OREGON CONTENT STANDARDS

Frequently Asked Questions on Senate Bill 3 Implementation

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

VERSION 3.0 (FEBRUARY 2026)

DEPARTMENT OF EDUCATION

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Overview

This companion document to the Senate Bill 3 Implementation Manual provides clarification to districts and schools on the requirements related to the content areas of Personal Financial Education and Higher Education and Career Path Skills, in accordance with Senate Bill 3 (ORS 329.451) and OAR 581-021-003. This Frequently Asked Questions (FAQ) document is organized into broad categories to help districts easily navigate the information they need on a topic for supporting implementation and will continue to be updated.

Background

What did the State Board of Education adopt based on the legislature for SB 3?

The Personal Financial Education and Higher Education and Career Path Skills standards and rules were adopted in June 2024. Students awarded an Oregon Diploma or Modified Diploma on or after January 1, 2027, are required to complete 0.5 credit in Personal Financial Education and a 0.5 credit in Higher Education and Career Path Skills, as part of the total 24 credit requirements. Starting January 1, 2027, districts and public charter schools must verify that students earning high school diplomas meet these credit requirements in a standalone course for each content area.

What is a standalone course?

A standalone course for Personal Financial Education refers to a single course that appears on a student's transcript using the NCES code 19262 and covers Personal Financial Education standards.

A standalone course for Higher Education and Career Path Skills refers to a single course that appears on a student's transcript using the NCES code 22900 and covers Higher Education and Career Path Skills standards.

Only evidence of learning generated in a course can be used as the basis of awarding credit. Personal Financial Education or Higher Education and Career Path Skills credits cannot be awarded if the Personal Financial Education or Higher Education and Career Path Skills standards are integrated into other courses, nor can they be awarded through credit by proficiency.

Data Reporting and Course Transcription

Is ODE using codes in the Instructional Unit Identifier (IUID), Staff Assignment, and Class Schedule (formally Roster) collections to ensure there is consistency across collections?

Yes. All three collections will use the following codes:

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

In addition, course codes submitted in IUID, Staff Assignment and the Class Schedule collections must all match to ensure that reporting accurately captures which courses are being taught.

What are the implications for student advising and transcripting?

When students enroll in these credit-bearing courses, ensure they understand the impact on their academic trajectory. Integrate this information into each student's education plan and profile. The school team must determine how to transcribe class credits, potentially across multiple subject areas. We advise making these decisions collaboratively with students, balancing graduation requirements against their individual college and career goals.

What needs to be added to the high school transcript to show the courses were taken?

Districts and schools must add the credits earned to the student's transcript under the content areas of Personal Financial Education and Higher Education and Career Path Skills to report that the required courses have been completed.

Can I teach Personal Financial Education & Higher Education and Career Path Skills within a CTE Program?

Yes. Within ODE-approved CTE Programs, HECPS and PFE courses must be taught through the lens of the program area for which the educator holds the appropriate CTE endorsement, in accordance with the CTE Policy Guidebook. CTE Programs may incorporate HECPS and PFE courses without compromising existing program requirements, provided that both Senate Bill 3 and CTE requirements are maintained and reported accurately. Each CTE site should conduct a crosswalk to ensure that HECPS and PFE courses cover both the required CTE Knowledge and Skill Statements depending on the type of CTE program, and the HECPS or PFE standards. CTE Educators should also consult their local CTE advisory committee to ensure the addition of one or both Senate Bill 3 courses still meets the CTE program's intended design and outcomes. Please visit ODE's Guidance for SB 3 in Secondary Career Technical Education for more detailed information.

Are districts required to name courses with the same title that appears with the NCES course code?

No. Districts have flexibility on course titles which could be different from the title that appears in the NCES course catalog.

Our district has an existing course that already meets the Higher Education and Career Path Skills requirement addressing all the standards. Can the district change the course code to match the Higher Education and Career Path Skills course code, but not rename the class?

Yes. A district would use the approved NCES code for Personal Financial Education (19262) or Higher Education and Career Path Skills (22900) and then locally can decide what course titles to use. Depending on the type of course (e.g., CTE Program of Study course, AVID course, Advisory course, etc.), districts may want a unique course number in their local student information system, course catalog or transcript, but it must connect back to the correct NCES code.

Can a course be named something like “Personal Finance with Business Applications”?

Yes. A district can choose the course title. This may differ from “Personal Financial Education”, such as “Personal Finance with Business Applications” or “Personal Finance with Algebra”, so long as the course is coded with the correct NCES course code. A possible reason a district may choose to do this is to reflect the integration of another content area into a Personal Financial Education course. When reporting to ODE, the NCES course number for Personal Financial Education (19262) must be used to identify that the course is Personal Financial Education. Please refer to questions within the Awarding Credit section of this FAQ for guidance around integration of additional content into Personal Financial Education and Higher Education and Career Path Skills courses.

Can a course be named Higher Education and Career Path Skills/AVID?

Yes. A district may choose to create, repurpose or adapt a course title for the courses. Some districts who offer AVID may choose to name an AVID course “Higher Education and Career Path Skills/AVID Elective”.

Can the course be named AVID, but NCES coded as Higher Education and Career Path Skills?

Yes. A district can choose to locally name the course “AVID Elective”, but it must be a Higher Education and Career Path Skills course covering all the standards and NCES code for Higher Education and Career Path Skills (22900) while integrating the AVID concepts.

Can a course and/or 0.5 credits be split up over a number of semesters or school years? If so, are there naming requirements?

Yes. A course may be split across semesters and/or school years. In accordance with Senate Bill 3 (ORS 329.451) and OAR 581-021-003, districts should offer these courses as a standalone course. Local control allows for districts to determine how the courses will be implemented within their existing structures. Districts and schools can decide to split up the course over a number of school years, as long as all the standards are covered. An example of what this would look like is an advisory class in a students' junior and senior year where they would be taught all the standards for Higher Education and Career Path Skills over the two years. There are no naming requirements for the courses; however, districts must record on each student's transcript that the required credits have been earned using the appropriate course codes.

May a student demonstrate 0.5 Higher Education and Career Path Skills through a "work keys" competency test?

No. Only evidence generated in courses can be used for awarding credit. Stand-alone assessments (and any other form of awarding credit by proficiency) are not eligible to be used as a replacement for course content."

College-Credit Granting and Teaching Staff

Who can teach these courses for high school credit?

The approved licenses for the teaching of Personal Financial Education and Higher Education and Career Path Skills courses include registered or teaching licenses as found in:

- Atypical Assignments (OAR 584-210-0170)
- Restricted CTE Teaching license (OAR 584-230-0040)
- Administrative license (OAR 584-235-0030)
- School Counselor (OAR 584-245-0110).

Can school counselors teach the Personal Financial Education and Higher Education and Career Path Skills courses? What may be some unintended consequences of having school counselors teach these courses?

Yes. However, while there may be a situation in which a school counselor may need to teach a course, districts and schools should weigh the intended and unintended consequences of reassigning school counselors to teach and how the school counseling program and counseling services to students will be provided. Districts and schools may find that reassigning a school counselor from their core responsibilities would be detrimental to providing comprehensive universal, responsive targeted and intensified services and support to students. Therefore, districts and schools may choose other licensed teaching staff to instruct the courses, or they may use a team approach to fully implement the comprehensive school counseling program, allowing a counselor to teach the course while other qualified staff are able to implement aspects of the counseling program, or they may choose a co-teaching approach or a combination of approaches to meet the licensing requirements for teaching the courses.

Can CTE educators teach the Personal Financial Education and Higher Education and Career Path Skills courses?

Yes. The following considerations should be applied depending on the teacher licensure type.

CTE Licensed Educators with a CTE Endorsement

Educators who hold a CTE teaching license as described in Chapter 584, Division 230 along with a CTE Endorsement have additional assignment flexibility.

Assignments *within* an ODE Approved CTE Program (CTE Program refers to Start-ups and Programs of Study): Educators holding TSPC Preliminary CTE, Professional CTE, and Restricted CTE Teaching Licenses are allowed to teach the Higher Education and Career Path Skills (HECPS) and Personal Financial Education (PFE) courses within ODE approved Career and Technical Education programs for which they hold an appropriate CTE endorsement. Please refer to ODE's Guidance for SB 3 in

Secondary Career Technical Education for specific direction to ensure CTE program design and reporting requirements are met.

Assignments *outside* an ODE Approved CTE Program of Study: During the 2026–27 and 2027–28 academic years, there may be circumstances in which a school district assigns a Professional CTE or Preliminary CTE licensed educator to teach PFE and HECPS courses *outside* of an ODE approved CTE program. During this limited period, TSPC will not take enforcement action in these cases.

Districts should carefully consider the potential impacts of assigning Professional CTE or Preliminary CTE licensed educators outside of their ODE-approved CTE Programs, including effects on CTE course availability, program quality and fidelity, and potential implications for state and federal CTE funding. Districts are encouraged to consult with their CTE Regional Coordinator to ensure CTE Programs remain compliant with Federal Perkins, Secondary CTE Career Pathways Grant, and other applicable funding requirements tied to approved CTE program status.

Note: A Restricted CTE License holder is not allowed to teach *outside* of an ODE approved CTE Program for which the educator holds the appropriate CTE endorsement.

Traditionally Licensed Educators with a CTE Endorsement

Educators who hold a traditional teaching license as described in Chapter 584, Division 210 along with a CTE Endorsement have additional assignment flexibility.

Assignments *within* an ODE Approved CTE Program of Study: Please refer to ODE's Guidance for SB 3 in Secondary Career Technical Education.

Assignments *outside* an ODE Approved CTE Program of Study: Educators who hold an active, qualifying non-provisional Oregon teaching license (with or without a CTE endorsement) such as those found in Chapter 584, Division 210: Teaching Licenses, may be eligible for Atypical Assignment.

Can I offer a Personal Financial Education or Higher Education and Career Path Skills course for college-credit?

Maybe. By themselves, Personal Financial Education and Higher Education and Career Path Skills would represent high school level content. If districts worked with a post-secondary institution to align with their expectations as part of an accelerated college credit opportunity, then it may be possible. But this would be a significant enhancement, not inherent to the adopted content itself.

Can a college/university instructor or staff teach the course?

Yes. Visit the Higher Education Coordinating Commission' Accelerated Learning Programs and Pathways website to learn more about how districts and schools have created partnerships and aligned courses between the high school and post-secondary institutions for accelerated college credit.

Having a college or university instructor teach the courses falls outside of Accelerated college credit. These programs typically have their own rules for teachers and should be referenced. However, if the college/university instructor or staff holds a TSPC unrestricted teaching license or a Restricted CTE license in an approved CTE program of study, they may meet the criteria for approved licenses to teach the courses. Also, it is acceptable for a college or university instructor or staff without a TSPC teaching license to co-teach or present on topics with a high school educator who meets the approved licenses to teach the courses.

Staff Training

What are options for having educators trained on the standards and key concepts to cover?

Resources for training may be identified through community colleges, online classes, educational resources and financial institutions. You can reach out to any of these and determine which would be appropriate professional learning options for your staff.

Modified Diploma

Does this new requirement impact students earning a Modified Diploma?

Yes. Students earning a Modified Diploma are held to the same standards as those earning the Oregon Diploma. Students are required to complete a 0.5 credit in Personal Financial Education and 0.5 in Higher Education and Career Path Skills. These credits will be earned as part of the total 24 credits required for the Modified Diploma.

Does this requirement impact students earning an Extended Diploma or Certificate of Attendance?

No. The 12 credits required to achieve an Extended Diploma does not include Personal Financial Education credit or Higher Education and Career Path Skills credit. Students earning a Certificate of Attendance do not have any specific course requirements to meet these new diploma requirements.

Alternative Schools & GED

Do these new diploma requirements apply to an Alternative Education school or program?

Yes. Any alternative education school or program that has a diploma as an outcome for students is held to the same academic standards as those in a public school. If an alternative school or program also offers the GED as an option, students working towards a GED may have access to these content standards, however, the credit is not required for a high school equivalency.

Do these requirements apply to students enrolled in a GED program?

No. Although students in a GED program are working towards passing assessments that can award them a GED, and are earning credit toward an Oregon diploma, they are not required to satisfy all diploma requirements.

Early Graduates

Do these new diploma requirements apply to students who are graduating early, before January 1, 2027?

No. Students graduating before January 1, 2027, do not need to meet the SB 3 diploma requirements.

Awarding Credit

Can districts offer credit in more than one content area?

Yes. Districts can offer credit in more than one content area to students who meet multiple sets of standards within a Personal Financial Education or Higher Education and Career Path Skills course. Awarding credit is how a school communicates to students, families, and potential colleges and careers what students know and are able to do, and an assurance that students are ready for the next level of learning. Credit is only to be awarded when a student has met defined levels of proficiency or mastery of all the standards addressed by the course. Districts should consider that courses which offer credit in more than one content area require careful planning. Collaboration across content areas, intentional curriculum planning, and thorough assessment should take place to ensure that the academic content is both relevant and aligned to standards before credit is awarded. The amount of credit that is offered must be based on the state standards fully and explicitly addressed in the course. Assessment of student learning should use a robust method of evaluation, such as an ODE or district approved rubric, to ensure students have demonstrated mastery of the essential learnings as outlined in the standards. The ODE's webpage Options for Awarding Credit section (1) and ODE's Guidance for SB 3 in Secondary Career Technical Education are good resources to use when designing and assigning credit for this kind of learning.

Can I use all of the Approved Sources of Evidence for the Options for Awarding Credit?

No, only section (1) evidence generated in courses is allowable for PFE and HECPS.

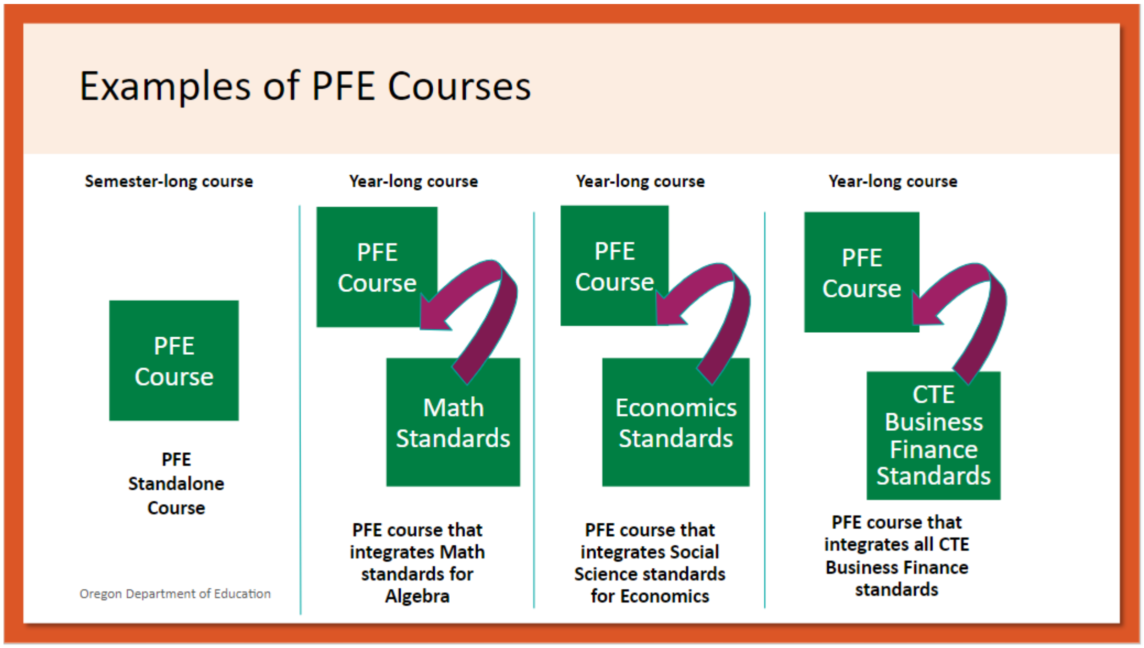
What are some best practices for planning and offering credit in multiple areas?

Effective practices for planning and offering credit in multiple content areas include:

- Curriculum design that aligns to the standards from both content areas and includes substantial academic engagement with both content areas. At least one licensed teacher from each content area should be involved in designing the course.
- Determination of credit awarded must align to the academic standards fully and explicitly addressed and assessed in the course.
- Assessment should include appropriate collections of evidence that demonstrate mastery of the standards from both content areas, and should be evaluated using a robust process, such as a district- or ODE- approved scoring guide or rubric.
- It is important to note that the Personal Financial Education and Higher Education and Career Path Skills content areas have been developed with standards to fill a full semester course. Districts or schools who are considering integrating additional standards or concepts from other content areas into a Personal Financial Education or Higher Education and Career Path Skills course should consider that the course will take additional time.

What are some examples of how credit in more than one content area can be offered for Personal Financial Education?

The options provided below are examples of ways that schools may approach offering courses for Personal Financial Education. This includes a standalone course or Personal Financial Education courses that incorporate other content standards or concepts.

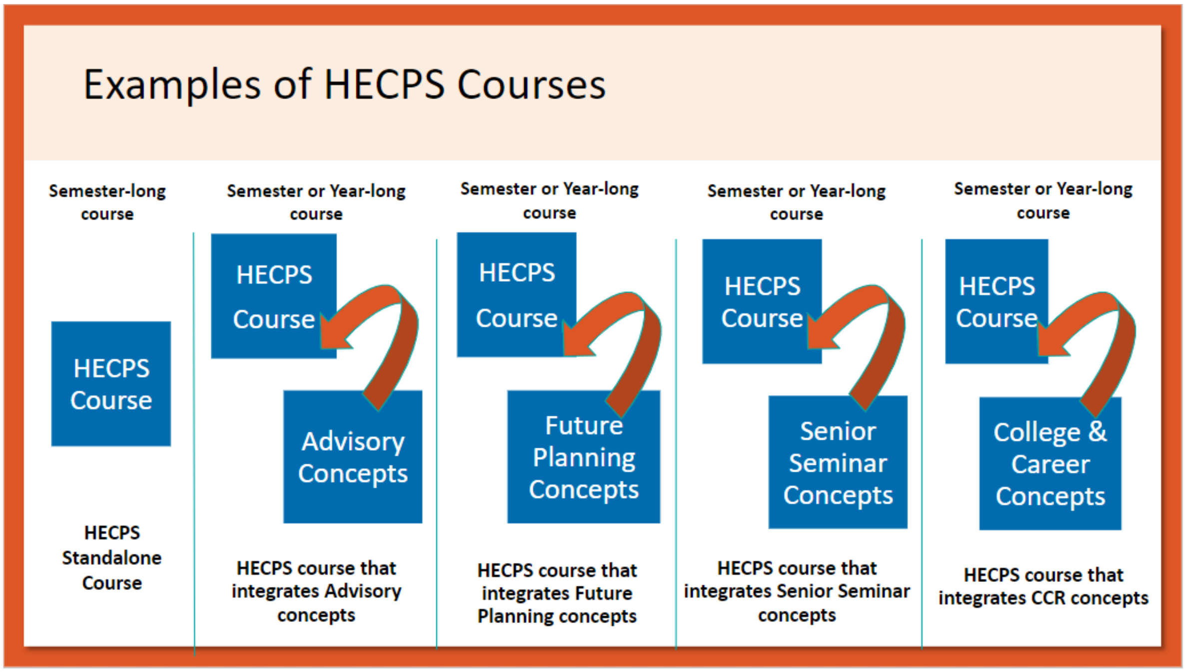


Some examples of Personal Financial Education courses that offer credit in more than one content area may include:

- Semester-long course: Personal Financial Education standalone course (0.50 Personal Financial Education)
- Semester-long course: Personal Financial Education (0.25 Personal Financial Education) with standards integrated from other content area (0.25 other content area)
- Year-long course: Personal Financial Education course that integrates Algebra concepts from the Math standards (0.50 Personal Financial Education and 0.50 Mathematics)
- Year-long course: Personal Financial Education course that integrates Economic concepts from the Social Science standards (0.50 Personal Financial Education and 0.50 Social Sciences)
- Year-long course: Personal Financial Education course that integrates all of the Career Technical Education (CTE) Program of Study requirements (0.50 Personal Financial Education and 0.50 CTE). Refer to ODE's Guidance for SB 3 in Secondary Career Technical Education for more information.

What are some examples of how credit in more than one content area can be offered for Higher Education and Career Path Skills?

The options provided below are examples of ways that schools may approach offering courses for Higher Education and Career Path Skills. This includes a standalone course or Higher Education and Career Path Skills courses that incorporate other content standards or concepts.



Some examples of Personal Financial Education courses that offer credit in more than one content area may include:

- Semester-long course: Higher Education and Career Path Skills standalone course (0.50 Higher Education and Career Path Skills)
- Semester or Year-long course: Higher Education and Career Path Skills course that integrates Senior Seminar-type course concepts (0.50 Higher Education and Career Path Skills; or 0.50 Higher Education and Career Path Skills and 0.50 Senior Seminar)
- Semester or Year-long course: Higher Education and Career Path Skills course that integrates Advisory-type course concepts (0.50 Higher Education and Career Path Skills; or 0.50 Higher Education and Career Path Skills and 0.50 Advisory)
- Year-long course: Higher Education and Career Path Skills course that integrates AVID concepts from AVID courses (0.50 Higher Education and Career Path Skills and 0.50 AVID)

Do districts have the option to award an eighth grade student 0.5 credit in either content area as long as it is transcripted as a high school course?

Yes. Under a district's local policies for awarding credit for 8th grade courses, a district may choose to award credit to 8th grade students who have completed high school level courses that met the standards, the same as they would for other content areas. Offering these courses to high school students at developmentally appropriate grade levels as they are preparing to transition into post-secondary education and career paths helps support positive outcomes for students. This allows students to apply the knowledge and skills they are learning to relevant and meaningful experiences they are engaging with in real time.

Can districts offer a full year high school math course, such as Business Math or Financial Algebra, that integrates the Personal Financial Education standards where students could concurrently receive both a 1.0 math credit and the 0.5 Personal Financial Education credit?

No. Senate Bill 3 mandates the creation of standalone Personal Finance Education (Personal Financial Education) and Higher Education Career Path Skills (Higher Education and Career Path Skills) courses, awarding 0.5 credit each. Personal Financial Education courses must be coded with the NCES code 19262. It is not allowable to fulfill these course requirements in a course with a code other than 19262.

In other words, the Personal Financial Education course requirements cannot be fulfilled by a standalone math course. For example, if a one-year Financial Algebra course is coded as 1.0 credit of high school math, then this course could be used to meet a student's math credit requirement, but it cannot be used to fulfill the Personal Financial Education course requirement.

Is there an alternative course option that a district could consider, such as a full year personal finance course that integrates algebra content?

Yes. Districts and schools could consider the option to offer a year-long Personal Finance course that integrates algebraic concepts as an alternative to a stand-alone semester Personal Financial Education option. Such a course would need to be coded on a student's transcript separately as a 0.5 credit Personal Financial Education course and a 0.5 credit high school math course. The course would need to ensure coverage of the same content as a semester Personal Financial Education course, as well as align with the "algebra 1 and above" requirement for a high school math credit. If the math content is integrated into the Personal Financial Education course throughout the year-long experience, then it is recommended that a student would earn 0.25 credit of both Personal Financial Education and math at the semester, and then award a student a 0.25 credit for both in the second semester, for a total of 0.5 Personal Financial Education and 0.5 Math credits after completion of a year-long course.

Can additional course credits be concurrently awarded within a semester Personal Finance option for content from other subjects that are integrated into the course?

Yes. This is a local control decision. It is important to note, however, that Personal Financial Education has been developed with standards designed to fill 18 weeks or a semester course for 0.5 credits. Districts or schools who are considering integrating additional standards or concepts from other content areas into a Personal Financial Education course must account for the necessary instructional time to integrate the additional content. For example, the addition of 0.5 credits of integrated content, such as high school math or economics would likely require a full-year course experience to provide adequate instructional time to adequately cover both sets of content area standards with fidelity.

Waiver Application

How do districts apply for the one-year waiver, shifting the requirements to January 1, 2028?

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

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

Can the waiver be requested after January 1, 2028?

No. The legislation only allows for a one-time waiver that shifts the requirement from January 1, 2027 to January 1, 2028.

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

How to Apply

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