

**Sixty-ninth Legislative Assembly of North Dakota  
In Regular Session Commencing Tuesday, January 7, 2025**

HOUSE BILL NO. 1533  
(Representatives Pyle, Grindberg, Novak, O'Brien, Schreiber-Beck, Vollmer)  
(Senators Cleary, Meyer, Axtman)

AN ACT to amend and reenact section 15.1-21-21 of the North Dakota Century Code, relating to financial literacy and concepts of personal finance curriculum.

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

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

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

1. ~~Beginning July 1, 2010, each~~Each school district shall ~~require each student to complete one-half unit of financial literacy or~~ ensure that its curriculum for either economics or problems of democracy includes the exposure of students to concepts of personal finance, including:
  - a. ~~Checkbook mechanics, including writing checks, balancing, and statement reconciliation~~Budgeting and money management;
  - b. ~~Saving for larger purchases~~and investing;
  - c. ~~Credit, including credit card usage, interest, and fees~~ and debt management;
  - d. ~~Earning power, including jobs for teenagers~~Banking and financial services;
  - e. ~~Taxation and paycheck withholdings~~income;
  - f. ~~College costs~~Consumer skills and smart spending;
  - g. ~~Making and living within a budget~~Insurance and risk management; and
  - h. ~~Mortgages, retirement savings, and investments~~College and career financial planning;
  - i. Retirement planning; and
  - j. Entrepreneurship and economic concepts.
2. Upon written request, the superintendent of public instruction may allow a school district annually to select courses other than economics or problems of democracy for purposes of exposing students to the concepts of personal finance, as listed in this section, provided the school district can demonstrate that the number of students exposed to the concepts in the other selected courses would meet or exceed the number of students exposed under the requirements of subsection 1.
3. The requirements of this section may be provided by the regular classroom teacher of the course in which the concepts of personal finance are incorporated.

\_\_\_\_\_  
Speaker of the House

\_\_\_\_\_  
President of the Senate

\_\_\_\_\_  
Chief Clerk of the House

\_\_\_\_\_  
Secretary of the Senate

This certifies that the within bill originated in the House of Representatives of the Sixty-ninth Legislative Assembly of North Dakota and is known on the records of that body as House Bill No. 1533.

House Vote:      Yeas 87              Nays 3              Absent 4

Senate Vote:      Yeas 46              Nays 0              Absent 1

\_\_\_\_\_  
Chief Clerk of the House

Received by the Governor at \_\_\_\_\_ M. on \_\_\_\_\_, 2025.

Approved at \_\_\_\_\_ M. on \_\_\_\_\_, 2025.

\_\_\_\_\_  
Governor

Filed in this office this \_\_\_\_\_ day of \_\_\_\_\_, 2025,

at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

\_\_\_\_\_  
Secretary of State