



Senate Bill 3 Implementation Manual

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

VERSION 3.0 (FEBRUARY 2026)



DEPARTMENT OF
EDUCATION



Table of Contents

Overview	2
Background	2
Section 1: Approved TSPC licenses for who can teach the courses	3
Considerations with Atypical Assignment.....	3
Considerations Around Counselors	3
Considerations for CTE Licensed Educators with a CTE Endorsement	3
Considerations for Traditionally Licensed Educators with a CTE Endorsement.....	4
Section 2: Awarding Credits.....	5
Course Codes.....	5
Credit Options	5
Accelerated College Credit.....	6
Section 3: Course Waivers and Application Process	7
Waiver Process	7
Table 1. Waiver Timeline.....	7
How to Apply	7



Overview

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

Background

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





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

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

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

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

Considerations with Atypical Assignment

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

Considerations Around Counselors

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

Considerations for 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.

A Restricted CTE License holder is not allowed to teach outside of an ODE approved CTE Program of Study from which the educator holds the appropriate CTE endorsement.

Considerations for 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](#).



Section 2: Awarding Credits

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

Course Codes

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

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

Credit Options

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

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

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





Accelerated College Credit

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



Section 3: Course Waivers and Application Process

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

Waiver Process

Districts or public charter schools may qualify to apply for a one-year waiver of the diploma requirements by demonstrating that they lack qualified educators to provide the courses. Those approved for the waiver will have it granted for all students who will be awarded an Oregon diploma or Modified Diploma on or after January 1, 2027 and before January 1, 2028. Note that the waiver is not for individual students, but rather all students graduating on or after January 1, 2027 in the 2026-27 school year.

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

Table 1. Waiver Timeline

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

How to Apply

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

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