

April 7, 2025

Sixty-ninth  
Legislative Assembly  
of North Dakota

**PROPOSED AMENDMENTS TO  
FIRST ENGROSSMENT**

**ENGROSSED HOUSE BILL NO. 1533**

Introduced by

Representatives Pyle, Grindberg, Novak, O'Brien, Schreiber-Beck, Vollmer

Senators Cleary, Meyer, Axtman

1 A BILL for an Act to amend and reenact section 15.1-21-21 of the North Dakota Century Code,  
2 relating to financial literacy and concepts of personal finance curriculum.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

4 **SECTION 1. AMENDMENT.** Section 15.1-21-21 of the North Dakota Century Code is  
5 amended and reenacted as follows:

6 **15.1-21-21. Financial literacy - Concepts of personal finance - Inclusion in curriculum.**

- 7 1. ~~Beginning July 1, 2010, each~~Each school district shall ~~offer~~require each student to  
8 complete one-half unit of financial literacy or ensure that its curriculum for either  
9 economics or problems of democracy includes the exposure of students to concepts of  
10 personal finance, including:  
11 a. ~~Checkbook mechanics, including writing checks, balancing, and statement~~  
12 ~~reconciliation~~Budgeting and money management;  
13 b. ~~Saving for larger purchases~~and investing;  
14 c. ~~Credit, including credit card usage, interest, and fees~~ and debt management;  
15 d. ~~Earning power, including jobs for teenagers~~Banking and financial services;  
16 e. ~~Taxation and paycheck withholdings~~income;  
17 f. ~~College costs~~Consumer skills and smart spending;  
18 g. ~~Making and living within a budget~~Insurance and risk management; and  
19 h. ~~Mortgages, retirement savings, and investments~~College and career financial  
20 planning;

- 1           i. Retirement planning; and
- 2           j. Entrepreneurship and economic concepts.
- 3        2. Upon written request, the superintendent of public instruction may allow a school
- 4        district annually to select courses other than economics or problems of democracy for
- 5        purposes of exposing students to the concepts of personal finance, as listed in this
- 6        section, provided the school district can demonstrate that the number of students
- 7        exposed to the concepts in the other selected courses would meet or exceed the
- 8        number of students exposed under the requirements of subsection 1.
- 9        3. The requirements of this section may be provided by the regular classroom teacher of
- 10       the course in which the concepts of personal finance are incorporated.