain the way different elements affect visual appeal and standards to evaluate the impact of the history of design and designers, the Board maintains that these suggested additions to the proposed standards fall outside of the core skill set that all students should attain.

Section 4.4(a) of the Board's regulations permits school entities to design local curriculum to meet both the academic standards established in section 4.12 and "any additional academic standards as determined by the school entity." The commentator noted that many schools provide sewing as a standalone class. In instances where such instruction is delivered as a standalone class, a school entity may have more instructional time to incorporate the enhancements to the standards suggested by the commentator than may be available in school entities that utilize a different approach to delivering such instruction. School entities that elect to do so can incorporate the recommended enhancements to sewing instruction through the existing language in section 4.4(a) that permits school entities to adopt additional academic standards.

Comment: Commentators addressed proposed FCS standard 11.6.6-8.A within the strand for Career, Community and Family Connections, substrand for Action Plans. Commentators suggested that the acronym FCCLA be spelled out to read Family, Career and Community Leaders of America. Commentators further suggested that the planning procedure for this standard be listed as: “identify concerns, set a goal, form a plan, act, and follow up.”

Response: The Board agrees with the suggestions made by the commentators. In its final-form rulemaking, the Board amended proposed standard 11.6.6-8.A to spell out the acronym FCCLA and to add steps related to the planning procedure referenced in this standard as requested by the commentators.

Comment: Commentators expressed support for the addition of a new strand for Education and Early Childhood Development within the proposed updates to the FCS standards. Commentators suggested that this new strand further incorporate additional standards.

First, commentators requested that a K-2 grade band standard be added to the substrand for Health and Safety and suggested that the standard could focus on implementing strategies to teach health, safety, and sanitation habits. Second, commentators requested that a 3-5 grade band standard be added to the substrand for Collaborative Relationships and suggested that the standard could focus on applying developmentally appropriate and culturally responsive guidelines for behavior. Finally, commentators requested that standards for the K-2 and 3-5 grade bands be added to the substrand for Careers and suggested that these standards could focus on explaining the roles and functions of individuals engaged in early childhood, education, and services for Kindergarten and on analyzing opportunities for employment, entrepreneurial endeavors, and emerging careers.

Response: In its final-form rulemaking, the Board incorporated the commentators' request to add a standard focused on identifying career and work choices in education and early childhood by adding a standard for the 3-5 grade band to the Careers substrand of the CEW strand for Education and Early Childhood Development. The commentators' suggestion to incorporate another elementary-level standard focused on entrepreneurial endeavors was included in the final-form rulemaking. However, rather than including it within the Education and Early Childhood Development strand of the FCS standards, the Board found it more logical to incorporate this within the CEW standards where a substrand for Entrepreneurship is included as part of the strand for Career Awareness and Exploration. As such, the commentators' suggestion was reflected in the addition of a K-2 grade band standard within this substrand of the CEW standards.

The Board further addressed the commentators' suggestion to add a 3-5 grade band standard to the substrand for Collaborative Relationships by incorporating a standard for this grade band in the final-form rulemaking. The 3-5 grade band standard added to this substrand was drawn from a standard on Establishing and Maintaining Relationships within the Pennsylvania Learning Standards for Early Childhood developed by the Office of Child Development and Early Learning (OCDEL). Incorporating a 3-5 grade band standard that is aligned with this related guidance in the OCDEL Early Childhood standards will provide for a continuum of learning expectations.

Finally, the Board disagreed with the commentators' suggestion to include a K-2 grade band standard in the substrand for Health and Safety. The state's current Academic Standards for Health, Safety, and Physical Education, published in Appendix D of Chapter 4, include standards only at grades 3, 6, 9, and 12. The Board maintains that, if standards related to Health and Safety for grades K-2 are to be established, that should be considered as part of a comprehensive review of the related content standards in Appendix D.

Academic Standards for Economics

Comment: Commentators requested that labor unions be removed as examples of nongovernmental economic institutions from the following proposed Academic Standards for Economics: 6.4.6-8.F and 6.4.9-12.F. Commentators objected to the inclusion of labor unions in these proposed standards on the grounds that, in their view, labor unions are political organizations that operate in an economic environment. Commentators offered that a “business entity” would be a better example of a nongovernmental economic institution.

Response: The Board agrees with the commentators’ request to remove the reference to labor unions in proposed standards 6.4.6-8.F and 6.4.9-12.F. In response, the Board deleted the listing of examples from these standards in its final-form rulemaking.

Comment: Commentators stated that the proposed Academic Standards for Economics should make “a clear connection between the fundamental economic term of scarcity and the price of goods and services.” Commentators stated that “scarcity works in the free market by supply and demand, which can fluctuate the price of a good or service over time, when there is more or less of it available.” Commentators listed the following proposed standards for Economics in reference to this comment: 6.1.3-5.C, 6.1.6-8.C, 6.1.9-12.C, 6.1.6-8.D, 6.1.9-12.D, 6.2.3-5.D, 6.2.6-8.D, and 6.2.9-12.D.

Response: The Board reviewed the proposed Academic Standards for Economics relative to the commentators’ request to make a clear connection between the term scarcity and the price of goods and services. The Board identified two standards in its proposed rulemaking that are directly relevant to this comment and under which such connections would appropriately be addressed as part of classroom instruction.

Proposed standard 6.2.6-8.D expects students to attain the ability to “explain how supply and demand affect the price of goods and services.” Proposed standard 6.2.9-12.D expects students to attain the ability to “predict how changes in supply and demand affect equilibrium price and quantity sold.” Act 35 of 2023 requires the Department to review and update its existing resource information related to economics, economic education, and personal financial literacy following completion of the Board’s review of the related academic standards. The Board will make the Department aware of the commentators’ request to make a clear connection between scarcity and the price of goods and services and will request that the Department ensure that updates to its resource materials for schools demonstrate how that connection can be addressed in delivering instruction that is responsive to the proposed standards.

Comment: Commentators addressed a proposed academic standard for Economics within the Monopolies substrand of the strand for Microeconomics (proposed standard 6.2.9-12.C). Commentators stated that “price controls mandated by the government are not an example of promoting free markets.” Commentators further stated that “price controls lead to disruptions in the market, losses for producers, and noticeable change in quality” and that “price controls can lead to shortages, rationing, inferior product quality, and illegal markets.”

Response: The Board agrees with the commentators’ concerns related to the inclusion of price controls as an example in proposed standard 6.2.9-12.C. In response to the commentators’ concerns, in its final-form rulemaking the Board deleted the examples from this proposed standard. The Board also further amended the proposed standard to remove the reference to the term “promoting” as it’s applied to the potential role of governments related to free markets.

Comment: Commentators addressed the following proposed Academic Standards for Economics within the strand for Macroeconomics: 6.3.9-12.A (substrand for Economic Indicators), 6.3.6-8.C and 6.3.9-12.C (substrand for Fiscal Policy), and 6.3.6-8.G and 6.3.9-12.G (substrand for Economic Role of Government). Commentators stated that: “These standards equate government growth with private sector growth. Government does not create wealth, it redistributes it. To raise output or employment with government spending, even in the short term, relies on flawed analysis. Using the Gross Domestic Product as an economic indicator is flawed because it counts government spending as much as it does private sector activity. These standards should present an analysis that government may use savings from spending cuts to then also cut taxes.”

Response: The Board reviewed the proposed standards in the substrands for Economic Indicators, Fiscal Policy, and Economic Role of Government relative to the commentators’ concerns. The Board notes that proposed standard 6.3.9-12.A expects students to “*evaluate* [emphasis added] the relationship between economic growth and changes in macroeconomic indicators such as the Consumer Price Index (CPI), gross domestic product (GDP), and unemployment rate.” Likewise, proposed standard 6.3.6-8.G expects students to “*analyze* [emphasis added] the economic roles of governments in market economies in promoting growth and stability and providing legal frameworks (laws and regulations) and proposed standard 6.3.9-12.G expects students to “*evaluate* [emphasis added] the economic roles of governments in a globalized economy (e.g., trade policy, income inequality, distribution of wealth).”

These standards are framed in a manner that expects students to be able to evaluate and analyze the concepts addressed within each standard. As such, the Board does not agree that the standards equate government growth with private sector growth as stated by the commentators.

Rather, the standards intend for students to attain and utilize the critical thinking skills necessary to be able to evaluate and to analyze these measures and to draw their own informed conclusions.

Further, the commentators suggested that the “standards should present an analysis that government may use savings from spending cuts to then also cut taxes.” The Board notes that proposed standard 6.3.6-8.C expects students to “define fiscal policies available to the federal government” and that applying savings from spending cuts to cut taxes is an example of a fiscal policy that can be addressed under this proposed standard. As such, the Board did not identify a need to amend the standard. To address commentators’ concern related to government spending, in its final-form rulemaking the Board amended proposed standard 6.3.9-12.C to include the national debt and deficit as content that should be addressed as part of instruction related to fiscal and monetary policies.

The Board further notes that the commentators’ concerns related to taxation policy may be addressed under proposed standard 6.3.9-12.F that expects students to be able to “analyze the social, political, and economic consequences of changes in tax policy.” As it pertains to this standard, students should be able to utilize and apply critical thinking skills to analyze tax policy, which may include an analysis of the use of spending cuts to cut taxes, and be able to draw their own informed conclusions as part of this analysis.

Comment: Commentators addressed a proposed academic standard for Economics within the Money substrand of the strand for Money and Economic Institutions (proposed standard 6.4.3-5.A). Commentators suggested that the standard be revised to address both the advantages “and disadvantages” of using money. Commentators discussed the benefits of a barter economy.

Response: The Board agrees with the commentators’ suggestion to revise proposed standard 6.4.3-5.A to address both the advantages and disadvantages of using money. In its final-form rulemaking, the Board amended the proposed standard to include the term “disadvantages” as requested by the commentators.

Section 4.21. Elementary Education: primary and intermediate levels

Comment: Section 4.21(e)(8) includes a proposed amendment to add language pertaining to career education to the requirements for planned instruction at the primary level. Commentators request that the phrase “social-emotional learning” in this proposed amendment be replaced with the phrase “interpersonal skills.”

Response: The Board agrees with the commentators’ suggestion to replace the phrase “social-emotional learning” with “interpersonal skills.” In its final-form rulemaking, the Board amended section 4.21(e)(8) as requested by the commentators.

When the proposed rulemaking was reviewed by the Office of Attorney General (OAG), OAG asked whether the requirements for planned instruction at the intermediate level in section 4.21(f) also should incorporate a reference to the Career Education and Work standards as was included in the requirements for planned instruction at the primary level. The Board agreed that a reference to the CEW standards should be incorporated at the intermediate level and committed to making this clarification in a final-form rulemaking. Language pertaining to career education was added in section 4.21(f)(10) of the final-form rulemaking, and that provision also uses the phrase “interpersonal skills” as requested by the commentators.

Section 4.23. High school education

Comment: Commentators suggested that the requirements for planned instruction at the high school level that address instruction in FCS be amended to include the principle of child development.

Response: The Board agrees with the commentators' suggestion to add a reference to child development to the FCS requirements for planned instruction at the high school level. This language was added to section 4.23(c)(9) in the final-form rulemaking. For alignment with the proposed FCS standards, the Board also added a reference to child development to the FCS requirements for planned instruction at the middle level in section 4.22(c)(11) of the final-form rulemaking.

Fiscal Impact

Comment: A commentator requested that the Board address the costs and/or savings incurred by school entities to deliver the new high school level course required by Act 35 of 2023 that is aligned with the proposed Academic Standards for Personal Finance. The commentator noted that Act 35 directed the Department to clarify the educator certifications that would qualify a teacher to provide instruction in personal financial literacy and, if necessary, to revise its Certification and Staffing Policy Guidelines (CSPGs) to implement Act 35. The commentator further noted that Act 35 precludes teachers assigned to provide instruction in personal financial literacy from assuming a cost to earn an add-on certification necessary to deliver such instruction.

The commentator asked the Board to address whether the Department revised its CSPGs to implement Act 35 and, if so, to address the fiscal impact of these changes, if any, on school entities. The commentator also asked the Board to address whether school entities will need to

hire additional personnel or pay for coursework for educators to earn add-on certifications that may be needed to for an educator to be recognized as qualified to teach the high school course required by Act 35. The commentator stated that the Board should revise the Preamble and RAF of the final-form rulemaking to provide a specific estimate of related costs or savings to school entities.

Response: As directed by Act 35, the Department undertook a process to review its CSPGs to provide clarity surrounding the educator certifications that would qualify a teacher to provide instruction in personal financial literacy. The Department identified six existing certificates related to personal financial literacy and revised the CSPGs for each of these certificates to recognize that educators who hold one of these credentials are qualified to deliver high school level instruction in the proposed Academic Standards for Personal Finance and the aligned course required by Act 35. The six certifications are: Business, Computer and Information Technology (CSPG 33), Citizenship Education (7-12) (CSPG 35), Family and Consumer Sciences (CSPG 44), Marketing (Distributive) Education (CSPG 49), Mathematics (7-12) (CSPG 50), and Social Studies (7-12) (CSPG 59). The Department did not create a new add-on certification specific to personal financial literacy.

The Board conducted a data analysis to determine how many staff in each school district already hold one of the certifications that were identified through revisions to the CSPGs as qualified to deliver instruction in personal financial literacy. This analysis found that the majority of school districts have a dozen or more teachers who can teach financial literacy under one of these credentials. The analysis further demonstrated that even the smallest school districts, like Austin Area, have at least four teachers who can provide this instruction.

Further, a high-level review of districts' finance course offerings, conducted for the Department by The Pennsylvania State University for the 2022-23 school year, found that many districts already require or offer courses containing content related to personal finance. This review found that 32% of districts already require a personal finance course for graduation, 61% of districts offer a personal finance course as an elective, 6% of districts include personal finance content in other courses, and 1% of districts do not offer personal finance instruction.

In implementing the new high school financial literacy course required under Act 35, districts may elect to revise their existing course offerings to align with the proposed new standards for Personal Finance. Further, the Department is required to provide resources, including a model curriculum, to schools to support needs related to implementation of these proposed standards. Given the availability of certified educators in all districts to deliver this content, the prevalence of existing related curricular offerings, and additional state-level supports that will be made available to schools, the Board does not find that districts will incur a cost to provide the new course required under Act 35.

**Commonwealth of Pennsylvania
 State Board of Education
 22 PA Code Chapter 4
 Regulation #006-354
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 List of Commentators**

	Name	Affiliation	City	State
1	Valerie Gillcrese	IRS Stakeholder Partnerships, Education & Communication	Pittsburgh	PA
2	Alison Shughart	Foundation for Free Enterprise Education	Erie	PA
3	Mary Rosenkrans	Member, Pennsylvania Jump\$tart Coalition for Personal Financial Literacy & Former Director, Pennsylvania Office of Financial Education	Harrisburg	PA
4	Kimberly Johnston Smith	New Oxford High School	New Oxford	PA
5	Rep. Barbara Gleim, Rep. Joseph D’Orsie, & Rep. Stephenie Scialabba	Pennsylvania House of Representatives, Committee on Education	Harrisburg	PA
6	Jen DeBell	Pennsylvania Association for the Education of Young Children	Harrisburg	PA
7	Cara Ciminillo	Trying Together	Pittsburgh	PA
8	Senator Lindsey Williams	Senate of Pennsylvania, Committee on Education	Harrisburg	PA
9	Rep. Peter Schweyer	Pennsylvania House of Representatives, Committee on Education	Harrisburg	PA

Annex A

TITLE 22. EDUCATION

PART I. STATE BOARD OF EDUCATION

Subpart A. MISCELLANEOUS PROVISIONS

CHAPTER 4. ACADEMIC STANDARDS AND ASSESSMENT

(*Editor's Note:* The academic standards appendices are proposed to be added to the table of contents following § 4.83, as follows.)

ACADEMIC STANDARDS

Appx.

Appendix A **[Reserved]**

Appendix A-1 **[Reserved]**

Appendix A-2 **Pennsylvania Core Standards for English Language Arts and**
Mathematics

Appendix B **Academic Standards for Science and Technology and Environment**
and Ecology

(*Editor's Note:* Appendix B is proposed to expire July 1, 2025.)

Appendix B-1 **Pennsylvania Integrated Standards for Science, Environment,**
Ecology, Technology and Engineering (Grades K-5), Pennsylvania
Integrated Standards for Science, Environment and Ecology (Grades

6-12), and Pennsylvania Technology and Engineering Standards

(Grades 6-12)

(Editor's Note: Appendix B-1 applies on and after July 1, 2025.)

Appendix C **Academic Standards for Civics and Government and Economics and
Geography and History and the Pennsylvania Core Standards for
Reading in History and Social Studies and Pennsylvania Core
Standards for Writing in History and Social Studies**

(Editor's Note: The standards for Economics in Appendix C are proposed to expire July 1, 2026.)

Appendix C-1 **Academic Standards for Economics**

(Editor's Note: Appendix C-1 is proposed to apply on and after July 1, 2026.)

Appendix D **Academic Standards for Arts and Humanities and Health, Safety and
Physical Education and Family and Consumer Sciences**

(Editor's Note: The standards for Family and Consumer Sciences in Appendix D are proposed to expire July 1, 2026.)

Appendix D-1 **Academic Standards for Family and Consumer Sciences**

(Editor's Note: Appendix D-1 is proposed to apply on and after July 1, 2026.)

Appendix E **Academic Standards for Career Education and Work**

(Editor's Note: Appendix E is proposed to expire July 1, 2026.)

Appendix E-1 **Academic Standards for Career Education and Work**

(Editor's Note: Appendix E-1 is proposed to apply on and after July 1, 2026.)

Appendix F **Academic Standards for Personal Finance**

(Editor's Note: Appendix F is proposed to apply on and after July 1, 2026.)

ACADEMIC STANDARDS AND PLANNING

§ 4.11. Purpose of public education.

(g) Public schools provide instruction throughout the curriculum so that students may develop knowledge and skills in the following areas:

- (1) English language arts.
- (2) Mathematics.
- (3) Science and environment and ecology.
- (4) Technology and engineering.
- (5) Social studies (civics and government, geography, economics and history).
- (6) Arts and humanities.
- (7) Career education and work.
- (8) Health, safety and physical education.
- (9) Family and consumer **[science] sciences**.

(10) Personal Finance.

(h) Public education provides planned instruction to enable students to attain academic standards under § 4.12. Planned instruction consists of at least the following elements:

(1) Objectives of a planned course, instructional unit or interdisciplinary studies to be achieved by all students.

(2) Content, including materials and activities, and estimated instructional time to be devoted to achieving the academic standards. Courses, instructional units or interdisciplinary studies of varying lengths of time may be taught.

(3) The relationship between the objectives of a planned course, instructional unit or interdisciplinary studies and academic standards specified under § 4.12 and any additional academic standards as determined by the school entity.

(4) Procedures for measurement of the objectives of a planned course, instructional unit or interdisciplinary studies.

§ 4.12. Academic standards.

(a) School entities may develop, expand or improve existing academic standards in the following content areas:

(1) The following apply:

(i) *Through June 30, 2025: Science and technology.* Study of the natural world and facts, principles, theories and laws in the areas of biology, chemistry, physics and earth sciences.

Technology is the application of science to enable societal development, including food and fiber production, manufacturing, building, transportation and communication. Science and technology share the use of the senses, science processes, inquiry, investigation, analysis and problem

solving strategies. The Pennsylvania Core Standards for Reading in Science and Technology and the Pennsylvania Core Standards for Writing in Science and Technology will be an appendix to the Commonwealth’s academic standards for Science and Technology upon publication in the *Pennsylvania Bulletin*.

(ii) *Effective July 1, 2025: Pennsylvania Integrated Standards for Science, Environment, Ecology, Technology and Engineering (Grades K—5)*. Guide the elementary-level study of the natural and human-made world through inquiry, problem-solving, critical thinking and authentic exploration. The integration of these disciplines in the elementary grades highlights the interconnectedness of scientific study and the integral relationship between humans and the environment.

(2) The following apply:

(i) *Through June 30, 2025: Environment and ecology*. Understanding the components of ecological systems and their interrelationships with social systems and technologies. These components incorporate the disciplines of resource management, agricultural diversity, government and the impact of human actions on natural systems. This interaction leads to the study of watersheds, threatened and endangered species, pest management and the development of laws and regulations.

(ii) *Effective July 1, 2025: Pennsylvania Integrated Standards for Science, Environment and Ecology (Grades 6—12)*. Utilize a three-dimensional approach to guide the study of physical sciences, life sciences, and earth and space sciences at the middle and high school levels. The standards highlight the critical intersections of these disciplines with environmental science, ecology, and agriculture. These three-dimensional standards integrate disciplinary core ideas,

practices in science and engineering, and crosscutting concepts into coherent learning progressions across the grade bands.

(iii) *Effective July 1, 2025: Pennsylvania Technology and Engineering Standards (Grades 6—12)*. Define the knowledge, skills, and abilities necessary for establishing literacy in technology and engineering literacy. Students develop a practical understanding of how humans are influenced by science and technology. Four core disciplinary standards describe practices in technology and engineering and include specific benchmarks for students in grade bands 6—8 and 9—12.

(2.1) Appendix B (relating to academic standards for science and technology and environment and ecology shall expire July 1, 2025. The academic standards under paragraphs (1)(ii) and 2(ii) and (iii) shall be based on the provisions of Appendix B-1 (relating to Pennsylvania integrated standards for science, environment, ecology, technology and engineering (Grades K-5), Pennsylvania integrated standards for science, environment and ecology (Grades 6-12), and Pennsylvania technology and engineering standards (Grades 6-12) on and after July 1, 2025.

(3) *Social studies.*

(i) *History.* Study of the record of human experience including important events; interactions of culture, race and ideas; the nature of prejudice; change and continuity in political systems; effects of technology; importance of global-international perspectives; and the integration of geography, economics and civics studies on major developments in the history of the Commonwealth, the United States and the world.

(ii) *Geography*. Study of relationships among people, places and environments, of geographic tools and methods, characteristics of place, concept of region and physical processes.

(iii) *Civics and government*. Study of United States constitutional democracy, its values and principles, study of the Constitution of the Commonwealth and government including the study of principles, operations and documents of government, the rights and responsibilities of citizenship, how governments work and international relations.

(iv) *Economics*. Study of how individuals and societies choose to use resources to produce, distribute and consume goods and services. Knowledge of how economies work, economic reasoning and basic economic concepts, economic decision making, economic systems, the Commonwealth and the United States economy and international trade. **The academic standards for Economics in Appendix C (relating to academic standards for civics and government and economics and geography and history and the Pennsylvania core standards for reading in history and social studies and the Pennsylvania core standards for writing in history and social studies) shall expire July 1, 2026. The academic standards under this subparagraph shall be based on the provisions of Appendix C-1 (relating to academic standards for economics) on and after July 1, 2026.**

(v) *Appendix*. The Pennsylvania Core Standards for Reading in History and Social Studies and the Pennsylvania Core Standards in Writing for History and Social Studies will be an appendix to the Commonwealth's academic standards for History upon publication in the *Pennsylvania Bulletin*.

(4) *Arts and humanities.* Study of dance, theatre, music, visual arts, language and literature including forms of expression, historical and cultural context, critical and aesthetic judgment and production, performance or exhibition of work.

(5) *Career education and work.* Understanding career options in relationship to individual interests, aptitudes and skills including the relationship between changes in society, technology, government and economy and their effect on individuals and careers. Development of knowledge and skill in job-seeking and job-retaining skills and, for students completing career and technical education programs, the skills to succeed in the occupation for which they are prepared. **Appendix E (relating to academic standards for career education and work) shall expire July 1, 2026. The academic standards under this paragraph shall be based on the provisions of Appendix E-1 (relating to academic standards for career education and work) on and after July 1, 2026.**

(6) *Health, safety and physical education.* Study of concepts and skills which affect personal, family and community health and safety, nutrition, physical fitness, movement concepts and strategies, safety in physical activity settings, and leadership and cooperation in physical activities.

(7) *Family and consumer [science] sciences.* Understanding the role of consumers as a foundation for managing available resources to provide for personal and family needs and to provide basic knowledge of child health and child care skills. **The academic standards for Family and Consumer Sciences in Appendix D (relating to academic standards for arts and humanities and health, safety and physical education and family and consumer sciences) shall expire July 1, 2026. The academic standards under this paragraph shall be based on**

the provisions on Appendix D-1 (relating to academic standards for family and consumer sciences on and after July 1, 2026.

(8) [*Through June 30, 2013: Reading, writing, speaking and listening.*] **Pennsylvania Core Standards for English Language Arts.** The English Language Arts standards describe what **students should know and be able to do with the English language as follows:**

(i) *Reading.* The application of phonemic awareness, phonics and word study, vocabulary, fluency and text comprehension in reading critically across subject areas; the interpretation and analysis of literary expression with analysis of the origins and structures of the English language and learning how to search a variety of texts to conduct research.

(ii) *Writing.* Narrative, informational and persuasive formal writing for an audience, including spelling and editing skills; and informal writing to capture and organize information for individual use.

(iii) *Speaking and listening.* Participation in conversation and formal speaking presentations.

(iv) [*English Language Arts.* Upon publication in the *Pennsylvania Bulletin*, following full implementation of a transition plan to be developed by the Department in collaboration with education stakeholders, academic] **Academic** standards [~~will be~~] **are** based on the Pennsylvania Core Standards for English Language Arts **in Appendix A-2 (relating to Pennsylvania core standards for English language arts and mathematics).**

(9) **Pennsylvania Core Standards for** *Mathematics.* The understanding of fundamental ideas and the development of proficient mathematical skills in numbers, computation, measurement, statistics and data analysis, probability and predictions, algebra and functions, geometry, trigonometry and concepts of calculus. Using this content, students will learn to think, reason

and communicate mathematically. Students will learn to model real-world situations by creating appropriate representations of numerical quantities and plan and implement problem-solving strategies to answer the question in the context of the situation. **[Upon publication in the *Pennsylvania Bulletin*, following implementation of a transition plan to be developed by the Department in collaboration with education stakeholders, academic] Academic standards **[will be] are** based on the Pennsylvania Core Standards for Mathematics **in Appendix A-2**.**

(10) Personal Finance. Understanding the process of planning and managing personal financial activities such as income generation, spending, saving, investing, and risk protection. Development of knowledge of personal finance foundations, income, spending, saving and investing, risk and insurance, and credit. Personal finance is also known as personal financial literacy and financial literacy. On and after July 1, 2026, the academic standards under this paragraph shall be based on the provisions of Appendix F (relating to academic standards for personal finance).

(b) In designing educational programs, school entities shall provide for the attainment of the academic standards under subsections (a) and (c) and any additional academic standards as determined by the school entity. Attaining the academic standards in this section requires students to demonstrate the acquisition and application of knowledge.

STRATEGIC PLANS

§ 4.13. Strategic plans.

(a) **[Upon expiration of its current strategic planning phase, each] Each** school entity shall submit to the Secretary for approval a professional education plan every 3 years as required under § 49.17(a) (relating to continuing professional education). A school entity shall make its professional education plan available for public inspection and comment for a minimum of 28 days prior to approval of the plan by the school entity's governing board and submission of the plan to the Secretary. **A school entity shall post the plan approved by its governing board on its publicly accessible web site.**

(b) **[Upon expiration of its current strategic planning phase, each] Each** school entity shall submit to the Department for approval an induction plan every 6 years as required under § 49.16(a) (relating to approval of induction plans). A school entity shall make its induction plan available for public inspection and comment for a minimum of 28 days prior to approval of the plan by the school entity's governing board and submission of the plan to the Department. **A school entity shall post the plan approved by its governing board on its publicly accessible web site.**

(c) **[Upon expiration of its current strategic planning phase, each] Each** school entity shall develop and implement a comprehensive and integrated K-12 program of student services based on the needs of its students every 6 years as provided in § 12.41(a) (relating to student services). A school entity shall make its student services plan available for public inspection and comment for a minimum of 28 days prior to approval of the plan by the school entity's governing board. **A school entity shall post the plan approved by its governing board on its publicly accessible web site.**

(d) **[Upon expiration of its current strategic planning phase, each] Each** school district shall develop, submit to the Department for approval and implement a special education plan every 3

years as required under § 14.104 (relating to special education plans). A school district shall make its special education plan available for public inspection and comment for a minimum of 28 days prior to approval of the plan by the school district's board of directors and submission of the plan to the Department. **A school district shall post the plan approved by its governing board on its publicly accessible web site.**

(e) [Upon expiration of its current strategic planning phase, each] **Each** school district shall develop and implement a gifted education plan every 6 years as required under § 16.4 (relating to strategic plans). A school district shall make its gifted education plan available for public inspection and comment for a minimum of 28 days prior to approval of the plan by the school district's board of directors. **A school district shall post the plan approved by its governing board on its publicly accessible web site.**

CURRICULUM AND INSTRUCTION

§ 4.21. Elementary education: primary and intermediate levels.

(e) Planned instruction aligned with academic standards in the following areas shall be provided to every student every year in the primary program. Planned instruction may be provided as **a** separate course or other interdisciplinary activity.

(1) [Language Arts, integrating reading, writing, phonics, spelling, listening, speaking, literature and grammar] **English Language Arts, integrating foundational skills, reading**

informational text, reading literature, writing, speaking and listening, and information management, including library skills.

(2) Mathematics, including problem-solving and computation skills.

(3) Science, environment and ecology, involving active learning experiences for students.

(4) Technology and engineering education, involving active learning experiences for students.

(5) Social studies (civics and government, economics, geography and history).

(6) Health, safety and physical education, including instruction in concepts and skills which affect personal, family and community health and safety, nutrition, the prevention of alcohol, chemical and tobacco abuse, knowledge and practice of lifetime physical activities, personal fitness, basic movement skills and concepts, motor skill development, principles and strategies of movement, and safety practices in physical activity settings.

(7) The arts, including active learning experiences in art, music, dance and theatre.

(8) Career education, including exposure to various ~~social-emotional learning~~

INTERPERSONAL SKILLS and employability skills, career awareness and learning experiences and the educational preparation necessary to achieve those experiences.

(9) Personal Finance.

(f) Planned instruction in the following areas shall be provided to every student every year in the intermediate level program. Planned instruction may be provided as a separate course or as an instructional unit within another course or other interdisciplinary instructional activity:

(1) **[Language Arts, integrating reading, writing, spelling, listening, speaking, literature and grammar.] English Language [arts] Arts, integrating foundational skills, reading informational text, reading literature, writing, and speaking and listening.**

(2) Mathematics, including problem-solving and computation skills.

(3) Science, environment and ecology, including instruction about agriculture and agricultural science.

(4) Technology and engineering.

(5) Social studies (civics and government, economics, geography and history).

(6) The arts, including art, music, dance and theatre.

(7) Understanding and use of library and other information sources.

(8) Health, safety and physical education, including instruction in concepts and skills which affect personal, family and community health and safety, nutrition, the prevention of alcohol, chemical and tobacco abuse, knowledge and practice of lifetime physical activities, personal fitness, basic movement skills and concepts, motor skill development, principles and strategies of movement and safety practices in physical activity settings.

(9) Personal Finance.

(10) CAREER EDUCATION, INCLUDING EXPOSURE TO VARIOUS INTERPERSONAL SKILLS AND EMPLOYABILITY SKILLS, CAREER AWARENESS AND LEARNING EXPERIENCES AND THE EDUCATIONAL PREPARATION NECESSARY TO ACHIEVE THOSE EXPERIENCES.

(g) Planned instruction aligned with academic standards in the following areas shall be provided to every student at least once by the end of elementary school. Planned instruction may be provided as a separate course or as an instructional unit within another course or other interdisciplinary instructional activity. See section 1511 of the School Code (24 P. S. § 15-1511).

- (1) History of the United States.
- (2) History of the Commonwealth.
- (3) Geography.
- (4) Civics.

§ 4.22. Middle level education.

(a) The middle level planned instruction aligned with academic standards serves children who are approximately 11—14 years of age. School entities may modify the grouping of students based upon student needs identified by the school entity.

(b) Curriculum and instruction in the middle level program must be standards-based and focus on mastery of academic subjects, the development of critical and creative thinking, information literacy, good health and encourage active participation in the school and community.

(c) Planned instruction aligned with academic standards in the following areas shall be provided to every student in the middle level program. Planned instruction may be provided as a separate course or as an instructional unit within a course or other interdisciplinary instructional activity:

- (1) **[Language Arts, integrating reading, writing, listening, speaking, literature and grammar] English Language Arts, integrating reading informational text, reading literature, writing, and speaking and listening.**
- (2) Mathematics, including mathematical reasoning, algebra and problem-solving.
- (3) Science, environment and ecology, which involves active learning experiences and which may include laboratory experiments, instruction in agriculture and agricultural science, and political and economic aspects of ecology.
- (4) Social studies (civics and government, economics, geography and history, including the history and cultures of the United States, the Commonwealth, and the world).
- (5) **[Technology and engineering] Reserved.**
- (6) Information skills, including access to traditional and electronic information sources, computer use and research.
- (7) Health, safety and physical education, including instruction in concepts and skills which affect personal, family and community health and safety, nutrition, physical fitness, movement concepts, motor skill development, safety in physical activity settings, and the prevention of alcohol, chemical and tobacco abuse.
- (8) The arts, including art, music, dance and theatre.
- (9) Career education, including exposure to various **[career options and the educational preparation necessary to achieve those options] employability skills, career awareness and work-based learning experiences and the educational preparation necessary to achieve those experiences.**

(10) Technology [**education, emphasizing practical application of academic skills and problem-solving experiences facilitated by technology**] **and engineering, focusing on the interactions among technology, engineering, society, the environment, and other disciplines, with a goal of developing students that can create, utilize, and assess current and emerging technologies.**

(11) Family and consumer [**science**] **sciences**, including principles of **food science and nutrition**, consumer behavior, and basic knowledge of **CHILD DEVELOPMENT**, child health and child care skills.

(12) Personal Finance.

(d) This section does not preclude the teaching of other planned instruction designed to achieve a school entity's academic standards.

(e) School entities shall determine the most appropriate way to operate their middle level programs to achieve the purposes under subsection (b) and any additional academic standards as determined by the school entity.

§ 4.23. High school education.

(a) Instruction in the high school program must focus on the development of abilities needed to succeed in work and advanced education through planned instruction.

(b) Curriculum and instruction in the high school must be standards-based and provide all students opportunities to develop the skills of analysis, synthesis, evaluation and problem-solving and information literacy.

(c) Planned instruction aligned with academic standards in the following areas shall be provided to every student in the high school program. Planned instruction may be provided as a separate course or as an instructional unit within a course or other interdisciplinary instructional activity:

(1) **[Language arts, integrating reading, writing, listening, speaking, literature and grammar] English Language Arts, integrating reading informational text, reading literature, writing, and speaking and listening.**

(2) Mathematics, including problem-solving, mathematical reasoning, algebra, geometry and concepts of calculus.

(3) Science, environment and ecology, including scientific, social, political and economic aspects of ecology, participation in hands-on experiments and at least one laboratory science chosen from life sciences, earth and space sciences, chemical sciences, physical sciences and agricultural sciences.

(4) Social studies (civics and government, economics, geography and history, including the history and cultures of the United States, the Commonwealth and the world).

(5) **[Technology and engineering] Reserved.**

(6) The arts, including art, music, dance, theatre and humanities.

(7) Use of applications of microcomputers and software, including word processing, database, spreadsheets and telecommunications; and information skills, including access to traditional and electronic information sources, computer use and research.

(8) Health, safety and physical education, including instruction in concepts and skills which affect personal, family and community health and safety, nutrition, physical fitness, movement

concepts, motor skill development, safety in physical activity settings, and the prevention of alcohol, chemical and tobacco abuse.

(9) Family and consumer [science] **sciences**, including principles of **food science and nutrition**, consumer behavior, and basic knowledge of child **DEVELOPMENT AND** health, child care and early literacy skill development.

(10) Career education, including exposure to various employability skills, career awareness and work-based learning experiences, and the educational preparation necessary to achieve those experiences.

(11) Personal Finance.

(d) The following planned instruction shall be made available to every student in the high school program:

- (1) Career and technical education under § § 4.3 and 4.31—4.35.
- (2) Business education, including courses to assist students in developing business and information technology skills.
- (3) World languages under § 4.25 (relating to languages).
- (4) Technology [**education, incorporating technological problem-solving and the impacts of technology on individuals and society**] **and engineering, focusing on the interactions among technology, engineering, society, the environment, and other disciplines, with a goal of developing individuals that can create, utilize, and assess current and emerging technologies.**

(e) College-level advanced placement courses may be offered as planned instruction in the high school curriculum.

(f) This section does not preclude the teaching of other planned instruction designed to achieve a school district's, including a charter school's, academic standards.

(g) School districts, including a charter school, shall determine the most appropriate way to operate their high school programs to achieve the purposes under subsection (a) and any additional academic standards as determined by the school entity.

ASSESSMENT

§ 4.51a. Pennsylvania System of School Assessment.

(a) All PSSA assessments administered in English Language Arts, Mathematics, and Science, Environment, Ecology, Technology and Engineering will be standards-based and criterion referenced and include essay or open-ended response items in addition to other item formats. The proportion of type of items will vary by grade level. The criteria for judging performance on PSSA assessments are as follows:

(1) Performance on PSSA English Language Arts assessments shall be demonstrated by students' responses to comprehension questions about age-appropriate reading passages, by their written responses to in-depth comprehension questions about the passages and by the quality of their written compositions on a variety of topics and modes of writing.

(2) Performance on PSSA mathematics assessments shall be demonstrated by students' responses to questions about grade-appropriate content and by the quality of their responses to questions that require a written solution to a problem.

(3) Performance on PSSA science assessments shall be demonstrated by students' responses to grade appropriate content and by the quality of their responses to questions that demonstrate knowledge of each category of the standards for science, environment, ecology, technology and engineering.

(4) Performance levels shall be advanced, proficient, basic and below basic. In consultation with educators, students, parents and citizens, the Department will develop and recommend to the Board for its approval specific criteria for advanced, proficient, basic and below basic levels of performance.

(b) The Department will develop or cause to be developed PSSA assessments based on Pennsylvania Core Standards in Mathematics and English Language Arts under § 4.12 (relating to academic standards) and contained in Appendix A-2. Through June 30, 2025, the Department will develop or cause to be developed PSSA assessments based on academic standards in Science, Technology, Environment and Ecology under § 4.12 and contained in Appendix B. Beginning July 1, 2025, the Department will develop or cause to be developed PSSA assessments based on academic standards in Science, Environment, Ecology, Technology and Engineering under § 4.12 and contained in Appendix B-1. In developing PSSA assessments, the Department will consult with educators, students, parents and citizens regarding the specific methods of assessment.

(c) The PSSA assessments shall be administered annually and include assessments of the State academic standards in Mathematics and English Language Arts at grades 3 through 8, and in Science, Environment, Ecology, Technology and Engineering at grades 4 and 8. **Beginning in the 2025-2026 school year, the PSSA that assesses State academic standards in Science, Environment, Ecology, Technology and Engineering shall be administered at grade 5 and grade 8 and the PSSA assessment of these standards administered at grade 4 shall be discontinued.**

(Editor's Note: Appendix B, which appears in 22 Pa. Code pages 4-112.36–4-201, serial pages (371216) to (371218), (286565) to (286596), (371219) to (371224), (286599) to (286602), (371225) to (371232), (286605) to (286652) and (410373), is proposed to expire July 1, 2025, and the Pennsylvania Integrated Standards for Science, Environment, Ecology, Technology and Engineering (Grades K-5), the Pennsylvania Integrated Standards for Science, Environment and Ecology (Grades 6-12), and the Pennsylvania Technology and Engineering Standards (Grades 6-12) in Appendix B-1 are proposed to apply on and after that date.)

APPENDIX B

Academic Standards for Science and Technology and Environment and Ecology

(Editor's Note: Appendix B, which appears in 22 Pa. Code pages 4-112.36—4-201, serial pages (371216) to (371218), (286565) to (286596), (371219) to (371224), (286599) to (286602), (371225) to (371232), (286605) to (286652) and (410373), is proposed to expire July 1, 2025, and the Pennsylvania Integrated Standards for Science, Environment, Ecology, Technology and Engineering (Grades K—5), the Pennsylvania Integrated Standards for Science, Environment

and Ecology (Grades 6—12), and the Pennsylvania Technology and Engineering Standards (Grades 6—12) in Appendix B-1 applies on and after that date.)

APPENDIX B-1

Pennsylvania Integrated Standards for Science, Environment, Ecology, Technology and Engineering (Grades K—5)^{1,2}, **Pennsylvania Integrated Standards for Science, Environment and Ecology (Grades 6—12), and Pennsylvania Technology and Engineering Standards (Grades 6—12)**

(Editor's Note: The academic standards for Economics in Appendix C, which appear in 22 Pa. Code pages 4-272—4-248, serial pages (294939) to (294960), are proposed to expire July 1, 2026, and the academic standards for Economics in proposed Appendix C-1 are proposed to apply on and after that date.)

APPENDIX C

Academic Standards for Civics and ~~[Governmentand]~~ **Government and** Economics and Geography and History Academic Standards for History Academic Standards for Civics and Government and Geography and History and the Pennsylvania Core Standards for Reading in History and Social Studies and Pennsylvania Core Standards for Writing in History and Social Studies

APPENDIX C-1

Academic Standards for Economics

(Editor's Note: The academic standards for Family and Consumer Sciences in Appendix D, which appear in 22 Pa. Code pages 4-342—4-355, serial pages (295054) to (295066) and (320291), are proposed to expire July 1, 2026, and the academic standards for Family and Consumer Sciences in proposed Appendix D-1 are proposed to apply on and after that date.)

APPENDIX D

Academic Standards for Arts and Humanities and Health, Safety and Physical Education and Family and Consumer Sciences

(Editor's Note: The academic standards for Family and Consumer Sciences in Appendix D, which appear in 22 Pa. Code pages 4-342—4-355, serial pages (295054) to (295066) and (320291), are proposed to expire July 1, 2026, and the academic standards for Family and Consumer Sciences in proposed Appendix D-1 are proposed to apply on and after that date.)

APPENDIX D-1

Academic Standards for Family and Consumer Sciences

Grades K—12

(Editor's Note: Appendix E, which appears in 22 Pa. Code pages 4-355—4-375, serial pages (320291) to (320300), (371245), (320303) to (320310) and (371247), is proposed to expire July 1, 2026, and the academic standards for Career Education and Work in proposed Appendix E-1 are proposed to apply on and after that date.)

APPENDIX E

Academic Standards for Career Education and Work

(Editor's Note: Appendix E, which appears in 22 Pa. Code pages 4-355—4-375, serial pages (320291) to (320300), (371245), (320303) to (320310) and (371247), is proposed to expire July 1, 2026, and the academic standards for Career Education and Work in proposed Appendix E-1 are proposed to apply on and after that date.)

APPENDIX E-1

Academic Standards for Career Education and Work

(Editor's Note: Appendix F is proposed to apply beginning July 1, 2026.)

APPENDIX F

Academic Standards for Personal Finance

Academic Standards for Career Education and Work

Grades K-12



Pennsylvania Department of Education

January ~~January~~ SEPTEMBER 2024

Overview

Pennsylvania’s economic future depends on having a well-educated and skilled workforce. Career Education and Work standards reflect the increasing complexity and sophistication that students experience as they progress through school, focusing on the skills and continuous learning and innovation required for students to succeed in a rapidly changing workplace. The standards are written as grade-banded standards built around the concepts of career awareness and exploration, employability skills, growth and advancement, and personal interests and career planning.

Number	Areas
13.1	Career Awareness and Exploration
13.2	Employability Skills
13.3	Growth and Advancement
13.4	Personal Interests and Career Planning

Appendix E-1. Academic Standards for Career Education and Work

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
1. Career Awareness and Exploration				
Educational requirements and opportunities	13.1.K-2.A Identify that there are different ways to prepare for careers.	13.1.3-5.A Investigate how people prepare for different careers that may include various levels of education, experiences, and training.	13.1.6-8.A Analyze the relationship of school subjects, extracurricular activities, and community experiences to career preparation.	13.1.9-12.A Analyze the relationship between career choices and career preparation opportunities to choose a path.
Entrepreneurship	Intentionally blank 13.1.K-2.B IDENTIFY ENTREPRENEURIAL CHARACTER TRAITS OF HISTORICAL AND CONTEMPORARY ENTREPRENEURS AND WAYS TO INTEGRATE ENTREPRENEURIAL TRAITS INTO SCHOOLWIDE ACTIVITIES AND EVENTS (E.G., POSTERS TO ADVERTISE, CREATE IDEAS).	13.1.3-5.B Define entrepreneurship and THE TYPES OF ENTREPRENEURSHIP (E.G., SOCIAL, PUBLIC SERVICE, SMALL BUSINESS) IN THE COMMUNITY; COMPARE AND CONTRAST THE identify the risks and rewards of ENTREPRENEURSHIP AS A self-employment, IN FOR-PROFIT OR NON-PROFIT ORGANIZATIONS; PRACTICE ENTREPRENEURIAL TRAITS IN SCHOOLWIDE ACTIVITIES AND EVENTS.	13.1.6-8.B Compare and contrast entrepreneurship and other self-employment opportunities to other employment types-; EVALUATE HOW ENTREPRENEURIAL CHARACTER TRAITS INFLUENCE CAREER OPPORTUNITIES IN ANY TYPE OF JOB; IDENTIFY HOW THE 4 P’S (PRODUCT, PRICE, PLACE, AND PROMOTION) PLAY A ROLE IN ENTREPRENEURIAL BRANDING.	13.1.9-12.B Analyze entrepreneurship and other self-employment opportunities as they relate to personal career goals and corporate opportunities-; EVALUATE SUCCESSFUL ENTREPRENEURS IN BOTH NON-PROFIT AND FOR-PROFIT ORGANIZATIONS AND HOW THE 4 P’S PLAY A ROLE IN BRANDING.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Factors in career decisions	13.1.K-2.C Describe the work done by community helpers and business owners.	13.1.3-5.C Describe external factors that influence career choices, such as, but not limited to: <ul style="list-style-type: none"> • Geographic location • Salaries/benefits • Work schedule • Working conditions 	13.1.6-8.C Compare and contrast multiple careers using a variety of career research resources.	13.1.9-12.C Analyze external factors that impact employment opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Competition • Global influences • Job growth • Job openings • Labor supply • Potential advancement • Potential earnings
Local, national, and global labor market	13.1.K-2.D Describe what a job is and the reasons people may have jobs.	13.1.3-5.D Identify the range of jobs available in the community.	13.1.6-8.D Use multiple resources or tools to research the job availability in a local, national, and global job market.	13.1.9-12.D Describe employment outlook, organized by in-demand occupations, clusters, pathways, or other methods.
Resources in school and community	Intentionally blank 13.1.K-2.E PARTICIPATE IN SCHOOL AND COMMUNITY EVENTS THAT SHARE CAREER AWARENESS OPPORTUNITIES.	13.1.3-5.E Explain DESCRIBE the benefits of participating in hands-on career awareness/preparation activities.	13.1.6-8.E Identify, and participate in, AND EVALUATE school- and community-based opportunities for career awareness/preparation EXPERIENCES.	13.1.9-12.E Utilize school- and community-based opportunities for career awareness/preparation.
Rights of workers	Intentionally blank	13.1.3-5.F Explain why employers pay people for their labor.	13.1.6-8.F Understand what labor laws are and how they impact worker wages and safety.	13.1.9-12.F Examine basic labor laws to determine the rights and responsibilities of both employers and employees.
2. Employability Skills				

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Critical thinking and problem solving	13.2.K-2.A Practice solving problems individually and in groups.	13.2.3-5.A Develop the traits needed to solve problems.	13.2.6-8.A Apply critical thinking to solve real-life problems.	13.2.9-12.A Identify solutions to existing conditions or problems using critical thinking skills.
Oral and written communication	13.2.K-2.B Use context clues to identify how communication varies within different social situations in varied environments.	13.2.3-5.B Use context clues to determine how communication varies within different social situations in varied environments.	13.2.6-8.B Develop formal communication that demonstrates professional etiquette and observes social protocols when communicating verbally, nonverbally, and in writing.	13.2.9-12.B Use professional etiquette and observe social protocols when communicating verbally, nonverbally, and in writing.
Teamwork and collaboration	13.2.K-2.C Demonstrate cooperation and positive interactions with classmates, recognizing that people have different backgrounds, experiences, and beliefs, AND IDEAS .	13.2.3-5.C Demonstrate the ability to work well in group or team interactions, recognizing that people have different backgrounds, experiences, and beliefs, AND IDEAS .	13.2.6-8.C Practice effective group interactions, acknowledging people's different backgrounds, experiences, and beliefs, AND IDEAS .	13.2.9-12.C Demonstrate shared responsibility for collaborative work and the value of contributions made by team members with various perspectives.
Technology	13.2.K-2.D Demonstrate proper and safe Internet AND INSTRUCTIONAL TECHNOLOGY use.	13.2.3-5.D Demonstrate proper and safe Internet AND INSTRUCTIONAL TECHNOLOGY use.	13.2.6-8.D Demonstrate proficient use of technologies by using various types of technology.	13.2.9-12.D Use job-specific technologies to accomplish work responsibilities in a productive manner.
Time and project management	13.2.K-2.E Discuss how time is structured at home and school.	13.2.3-5.E Develop a personal schedule based on activities and responsibilities at both home and school.	13.2.6-8.E Demonstrate effective time and project management strategies.	13.2.9-12.E Evaluate time and project management strategies and their application to both personal and work situations.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Entrepreneurial mindset	Intentionally blank	13.2.3-5.F List and describe several characteristics of the Entrepreneurial Mindset characteristics.	13.2.6-8.F Explain how Entrepreneurial Mindset characteristics and skills can help one be successful in their career.	13.2.9-12.F Apply Entrepreneurial Mindset characteristics and skills to school, work, and extracurricular environments.
3. Growth and Advancement				
Career growth	13.3.K-2.A Communicate an original opinion and describe the justification for that opinion.	13.3.3-5.A Identify situations that may require self- advocacy, such as: personal preference, values, etc.	13.3.6-8.A Identify factors that may inform decisions for career changes, such as loss of employment, lifestyle changes, workplace conflicts, work value changes, and job market changes.	13.3.9-12.A Develop strategies for navigating career and life transitions, such as coping with loss of employment, resigning from a job, negotiating a raise or promotion, and employing transferable skills.
Lifelong learning	13.3.K-2.B Recognize the importance of improving skills and learning new ones.	13.3.3-5.B Reflect on skill improvement and identify opportunities to build new skills.	13.3.6-8.B Explain how decisions regarding education, skill building, and work impact other major life decisions.	13.3.9-12.B Identify sources of lifelong learning to strengthen existing skills, develop new skills, and maximize career growth.
Strategic goals	13.3.K-2.C Set and achieve a goal.	13.3.3-5.C Set and achieve S.M.A.R.T. goals.	13.3.6-8.C Practice feedback and personal reflection to evaluate success towards setting and completing goals.	13.3.9-12.C Incorporate feedback and personal reflection to evaluate success towards completing goals and determine a next course of action.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Work ethic	13.3.K-2.D Build an awareness of the importance of a positive work ethic as a means to learn and grow.	13.3.3-5.D Identify attributes of a positive work ethic.	13.3.6-8.D Demonstrate a positive work ethic.	13.3.9-12.D Analyze and reflect upon the efficacy of your work ethic.
4. Personal Interests and Career Planning				
Develop a personal brand	13.4.K-2.A Describe qualities of people who are successful.	13.4.3-5.A Identify personal strengths and successes.	13.4.6-8.A Identify ways to market yourself as a job candidate.	13.4.9-12.A Strategically market yourself as a job candidate.
Identify personal interests	13.4.K-2.B Identify current interests and skills.	13.4.3-5.B Connect personal interests and abilities to potential career choices.	13.4.6-8.B Relate careers to personal interests, abilities, and aptitudes.	13.4.9-12.B Evaluate career options based on personal interests, abilities, aptitudes, achievements, and goals.
Research careers	Intentionally blank 13.4.K-2.C EXPLORE CAREER CHOICES AND IDENTIFY THE KNOWLEDGE AND SKILLS ASSOCIATED WITH DIFFERENT TYPES OF CAREERS.	13.4.3-5.C Discuss resources available in researching career opportunities.	13.4.6-8.C Evaluate a variety of methods to research careers that align with personal interests, values, strengths, and career goals.	13.4.9-12.C Use a variety of methods to research careers that align with personal interests, values, strengths, and career goals.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
<p>Understand a career path</p>	<p>13.4.K-2.D Explain how workers in their careers use what is learned in the classroom.</p>	<p>13.4.3-5.D Document personal interests, abilities, and academic strengths.</p>	<p>13.4.6-8.D Build a career plan to describe planned action steps that may include, but not be limited to:</p> <ul style="list-style-type: none"> • Electives • Extracurricular activities • Coursework • Career interests • Strengths and abilities • Educational and training opportunities 	<p>13.4.9-12.D Evolve career plan to enact additional action steps that may include, but not be limited to:</p> <ul style="list-style-type: none"> • Electives • Extracurricular activities • Coursework • Career interests • Strengths and abilities • Educational and training opportunities • Work-based learning • Industry-recognized credentials

Academic Standards for Economics

Grades K-12



Pennsylvania Department of Education

~~January~~ **SEPTEMBER 2024**

Overview

Economics is concerned with the behavior of individuals and institutions engaged in the production, exchange, and consumption of goods and services. For students to succeed in the workforce, knowledge of how the world works is critical. Every student should know the characteristics of economic systems, how markets establish prices, how scarcity and choice affect the allocation of resources, the global nature of economic interdependence, and how work and earnings impact productivity. These standards are intended to provide direction in learning how economic activity impacts everyday life through the areas of fundamentals of economics, microeconomics, macroeconomics, and money and financial institutions. The standards are grade banded and reflect the increasing complexity and sophistication that students are expected to achieve as they progress through school.

Number	Areas
6.1	Fundamentals of Economics
6.2	Microeconomics
6.3	Macroeconomics
6.4	Money & Economic Institutions

Appendix C-1. Academic Standards for Economics

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
1. Fundamentals of Economics				
Economic systems	Intentionally blank	Intentionally blank	6.1.6-8.A Describe and identify the characteristics of traditional, command, and market systems.	6.1.9-12.A Evaluate the strengths and weaknesses of traditional, command, and market economies.
Fundamental economic questions	6.1.K-2.B Explain how limited resources require us to make choices and share when we cannot have everything we want.	6.1.3-5.B Identify the three basic questions that all economic systems attempt to answer: <ul style="list-style-type: none"> • What goods and services should be produced? • How will goods and services be produced? • Who will consume goods and services? 	6.1.6-8.B Explain how traditional, command, and market economies answer the basic economic questions: <ul style="list-style-type: none"> • What goods and services should be produced? • How will goods and services be produced? • Who will consume goods and services? 	6.1.9-12.B Analyze the impact of traditional, command, and market economies on the United States economy.
Scarcity	Intentionally blank	6.1.3-5.C Define scarcity and how it impacts personal, household, and community decision-making.	6.1.6-8.C Describe ways to deal with scarcity within various communities.	6.1.9-12.C Analyze actions taken as a result of scarcity in decision-making.
Economic choice	Intentionally blank	Intentionally blank	6.1.6-8.D Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.	6.1.9-12.D Analyze how choices made by individuals, firms, or government officials are constrained by available resources.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Economic resources	Intentionally blank	Intentionally blank	6.1.6-8.E Explain how resources can be used in different ways to produce different goods and services.	6.1.9-12.E Evaluate the allocation of resources used to produce goods and services.
Marginal analysis	Intentionally blank	6.1.3-5.F Explain the costs and benefits of an economic decision.	6.1.6-8.F Explain how the additional cost and additional benefit of a choice affects decision-making (marginal analysis).	6.1.9-12.F Evaluate regional, national, or international economic decisions using marginal analysis.
Opportunity cost	Intentionally blank	6.1.3-5.G Define opportunity cost and describe the opportunity cost of a personal choice.	6.1.6-8.G Explain the opportunity cost of a public choice from different perspectives.	6.1.9-12.G Analyze the opportunity cost of decisions by individuals, businesses, communities, and nations.
Incentives	Intentionally blank	6.1.3-5.H Explain how negative and positive incentives affect choices.	6.1.6-8.H Explain how incentives affect the behaviors of workers, savers, consumers, and producers.	6.1.9-12.H Evaluate in terms of marginal analysis how incentives influence decisions of consumers, producers, and policymakers.
Specialization	6.1.K-2.I Describe why people divide tasks to make work easier.	6.1.3-5.I Define specialization and identify examples of interdependence.	6.1.6-8.I Describe how specialization may lead to increased production and consumption.	6.1.9-12.I Analyze the relationship between specialization and the standard of living.
Trade	6.1.K-2.J Explain why people trade.	6.1.3-5.J Explain why countries trade.	6.1.6-8.J Explain how trade may improve a society's standard of living.	6.1.9-12.J Analyze the relationships between trade, competition, and productivity.
Foreign trade	Intentionally blank	6.1.3-5.K Identify and define imports, exports, and international trade.	6.1.6-8.K Explain why governments sometimes subsidize or restrict trade (i.e., tariffs or quotas).	6.1.9-12.K Evaluate how a country might benefit by lowering or removing trade barriers.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Global interdependence	Intentionally blank	Intentionally blank	6.1.6-8.L Explain how specialization and trade lead to interdependence.	6.1.9-12.L Analyze how consumers and producers participate in the global production and consumption of goods or services.
Comparative advantage	Intentionally blank	6.1.3-5.M Explain why some products are produced locally while others are not.	6.1.6-8.M Explain how opportunity costs influence where goods and services are produced locally and regionally.	6.1.9-12.M Explain that individuals and nations have a comparative advantage in the production of goods or services if they can produce a product at a lower opportunity cost than other individuals or nations.
2. Microeconomics				
Circular flow	6.2.K-2.A Define and identify goods and services.	6.2.3-5.A Describe how consumers purchase goods and services from producers.	6.2.6-8.A Explain the flow of goods, services, and resources in an economy.	6.2.9-12.A Analyze the circular flow of products, resources, and money in a mixed economy.
Competition	Intentionally blank	6.2.3-5.B Identify ways local businesses compete for customers.	6.2.6-8.B Describe the advantages and disadvantages of competition for consumers in markets.	6.2.9-12.B Define noncompetitive markets and explain how consumers and producers operate in those markets.
Monopolies	Intentionally blank	6.2.3-5.C Define and provide an example of a monopoly.	6.2.6-8.C Identify historical examples of monopolies in the United States.	6.2.9-12.C Evaluate the economic roles of governments in promoting free markets (e.g., price controls antitrust actions) .
Supply and demand	Intentionally blank	6.2.3-5.D Explain how markets bring together buyers and sellers.	6.2.6-8.D Explain how supply and demand affect the prices of goods and services.	6.2.9-12.D Predict how changes in supply and demand affect equilibrium price and quantity sold.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Economic patterns	Intentionally blank	6.2.3-5.E Explain how the location of resources and transportation have affected Pennsylvania economic patterns.	6.2.6-8.E Explain how the location of resources, transportation, and technology have affected United States economic patterns.	6.2.9-12.E Explain how the location of resources, transportation, and technology have affected international economic patterns.
Wages	Intentionally blank	Intentionally blank	6.2.6-8.F Define wages and explain how wages are determined by the supply of and demand for workers.	6.2.9-12.F Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.
Productivity	Intentionally blank	Intentionally blank	6.2.6-8.G Describe how productivity is measured and identify ways in which a person can improve his or her productivity.	6.2.9-12.G Evaluate how changes in education, incentives, technology, and capital investment alter productivity.
Types of businesses	6.2.K-2.H Identify businesses in your community.	6.2.3-5.H Describe businesses that provide goods and businesses that provide services.	6.2.6-8.H Identify and explain the characteristics of the three types of businesses: sole proprietorship, partnership, and corporation.	6.2.9-12.H Analyze the costs and benefits of organizing a business as a sole proprietorship, partnership, or corporation.
Profit and loss	Intentionally blank	6.2.3-5.I Define profit and loss.	6.2.6-8.I Explain how profits and losses serve as incentives.	6.2.9-12.I Analyze the role of profits and losses in the allocation of resources in a market economy.
Entrepreneurship	6.2.K-2.J Define entrepreneurship and identify entrepreneurs in the local community.	6.2.3-5.J Identify historical and contemporary entrepreneurs in Pennsylvania.	6.2.6-8.J Investigate leading entrepreneurs in Pennsylvania and the United States and describe the characteristics of successful entrepreneurship (including risks and rewards).	6.2.9-12.J Evaluate the impact of entrepreneurs on the economy.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
3. Macroeconomics				
Economic indicators	Intentionally blank	6.3.3-5.A Define unemployment and inflation.	6.3.6-8.A Define macroeconomic indicators such as the Consumer Price Index (CPI), gross domestic product (GDP), and unemployment rate.	6.3.9-12.A Evaluate the relationship between economic growth and changes in macroeconomic indicators such as the Consumer Price Index (CPI), gross domestic product (GDP), and unemployment rate.
Business cycles	Intentionally blank	Intentionally blank	6.3.6-8.B Describe historical examples of expansion, recession, and depression in the United States.	6.3.9-12.B Compare current and historical examples of expansion, recession, and depression.
Fiscal policy	Intentionally blank	Intentionally blank	6.3.6-8.C Define fiscal policies available to the federal government.	6.3.9-12.C Identify fiscal and monetary policies that address inflation, unemployment, or economic growth, AND THE NATIONAL DEBT AND DEFICIT.
Federal budget	Intentionally blank	Intentionally blank	Intentionally blank	6.3.9-12.D Explain how deficit spending by the federal government increases the national debt and the impact it has on the economy.
Taxation	6.3.K-2.E Define a tax and identify examples.	6.3.3-5.E Explain how taxes affect the price of goods and services.	6.3.6-8.E Define the three different types of tax structures (progressive, proportional, and regressive) and different tax bases, such as income, wealth, property, etc.	6.3.9-12.E Evaluate the impact of different tax structures (progressive, proportional, and regressive) and different tax bases (income, wealth, property, etc.) on households and firms.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Tax policy	Intentionally blank	6.3.3-5.F Explain how the government pays for goods and services through taxes.	6.3.6-8.F Compare the taxation policies of local, state, and national government levels in the economy.	6.3.9-12.F Analyze the social, political, and economic consequences of changes in tax policy.
Economic role of government	Intentionally blank	Intentionally blank	6.3.6-8.G Analyze the economic roles of governments in market economies in promoting growth and stability and providing legal frameworks (laws and regulations).	6.3.9-12.G Evaluate the economic roles of governments in a globalized economy (e.g., trade policy, income inequality, distribution of wealth).
Externalities	Intentionally blank	6.3.3-5.H Identify unintended consequences of market activities (e.g., pollution, noise, traffic).	6.3.6-8.H Identify policies governments can use to address unintended consequences (i.e., externalities) of market activities.	6.3.9-12.H Evaluate policies governments can use to address unintended consequences (i.e., externalities) of market activities.
Public goods and services	6.3.K-2.I Define public goods and services provided by the government.	6.3.3-5.I Distinguish between public and private goods and services.	6.3.6-8.I Explain why the government provides public goods and services (e.g., education, infrastructure, national defense, safety and health).	6.3.9-12.I Evaluate government decisions in prioritizing public goods and services.
4. Money and Economic Institutions				
Money	Intentionally blank	6.4.3-5.A Explain the advantages AND DISADVANTAGES of using money instead of bartering.	6.4.6-8.A Identify and explain various forms of payments used in markets.	6.4.9-12.A Explain how the Federal Reserve defines money.
Exchange rates	Intentionally blank	6.4.3-5.B Explain why most countries create their own form of money.	6.4.6-8.B Explain why you have to exchange currencies to purchase goods when you visit another country.	6.4.9-12.B Explain how changes in exchange rates affect the relative prices of foreign goods and services.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Monetary policy	Intentionally blank	Intentionally blank	Intentionally blank	6.4.9-12.C Explain how changes in the money supply and monetary policy affect interest rates throughout the economy.
Banking	6.4.K-2.D Define saving and explain why people use banks to save.	6.4.3-5.D Explain how banks bring savers and borrowers together.	6.4.6-8.D Explain how banks and other financial institutions channel funds from savers to borrowers and investors.	6.4.9-12.D Evaluate the role of banks in promoting economic growth in the economy.
Federal reserve system	Intentionally blank	Intentionally blank	6.4.6-8.E Explain the history, structure, and purposes of the Federal Reserve System.	6.4.9-12.E Analyze Federal Reserve policies designed to raise or lower interest rates.
Nongovernmental organizations	Intentionally blank	Intentionally blank	6.4.6-8.F Define nongovernmental economic institutions (e.g., labor unions, non-profits, financial markets).	6.4.9-12.F Evaluate the role of nongovernmental economic institutions (e.g., labor unions, non-profits, financial markets).
Interest rate policy	Intentionally blank	Intentionally blank	6.4.6-8.G Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.	6.4.9-12.G Evaluate benefits and costs of changes in interest rates for individuals and society.

Academic Standards for Family and Consumer Sciences

Grades K-12



Pennsylvania Department of Education

January ~~January~~ SEPTEMBER 2024

Overview

This document includes Academic Standards for Family and Consumer Sciences at four grade levels (K-2, 3-5, 6-8, 9-12), with the emphasis on what students will know and be able to do in the following areas:

Number	Areas
11.1	Food Science & Nutrition
11.2	Resource Management
11.3	Human Development, Family, & Relationships
11.4	Education and Early Childhood Development
11.5	Personal Finance & Consumer Skills
11.6	Career, Community, & Family Connections

The Academic Standards for Family and Consumer Sciences emphasize the crucial role of families in shaping individual and community well-being. This educational approach underscores the shared responsibility of meeting diverse needs, promoting lifelong learning, and contributing to the community. The standards aim to prepare students not just for personal, family, and work responsibilities but also to empower them for the challenges of living and working in a diverse, global society, fostering holistic individual development and community advancement.

Family and Consumer Sciences (FCS) is a field of study focused on the science and art of living and working well in our complex world, encompassing family and consumer sciences, career exploration, community and family connections, consumer and family resource management, parenting and child development, food, nutrition, wellness, and family and interpersonal relationships.

Appendix D-1. Academic Standards for Family and Consumer Sciences

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
1. Food Science and Nutrition				
Food supply	11.1.K-2.A Identify the production steps that food travels from the farm to the consumer.	11.1.3-5.A Demonstrate knowledge of techniques used to evaluate food in various forms.	11.1.6-8.A Evaluate factors that affect food safety from production through consumption.	11.1.9-12.A Predict factors that affect food safety and security from production through consumption.
Safety and sanitation	11.1.K-2.B Describe personal hygiene techniques in food handling.	11.1.3-5.B Describe safe food-handling techniques.	11.1.6-8.B Demonstrate food safety and sanitation procedures.	11.1.9-12.B Evaluate the role of government agencies in safeguarding our food supply
Nutrition analysis	11.1.K-2.C Explain the importance of eating a varied diet in maintaining health.	11.1.3-5.C Establish factors that affect food choices.	11.1.6-8.C Analyze factors that influence nutrition and wellness practices across the life span.	11.1.9-12.C Model the ability to acquire, handle, and use foods to meet nutrition and wellness needs of individuals and families across the life span.
Meal management	Intentionally blank	11.1.3-5.D Identify components of a well-balanced meal.	11.1.6-8.D Hypothesize the effectiveness of the use of meal management principles.	11.1.9-12.D Evaluate the application of nutrition and meal-planning principles in the selection, planning, preparation, and serving of meals that meet the specific nutritional needs of individuals across their life span.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Culinary math & measurement	11.1.K-2.E Name and classify culinary measurement tools.	11.1.3-5.E Demonstrate measurement skills used in food preparation.	11.1.6-8.E Apply measurement and math skills in following recipe directions.	11.1.9-12.E Apply principles of measurement, portion control, conversions, food cost analysis and control, menu terminology, and menu pricing to menu planning.
Culinary equipment and techniques	11.1.K-2.F Name basic kitchen measuring tools and cooking equipment.	11.1.3-5.F Describe the use of common cooking tools and equipment.	11.1.6-8.F Prepare a recipe using fundamental culinary skills and techniques.	11.1.9-12.F Apply the fundamentals of time, temperature, and cooking techniques to preparing, cooking, cooling, reheating, and holding a variety of foods.
Food science	11.1.K-2.G Classify foods according to the senses.	11.1.K-3-5.G Understand and identify the physical changes that occur during food preparation.	11.1.6-8.G Demonstrate food science through principles of food biology and chemistry.	11.1.9-12.G Analyze the relevance of scientific principles to food processing, preparation, and packaging.
Nutrition and health	11.1.K-2.H Classify foods by food group within the current USDA dietary guidelines.	11.1.3-5.H Describe a well-balanced daily menu using the current USDA dietary guidelines.	11.1.6-8.H Examine the nutritional needs of individuals and families in relation to health and wellness across the life span.	11.1.9-12.H Evaluate nutrition principles, food plans, preparation techniques, and specialized dietary plans.
Calories and energy	Intentionally blank	11.1.3-5.I Describe the relationship between food input and energy output.	11.1.6-8.I Analyze the energy and nutrient requirements for individuals at various stages of the life cycle.	11.1.9-12.I Analyze the breakdown of foods, the absorption of nutrients, and their conversion to energy by the body.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Careers	11.1.K-3.J Identify career choices that relate to food.	11.1.3-5.J Describe career choices within food services.	11.1.6-8.J Investigate career choices within food services, sciences, and nutrition industries.	11.1.9-12.J Analyze career paths within OPPORTUNITIES FOR EMPLOYMENT, ENTREPRENEURIAL ENDEAVORS, AND EMERGING CAREERS IN food services, sciences, services, and nutrition industries.
2. Resource Management				
Resource sustainability	11.2.K-2.A Identify waste and practice ways to reduce, reuse, and recycle.	11.2.3-5.A Explain the decision to use or not use resources based on resource availability and sustainability.	11.2.6-8.A Analyze sustainability practices and their effect on future renewable and non-renewable resources.	11.2.9-12.A Develop a global view to weigh consumer and design decisions with the parameters of sustainability, socioeconomic, and cultural contexts.
Individual and family resources	11.2.K-2.B Identify individual and family resources and responsibilities.	11.2.3-5.B Develop planning skills to organize individual and family resources and responsibilities.	11.2.6-8.B Apply planning skills to manage individual and family resources such as food, clothing, shelter, time, and human capital.	11.2.9-12.B Examine strategies for managing individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital.
Housing and interior design	Intentionally blank	11.2.3-5.C Explain the importance of organizing space for efficiency.	11.2.6-8.C Apply elements of design to create products and environments.	11.2.9-12.C Evaluate housing and design concepts and theories, including sustainability and universal design, in relation to available resources and options.
Consumer strategies	Intentionally blank	11.2.3-5.D Identify information in care instructions, safety precautions, and recommended use of consumable goods.	11.2.6-8.D Evaluate different strategies to safely obtain and maintain consumer goods and services.	11.2.9-12.D Compare and contrast the selection of goods and services by applying safe and effective consumer strategies.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Textiles, fashion and apparel	11.2.K-2.E Identify resources used for clothing.	11.2.3-5.E Select clothing for specific tasks and/or environment.	11.2.6-8.E Assess effects of design construction, care, use, and maintenance of textiles.	11.2.9-12.E Demonstrate skills needed to produce, alter, and repair, AND CARE FOR textiles and fashion apparel.
Laundering	11.2.K-2.F Identify how to care for clothing.	11.2.3-5.F Select proper laundering methods for clothing and other textiles.	11.2.6-8.F Demonstrate laundering processes aligned with industry standards and regulations.	11.2.9-12.F Analyze procedures for the selection of textiles, chemicals, and equipment associated with laundry.
Career CAREERS	Intentionally blank	11.2.3-5.G Identify career choices in the field of Family and Consumer Sciences.	11.2.6-8.G Investigate career choices within resource management, including human, environmental, textiles and apparel, and consumer products in the field of Family and Consumer Sciences.	11.2.9-12.G Analyze the career paths OPPORTUNITIES FOR EMPLOYMENT, ENTREPRENEURIAL ENDEAVORS, AND EMERGING CAREERS within resource management, including human, environmental, and consumer products, in the field of Family and Consumer Sciences.
3. Human Development, Family, and Relationships				
Role of family	11.3.K-2.A Explain daily activities that fulfill family functions in meeting responsibilities.	11.3.3-5.A Compare how different cultures meet family responsibilities within various family structures.	11.3.6-8.A Analyze the effects of change and family transitions over the life span.	11.3.9-12.A Evaluate the impact of family and its effects on the well-being of individuals and society.
Family life cycle	Intentionally blank	11.3.3-5.B Identify the characteristics of the stages of the family life cycle.	11.3.6-8.B Explain the influences of family life cycle stages on the needs of families and communities.	11.3.9-12.B Hypothesize the impact of present family life cycle trends on the global community.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Interpersonal communications	11.3.K-2.C Identify how to resolve conflict using interpersonal communication skills.	11.3.3-5.C Describe positive and negative interactions within patterns of interpersonal communication.	11.3.6-8.C Justify the significance of interpersonal communication skills in the practical reasoning method of decision-making.	11.3.9-12.C Evaluate the effectiveness of using interpersonal communication skills to resolve conflict.
Human development and well-being	11.3.K-2.D Identify similarities and differences between self and others.	11.3.3-5.D Describe how areas of development impact human growth across the life cycle.	11.3.6-8.D Discuss factors that influence human growth, development, and well-being.	11.3.9-12.D Analyze strategies that promote human growth, development, and well-being.
Careers	Intentionally blank	11.3.3-5.E Identify career and work choices within family and human services.	11.3.6-8.E Investigate career and work choices within family and human services.	11.3.9-12.E Analyze career paths OPPORTUNITIES FOR EMPLOYMENT, ENTREPRENEURIAL ENDEAVORS, AND EMERGING CAREERS within family and human services.
4. Education and Early Childhood Development				
Developmental stages	Intentionally blank	Intentionally blank	11.4.6-8.A Identify child guidance practices for each stage of child development.	11.4.9-12.A Demonstrate the integration of theories of child development and their impact on parenting and childcare.
Developmental needs	Intentionally blank	Intentionally blank	11.4.6-8.B Identify learning activities that meet the developmental needs of learners.	11.4.9-12.B Demonstrate integration of academic standards that address language, culture, learning styles, and early childhood experiences.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Learning environments	Intentionally blank	11.4.3-5.C Establish the characteristics of a healthy learning environment.	11.4.6-8.C Evaluate various environments to determine if they provide the characteristics of a proper learning environment.	11.4.9-12.C Analyze developmentally appropriate and culturally responsive practices to evaluate early childhood education providers and services.
Health and safety	Intentionally blank	11.4.3-5.D Identify health and safety needs for children at each stage of child development.	11.4.6-8.D Evaluate health and safety hazards relating to children at each stage of child development.	11.4.9-12.D Analyze current issues in health and safety affecting children at each stage of child development.
Literacy	Intentionally blank	Intentionally blank	11.4.6-8.E Explain how storytelling, story reading, and writing enhance literacy development in children.	11.4.9-12.E Identify characteristics of quality literature for children that develop the child’s imagination, creativity, reading, and writing skills.
Collaborative relationships	11.4.K-2.F Identify community resources and services.	Intentionally blank 11.4.3-5.F ESTABLISH RELATIONSHIPS THAT ARE POSITIVE AND SUPPORTIVE OF OTHERS.	11.4.6-8.F Evaluate support systems that provide services for parents and families.	11.4.9-12.F Demonstrate skills for building and maintaining positive collaborative relationships with children, youth, and adults in their family, school, and community environments.
Careers	Intentionally blank	Intentionally blank 11.4.K-2.G IDENTIFY CAREER AND WORK CHOICES WITHIN EDUCATION AND EARLY CHILDHOOD.	11.4.6-8.G Investigate career choices within early childhood, education, and other careers in the field.	11.4.9-12.G Analyze career paths within OPPORTUNITIES FOR EMPLOYMENT, ENTREPRENEURIAL ENDEAVORS, AND EMERGING CAREERS IN education and early childhood.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
5. Personal Finance and Consumer Skills				
Consumer rights and responsibilities	11.5.K-2.A Describe self as consumer.	11.5.3-5.A Explain consumer rights and responsibilities: <ul style="list-style-type: none"> To be safe, To be informed, To be heard, To choose, To redress. 	11.5.6-8.A Explain how consumer rights and responsibilities are protected.	11.5.9-12.A Analyze factors including socioeconomic and cultural influences that affect consumer advocacy
Financial planning and budgeting	Intentionally blank	11.5.3-5.B Define the difference between a short-term and long-term goal.	11.5.6-8.B Develop short-term and long-term financial goals for a family budget.	11.5.9-12.B Demonstrate the ability to manage and maintain individual and family budgets.
Financial planning and budgeting	Intentionally blank	Intentionally blank	Intentionally blank	11.5.9-12.C Analyze components of a family financial planning process that reflect the distinction between wants, needs, values, goals, and economic resources.
Financial resources	Intentionally blank	11.5.3-5.D Explain the relationship between work and income within the family.	11.5.6-8.D Compare/evaluate the financial advantages and disadvantages of various incomes.	11.5.9-12.D Demonstrate the ability to use knowledge and skills to manage one's income, spending, and savings effectively for a lifetime of financial security.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Careers	Intentionally blank	Intentionally blank	11.5.6-8.E Investigate career choices within financial service industries.	11.5.9-12.E Analyze career paths OPPORTUNITIES FOR EMPLOYMENT, ENTREPRENEURIAL ENDEAVORS, AND EMERGING CAREERS within financial service industries.
6. Career, Community, and Family Connections				
Action plans	Intentionally blank	11.6.3-5.A Identify the importance of routines and schedules while differentiating between short- and long-term goals.	11.6.6-8.A Explain the FAMILY, CAREER AND COMMUNITY LEADERS OF AMERICA (FCCLA) action planning procedure (IDENTIFY CONCERNS, SET A GOAL, FORM A PLAN, ACT, AND FOLLOW UP) and how to apply it to family, work, and community decisions.	11.6.9-12.A Evaluate the effectiveness of action plans that integrate personal, work, family, and community responsibilities.
Teamwork and leadership	Intentionally blank	11.6.3-5.B Classify the components of effective teamwork and leadership.	11.6.6-8.B Assess the use of teamwork and leadership skills in accomplishing the work of families and communities.	11.6.9-12.B Analyze teamwork and leadership skills and their application in various family dynamics and employability skills.
Role of technology	Intentionally blank	11.6.3-5.C Describe the roles of technology within the family and community in maintaining a safe and healthy living environment.	11.6.6-8. Assess the use of technology and its effect on the quality of life.	11.6.9-12.C Analyze and evaluate emerging technologies that impact individuals, families, and communities.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Service providers	Intentionally blank	11.6.3-5.D Identify the public and nonpublic services that are available to serve families within the community.	Intentionally blank	11.6.9-12.D Analyze how public, nonpublic, and for-profit service providers serve the family.

Academic Standards for Personal Finance

Grades K-12



Pennsylvania Department of Education

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Overview

Personal Finance focuses on the fundamentals of personal finance, income, spending, saving and investing, risk and insurance, and credit, with a goal to develop individuals who can manage their personal finances. Personal finance is also known as personal financial literacy and financial literacy. The standards are written as grade-banded standards built around the areas below and topics that make up the areas of study.

Number	Areas
17.1	Personal Finance Fundamentals
17.2	Income
17.3	Spending
17.4	Saving & Investing
17.5	Risk & Insurance
17.6	Credit

Appendix F. Academic Standards for Personal Finance

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
1. Personal Finance Fundamentals				
Financial goal setting and decision making	17.1.K-2.A Identify short-term financial goals and steps people can take to achieve them.	17.1.3-5.A Describe reasons people set financial goals.	17.1.6-8.A Compare short-, intermediate-, and long-term financial goals.	17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
	17.1.K-2.B Explain how limited personal financial resources affect the choices people make.	17.1.3-5.B Identify the opportunity cost of various financial decisions, including ones related to earning, spending, and saving.	17.1.6-8.B Explain why the opportunity cost of a decision might differ from one person or situation to another.	17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
Financial mindset and behaviors	17.1.K-2.C Describe how friends and family can impact a person's attitudes toward money.	17.1.3-5.C Explain how life circumstances and experiences can alter attitudes toward money.	17.1.6-8.C Analyze how people differ in their attitudes toward money.	17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions.
	Intentionally blank	17.1.3-5.D Identify financial decisions people make that may not be in their best interest.	17.1.6-8.D Describe behavioral biases (E.G., MENTAL ACCOUNTING, ANCHORING, CONFIRMATION BIAS) that can affect financial decisions.	17.1.9-12.D Evaluate strategies for dealing with behavioral biases (E.G., LOSS AVERSION, EXPERIENTIAL BIAS, MENTAL ACCOUNTING) and other obstacles to managing personal finances.
	Intentionally blank	17.1.3-5.E Describe conversations people have about money.	17.1.6-8.E Describe important financial conversations people have and with whom they have them.	17.1.9-12.E Assess the value of sharing financial goals and information with others.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Financial services	17.1.K-2.F Describe ways people use financial institutions (e.g., depositing money, obtaining cash).	17.1.3-5.F Identify products and services provided by financial institutions.	17.1.6-8.F Identify personal information needed to establish a financial account.	17.1.9-12.F Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.
	Intentionally blank	Intentionally blank	Intentionally blank	17.1.9-12.G Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.
	Intentionally blank	Intentionally blank	Intentionally blank	17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.
Financial record keeping	Intentionally blank	Intentionally blank	17.1.6-8.I Describe information people document and track for their personal finances.	17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic.
	Intentionally blank	Intentionally blank	Intentionally blank	17.1.9-12.J Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Consumer protection	Intentionally blank	Intentionally blank	Intentionally blank	17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies.
	Intentionally blank	Intentionally blank	Intentionally blank	17.1.9-12.L Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances.
2. Income				
Sources of income	17.2.K-2.A Identify reasons people and households require income.	17.2.3-5.A Describe how people receive income (e.g., work, gifts, renting property to others).	17.2.6-8.A Compare compensation methods, including hourly wage, salary, commission, tips, and piecework.	17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).
	Intentionally blank	Intentionally blank	Intentionally blank	17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.
Factors influencing income	17.2.K-2.C Predict the knowledge and skills needed for various jobs.	17.2.3-5.C Explain ways people improve their ability to earn income through education, training, and experience.	17.2.6-8.C Analyze connections between the amount individuals might earn in various careers and the education or training that is required.	17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
	Intentionally blank	Intentionally blank	17.2.6-8.D Compare ways people pay for education and training, including scholarships, grants, savings, military service, apprenticeships, and loans.	17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
	Intentionally blank	Intentionally blank	17.2.6-8.E Explain factors that may impact a person's future income and employment status, including changes in technology, demand for workers, and the cost of post-secondary education.	17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.
	Intentionally blank	Intentionally blank	Intentionally blank	17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.
Self-employment and supplemental income	17.2.K-2.G Identify ways people earn income through entrepreneurship.	17.2.3-5.G Describe how people earn income through entrepreneurship and supplemental employment.	17.2.6-8.G Compare various forms of self-employment.	17.2.9-12.G Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.
Income and payroll taxes	Intentionally blank	Intentionally blank	17.2.6-8.H Interpret a pay statement and explain the relationship between gross pay, net pay, and payroll deductions.	17.2.9-12.H Calculate the impact of taxes and payroll deductions on income.
	Intentionally blank	Intentionally blank	Intentionally blank	17.2.9-12.I Complete various federal, state, and local tax forms.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
3. Spending				
Spending decisions	17.3.K-2.A Describe spending choices people make in everyday life and factors that influence them.	17.3.3-5.A Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.	17.3.6-8.A Demonstrate making an informed purchase decision by evaluating price, product claims, and information from a variety of sources.	17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).
	Intentionally blank	Intentionally blank	17.3.6-8.B Apply mathematical skills to assess the impact of various ways retailers express prices (e.g., coupons, discounts, unit price).	17.3.9-12.B Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items).
Developing a budget	17.3.K-2.C Differentiate between money that is received and money that is spent.	17.3.3-5.C Provide examples of household spending and sources of income.	17.3.6-8.C Compare ways people organize and track their spending and income.	17.3.9-12.C Develop a personal approach to keeping track of income and spending.
	17.3.K-2.D Describe how people use money for different purposes, including spending, saving, and sharing with others.	17.3.3-5.D Construct a simple budget (e.g., for a family, individual, or school event).	17.3.6-8.D Explain the components of a personal budget (e.g., income, expenses, planned savings) and how budgeting can help people achieve their financial goals.	17.3.9-12.D Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
	Intentionally blank	Intentionally blank	Intentionally blank	17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
	Intentionally blank	Intentionally blank	Intentionally blank	17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income.
Payment methods	Intentionally blank	17.3.3-5.G Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards).	17.3.6-8.G Describe the advantages and disadvantages of using various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards, mobile payments).	17.3.9-12.G Compare the effects of using various payment methods when making purchases.
	Intentionally blank	Intentionally blank	Intentionally blank	17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.
	Intentionally blank	Intentionally blank	Intentionally blank	17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.
Major life purchases	Intentionally blank	Intentionally blank	Intentionally blank	17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
	Intentionally blank	Intentionally blank	Intentionally blank	17.3.9-12.K Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).
Sales and Property Taxes	Intentionally blank	17.3.3-5.L Identify taxes applied to certain purchases.	17.3.6-8.L Calculate the sales tax for various types of purchases.	17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions.
Charitable Giving	17.3.K-2.M Identify items people might give to someone else or donate to charity.	17.3.3-5.M Identify reasons people participate in fundraising efforts and the causes they support.	17.3.6-8.M Describe ways people support charitable organizations by donating money, items, and time.	17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.
4. Saving and Investing				
Asset building	17.4.K-2.A Describe things people own (e.g., toys, home, money).	17.4.3-5.A Identify items that might increase or decrease in value over time.	17.4.6-8.A Explain the change in value over time of various assets.	17.4.9-12.A Calculate a person's net worth given their assets and liabilities.
Saving	17.4.K-2.B Describe reasons people save money for the future rather than spend it now.	17.4.3-5.B Describe a variety of savings goals and the factors that influence them.	17.4.6-8.B Describe the process of creating, implementing, and adapting a personal savings plan.	17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.
	17.4.K-2.C Identify ways children can keep their money safe and avoid losing it.	17.4.3-5.C Identify reasons people deposit money to be saved in accounts at financial institutions and factors they might consider when selecting a financial institution.	17.4.6-8.C Use different methods and tools to calculate the growth in savings given various scenarios (e.g., simple versus compound interest, starting age, years to save, and interest rates).	17.4.9-12.C Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Investing	Intentionally blank	Intentionally blank	17.4.6-8.D Describe similarities and differences between saving and investing.	17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes.
	Intentionally blank	Intentionally blank	17.4.6-8.E Identify publicly traded companies, the goods and services they produce, and their current stock prices.	17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.
	Intentionally blank	Intentionally blank	17.4.6-8.F Identify factors influencing investment planning (e.g., age, income, debt, assets, goals, family size, risk tolerance).	17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors).
	Intentionally blank	Intentionally blank	17.4.6-8.G Describe how people make money through investing (e.g., buying low and selling high, earning dividends, buy and hold).	17.4.9-12.G Explain how popular benchmark indices are used.
	Intentionally blank	Intentionally blank	Intentionally blank	17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
	Intentionally blank	Intentionally blank	Intentionally blank	17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed.
Investing risk tolerance	Intentionally blank	Intentionally blank	17.4.6-8.J Assess the impact of values and attitudes, including tolerance for risk, on saving and investing decisions.	17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.
	Intentionally blank	Intentionally blank	Intentionally blank	17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases (E.G., LOSS AVERSION, HERDING, CHOICE OVERLOAD) on investment decisions.
5. Risk and Insurance				
Risk identification and management	17.5.K-2.A Identify risks in everyday situations.	17.5.3-5.A Describe how unexpected events could impact a person's finances (e.g., floods, automobile accidents, illness).	17.5.6-8.A Provide examples of financial risks people face (e.g., losing a job, needing to replace damaged property, paying medical expenses).	17.5.9-12.A Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).
	17.5.K-2.B Explain ways to avoid or reduce risks.	17.5.3-5.B Explain how emergency savings can be used to offset losses from unexpected events.	17.5.6-8.B Describe how people manage the risk of financial loss through risk avoidance, reduction, retention, and transfer.	17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Insurance	Intentionally blank	17.5.3-5.C Provide examples of insurance people buy in order to transfer financial risk (e.g., health, auto, flood).	17.5.6-8.C Compare various types of insurance and what is typically covered by each.	17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.
	Intentionally blank	Intentionally blank	17.5.6-8.D Describe factors that impact the amount an individual can expect to pay for insurance (e.g., coverage types and amounts, age, location, driving record).	17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.
	Intentionally blank	Intentionally blank	17.5.6-8.E Defend decisions to purchase or forgo insurance, extended warranties, and service contracts.	17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims.
	Intentionally blank	Intentionally blank	17.5.6-8.F Describe how insurance works by pooling the premiums of many policyholders in order to pay for claims.	17.5.9-12.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage.
	Intentionally blank	Intentionally blank	Intentionally blank	17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment).

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
Financial fraud and identity theft	17.5.K-2.H Give examples of personal information that should be kept private.	17.5.3-5.H Predict the financial consequences of sharing personal information.	17.5.6-8.H Describe strategies people can use to protect their personally identifiable information.	17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim.
	Intentionally blank	Intentionally blank	Intentionally blank	17.5.9-12.I Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity theft.
6. Credit				
Credit use and benefits	17.6.K-2.A Describe the process of borrowing items or money from someone else.	17.6.3-5.A Identify traits that could impact a person's ability to borrow items or money.	17.6.6-8.A Explain how credit is established and tracked over time for an individual.	17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).
	Intentionally blank	Intentionally blank	Intentionally blank	17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.
Types of credit	Intentionally blank	17.6.3-5.C Identify goods and services people often pay for over time using credit.	17.6.6-8.C Discuss various forms of credit and their uses (e.g., credit cards, home loans, auto loans, student loans).	17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit).

Substrand	Kindergarten to Grade 2	Grades 3 to 5	Grades 6 to 8	Grades 9 to 12
	Intentionally blank	17.6.3-5.D Describe how using a credit card is a form of borrowing.	17.6.6-8.D Summarize the differences between credit cards and debit cards.	17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back.
Costs of credit	17.6.K-2.E Identify potential advantages and disadvantages of borrowing from others.	17.6.3-5.E Explain why borrowers might be asked to repay more than they initially borrowed (e.g., interest, fees).	17.6.6-8.E Analyze factors that influence the total cost of paying with credit, including interest rates, fees, repayment period, and source of credit.	17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers).
	Intentionally blank	Intentionally blank	17.6.6-8.F Explain why potential borrowers could reach different conclusions about the use of credit, including how much debt constitutes overborrowing.	17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.
Credit rights and responsibilities	Intentionally blank	Intentionally blank	17.6.6-8.G Explain why lenders must provide borrowers with certain information (e.g., interest rates, annual percentage rates, fees, terms, conditions).	17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.



October 24, 2024

Mr. David Sumner
Executive Director
Independent Regulatory Review Commission
333 Market Street | 14th Floor
Harrisburg, PA 17126

Dear Mr. Sumner:

Enclosed is a copy of a final-form rulemaking approved by the State Board of Education, (PA Code Cite: 22 Pa. Code Chapter 4 – Academic Standards and Assessment, #006-354) for review by the Independent Regulatory Review Commission (IRRC) pursuant to the Regulatory Review Act. The regulation also is being delivered today to the Committee on Education of the Senate and the Committee on Education of the House of Representatives.

The State Board of Education will provide IRRC with any assistance it requires to facilitate a thorough review of this final-form rulemaking. Should you have any questions, please contact me at kamolchano@pa.gov or (717) 346-9449.

Thank you for your consideration.

Sincerely,



Karen Molchanow
Executive Director

cc: Dr. Khalid Mumin, Secretary of Education
Thomas P. Howell, Esq.
Addie Abelson, Esq.

From: [Laureti, Alycia](#)
To: [Jones, Stephanie](#)
Cc: [Garofalo, Gelina M.](#)
Subject: Re: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)
Date: Thursday, October 24, 2024 8:56:42 AM

RECEIVED

Received.

Independent Regulatory
Review Commission

Thank you!

October 24, 2024

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From: Jones, Stephanie <stephajone@pa.gov>
Sent: Thursday, October 24, 2024 7:26:14 AM
To: Laureti, Alycia <ALaureti@pahouse.net>
Cc: Garofalo, Gelina M. <GGarofalo@pahouse.net>
Subject: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)

To: Honorable Peter Schweyer, Majority Chairman, House Education Committee

By way of this email, I am delivering a copy of a Final-form rulemaking approved by the State Board of Education, (PA Code Cite: 22 Pa. Code Chapter 4 – Academic Standards and Assessment, #006-354) for review by the House Education Committee pursuant to the Regulatory Review Act. The State Board of Education appreciates your acceptance of this Final-form regulation through electronic delivery. The regulation also is being delivered today to the Majority and Minority Chairs of the Senate Education Committee and the Independent Regulatory Review Commission.

Please provide written confirmation that this Final-form regulation was received by responding to this email. Thank you for your consideration.

Stephanie L. Jones | Administrative Assistant
Pennsylvania State Board of Education
333 Market Street | 1st Floor
Harrisburg, PA 17126
717-787-3787
ra-stateboardofed@pa.gov

From: [Shannon Walker](#)
To: [Jones, Stephanie](#)
Cc: [Tiffany Whittaker](#)
Subject: RE: [EXTERNAL]: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)
Date: Thursday, October 24, 2024 8:51:10 AM

Hi Stephanie,

Thank you. We have received the final form regulation.

Shannon

RECEIVED

Independent Regulatory
Review Commission

October 24, 2024

From: Jones, Stephanie <stephajone@pa.gov>
Sent: Thursday, October 24, 2024 7:27 AM
To: Shannon Walker <Swalker@pahousegop.com>
Cc: Tiffany Whittaker <Twhittak@pahousegop.com>
Subject: [EXTERNAL]: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)
Importance: High

To: Honorable Jesse Topper, Minority Chair, House Education Committee

By way of this email, I am delivering a copy of a Final-form rulemaking approved by the State Board of Education, (PA Code Cite: 22 Pa. Code Chapter 4 – Academic Standards and Assessment, #006-354) for review by the House Education Committee pursuant to the Regulatory Review Act. The State Board of Education appreciates your acceptance of this Final-form regulation through electronic delivery. The regulation also is being delivered today to the Majority and Minority Chairs of the Senate Education Committee and the Independent Regulatory Review Commission.

Please provide written confirmation that this Final-form regulation was received by responding to this email. Thank you for your consideration.

Stephanie L. Jones | Administrative Assistant
Pennsylvania State Board of Education
333 Market Street | 1st Floor
Harrisburg, PA 17126
717-787-3787
ra-stateboardofed@pa.gov

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October 24, 2024

From: [Urban, Cynthia](#)
To: [Jones, Stephanie](#)
Cc: [Armstrong, Monica](#)
Subject: RE: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)
Date: Thursday, October 24, 2024 10:16:27 AM

Stephanie,

This email is to acknowledge receipt of the regulation by the Senate Education Committee.

Thank you,

Cindy Urban

Executive Director

Senate Education Committee | Chairman, Senator David Argall

Room 177 Main Capitol

Phone: (717) 787-2637

<https://education.pasenategop.com/>

From: Jones, Stephanie <stephajone@pa.gov>
Sent: Thursday, October 24, 2024 7:29 AM
To: Urban, Cynthia <curban@pasen.gov>
Cc: Armstrong, Monica <marmstrong@pasen.gov>
Subject: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)
Importance: High

ⓘ CAUTION : External Email ⓘ

To: Honorable David Argall, Majority Chairman, Senate Education Committee

By way of this email, I am delivering a copy of a Final-form rulemaking approved by the State Board of Education, (PA Code Cite: 22 Pa. Code Chapter 4 – Academic Standards and Assessment, #006-354) for review by the Senate Education Committee pursuant to the Regulatory Review Act. The State Board of Education appreciates your acceptance of this Final-form regulation through electronic delivery. The regulation also is being delivered today to the Majority and Minority Chairs of the House Education Committee and the Independent Regulatory Review Commission.

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Stephanie L. Jones | Administrative Assistant
Pennsylvania State Board of Education
333 Market Street | 1st Floor
Harrisburg, PA 17126

October 24, 2024

From: [Kleiman, Cheryl](#)
To: [Jones, Stephanie](#)
Cc: [Williams, Senator Lindsey](#)
Subject: Re: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)
Date: Thursday, October 24, 2024 8:33:42 AM

Hi Stephanie,

On behalf of Senator Lindsey Williams, I confirm receipt.

Cheryl

From: Jones, Stephanie <stephajone@pa.gov>
Sent: Thursday, October 24, 2024 7:28:35 AM
To: Kleiman, Cheryl <Cheryl.Kleiman@pasenate.com>
Cc: Williams, Senator Lindsey <lindsey.williams@pasenate.com>
Subject: Delivery of Final-Form Chapter 4 Reg #6-354 (Academic Standards and Assessment)

■ EXTERNAL EMAIL ■

To: Honorable Lindsey Williams, Minority Chair, Senate Education Committee

By way of this email, I am delivering a copy of a Final-form rulemaking approved by the State Board of Education, (PA Code Cite: 22 Pa. Code Chapter 4 – Academic Standards and Assessment, #006-354) for review by the Senate Education Committee pursuant to the Regulatory Review Act. The State Board of Education appreciates your acceptance of this Final-form regulation through electronic delivery. The regulation also is being delivered today to the Majority and Minority Chairs of the House Education Committee and the Independent Regulatory Review Commission.

Please provide written confirmation that this Final-form regulation was received by responding to this email. Thank you for your consideration.

Stephanie L. Jones | Administrative Assistant
Pennsylvania State Board of Education
333 Market Street | 1st Floor
Harrisburg, PA 17126
717-787-3787
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