An Examination of Statewide Mandates in Economic Education and of the Programs Developed to Implement these Mandates

Virginia Carol Frye
University of Central Florida

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AN EXAMINATION OF
STATEWIDE MANDATES IN ECONOMIC EDUCATION
AND OF THE
PROGRAMS DEVELOPED TO IMPLEMENT THESE MANDATES

BY

VIRGINIA CAROL FRYE
B.S., The Ohio State University, 1968

THESIS

Submitted in partial fulfillment of the requirements
for the degree of Master of Arts: Applied Economics
in the Graduate Studies Program
of the College of Business Administration
of The University of Central Florida at Orlando, Florida

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I. INTRODUCTION

Problem and Background

This thesis is an analysis of the current statewide legislative and Department of Education mandates in the area of precollege economic education, hereinafter referred to as "mandates", and of the programs being developed to implement them. The proliferation of statewide mandates in the 1970s is most likely spawned by the general belief that the current level of economic education in the schools is not adequate to produce the required level of economic understanding for students to be able to reason through the tremendous number of economic problems and issues they face everyday as citizens, producers, and consumers in the American economy. However, there are varying opinions on what constitutes economic literacy, what the goals of economic education and the benefits of economic literacy are, and what approach or approaches should be used for providing quality economic education for students.

Measuring the Level of Economic Literacy

Although there seems to be a rather widely held belief that the level of economic literacy in this nation is quite low, substantiating that belief is a difficult task. There are various possible ways of defining the level of economic literacy and a plethora of data that purports to measure it. However, there is serious doubt about how clearly the level of economic literacy can be determined
from the available surveys. W. Lee Hansen identifies seven types of potentially useful information for ascertaining various facets of the population's economic literacy.1

1. Questions of fact about which there can be no disagreement. The only question at issue is the importance of these facts and to what degree they reflect the knowledge required for economic literacy.

2. Questions asking for assessments of the most important problems currently facing the economy. The answers reflect what is uppermost in the people's minds, including concerns such as inflation and unemployment. However people reach their conclusions, the answers provide a measure of the impact of economic forces on them.

3. Questions asking for assessments about the future of the economy over the coming months or year. Because the accuracy of these judgments can be determined later, it is possible to evaluate how well those polled understand the working of the economic system. Of course, we must remember that substantial differences in judgment about the future course of the economy are held even among professional economists.

4. Questions about what actions are necessary to deal with specific economic problems. In some cases no clear consensus view about appropriate action exists among economists. In cases where a consensus view exists, we can determine whether the respondents' views agree with the conventional wisdom.

5. Questions about how people would behave under certain specified conditions. On the one hand such answers provide an indication of people's self-interest; there is nothing wrong with viewing economic literacy as including an awareness of one's self-interest. On the other hand, such answers often indicate how individuals may be swayed by considerations of public interest, as for example, a presidential speech calling for individual sacrifices necessary for the common good.

6. Questions about people's priorities--"what ought to be" questions which reflect value judgments.

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7. Questions about people's attitudes toward the economic system and its effectiveness. Again, this is an evaluative type of question.

Hansen evaluates these seven types of questions, but since types 2, 6, and 7 are not considered very informative because of their normative nature, he centers his discussion on types 1, 3, 4, and 5 as indicators of the level of economic literacy. On questions of fact, (type 1), it has been found that Americans consistently overestimate the rate of profit after taxes as a percentage of sales, as evidenced by a survey conducted in 1975. The median response in that survey was that profit on sales was 33 percent for business as a whole, 61 percent for oil companies, and 39 percent for automobile manufacturers (O. R. C. Public Opinion Index, April, 1975). The actual figures for 1974 were 5.2 percent profit as a percentage of sales for all firms, 7.2 percent for oil companies, and 1.9 percent for automobile manufacturers. A Harris Survey made in February of 1973 showed that most of those people surveyed believed that gains from increased productivity go primarily to stockholders and management despite empirical evidence that these gains are widely dispersed throughout the economy.

On questions of assessment of the future of the economy (question type 3), Hansen concluded that the public does have some reasonable expectation about the direction the economy will take in the short run. In data from the Gallup Opinion Index, No. 121, July, 1975, Hansen noted that the percentage of people who believed

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2 Ibid., p. 69.
the economy would improve or who expected it to worsen in the following six-month period seemed to move "in a leading indicator fashion." \(^3\)

There are two possible explanations why people's expectations might lead the direction the economy takes. First, people may be economically literate enough from reading, watching or listening, to anticipate changes in the economy. Or, second, since expectations are believed to have an influence on the direction the economy takes, this lead may reflect a self-fulfilling prophecy. At any rate, people do observe and draw reasonable conclusions about the short-term future of the economy.

Polls on the analysis of economic problems and issues (question type 4) are very difficult to evaluate since there is no widespread agreement between economists, the experts, on the causes and cures of the current economic problems in the United States. For this reason, labeling survey responses on these issues as right or wrong is inappropriate. However, when asked about the causes and cures of inflation, individual responses reflected a basic awareness of possible causes and remedies. \(^4\)

On questions of self-interest (question type 5), the study cited in Hansen's paper (The Harris Survey, August 4, 1975) indicates that people respond in reasonable ways to changing prices, that is, as general economic theory would predict.

\(^3\) Ibid.

\(^4\) For more detailed information, see Gallup Opinion Index, No. 113, November, 1974, Princeton, New Jersey.
Hansen's conclusions from these various sources of information agree with another survey, The National Survey on the American Economic System. This survey was sponsored by the Advertising Council in 1975, and was an extensive, in-depth survey in which the authors of the report on the survey stated:

Economic understanding of the American public is incomplete and fragmentary. Few adults are highly knowledgeable and few are totally uninformed. Most of the population discuss economic concepts in general, even vague, terms. Even the best educated groups and among these who are directly involved in the business world, there are deficiencies in information, albeit to a smaller degree than in others.5

The Goals of Economic Education

In 1960 a National Task Force on Economic Education was appointed by the American Economic Association and funded by the Committee for Economic Development to "describe the minimum understanding of economics essential for good citizenship and attainable by high school students, with the goal of providing helpful guidelines for high school teachers, administrators and school boards."6 The members of this Task Force, composed of prominent economists and leading secondary school educators, were George Leland Bach, Arno A. Bellack, Lester V. Chandler, M. L. Frankel, Robert Aaron Gordon, Ben W. Lewis, Paul A. Samuelson, and Floyd A. Bond.

In its report, Economic Education in the Schools, this prestigious


committee states that "economic understanding is essential if we are to meet our responsibility as citizens and as participants in a basically private enterprise economy." They explained that since only a fraction of high school graduates go to college, and only a fraction of college students take an economics course, we cannot attain this essential economic understanding by the citizenry if we wait until college to teach economics. The committee concluded that "although there are many spots of excellence, most of the high schools are not developing in our youth today the understanding of the American economy that they must have to meet effectively their responsibilities as citizens." The committee's outline of what is "essential for good citizenship and attainable by high school students" includes:

1. A rational approach to economic problems, using basic scientific reasoning
2. A careful definition of terms
3. Basic economic concepts
4. An understanding of economic institutions and the nature of the American economy
5. Economic issues

The Task Force in 1960 defined economic education as primarily the social science of "economics". However, the current field of economic education includes more than that, including subjects like career education, consumer education, free enterprise education, comparative economic systems, as well as economics. Different indi-

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7 Ibid. p. 7.
8 Ibid. p. 8.
viduals would outline the course content under each of these subjects somewhat differently. The mandates reflect these differing definitions and descriptions of economic education, so we must look to a more diverse group than the Task Force for a definition of the goals of economic education.

In 1973 and 1974 Dennis J. Weidenaar and Robert Horton conducted a study using a Delphi procedure. Two hundred individuals including economists, economic educators, other social scientists, trainees of social studies teachers, businessmen and others were surveyed using a series of four questionnaires. In the initial questionnaire respondents identified twenty goals, and in subsequent questionnaires these goals were refined and reduced in number by asking this group to identify which goals were best or worst and why. At the conclusion of the study, three goals were selected for the concluding report, but no consensus was reached. At this time there were strong adherents and strong opponents to even these goals. Although the authors did rewrite the three goals into one longer goal, individually they were stated as follows:

1. To help us to be more capable as direct participants in the economy—that is, as consumers, workers, businessmen, or investors.

2. To improve decisions when we act in our society as citizens.

3. To improve our understanding of the world in which we live.9

Some of the objections to the goals might have been eliminated or at least reduced by rewording the goals. Goal number one could

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9Robert V. Horton and Dennis C. Weidenaar, "Wherefore Economic Education?" Journal of Economic Education 7 (Fall, 1975): 41.
be simplified to read "... that is, as consumers and producers," and goal two could be changed to read "to improve our ability to make decisions when we act in our society as citizens." The Task Force, with its emphasis on the social science of economics, would probably have identified goal number two as the primary goal of economic education. The mandates and programs in various states either state directly or imply other goals. For example, curriculum guidelines for economic education drawn up in the state of Indiana are competency based and focus on improving the student's ability to function as a producer, consumer, and a citizen (or both goals one and two). In Wisconsin's Social Studies Curriculum Study Committee's "Descriptors for Economic Understanding," H. Michael Hartoonian, Program Coordinator and Supervisor of Social Studies Education, quotes Thomas Jefferson.

"Above all things, I hope the education of the people will be attended to ... for, if a nation expects to be ignorant and free in a state of civilization, it expects what never was and never will be."10

Although Thomas Jefferson's quote does not in any way imply that he meant economic education, it reflects the writers' of the "Descriptors" emphasis on economic education's importance in preparation for citizenship. Later the committee states that "effective participation in the economy as a consumer and producer of goods and services requires understanding of personal and world economics and the relation of government to economy,"11 which is a variation of goal num-

Alternative Approaches to Raising the Level of Economic Literacy

There have always been some individual teachers, schools, or school districts involved in economic education. These individual efforts are the "spots of excellence" seen by the 1960 Task Force. However, the Task Force and a host of others believe that overall economic education can be improved; that more schools can be encouraged and prepared to become more active in economic education in several ways.

Since its formations in 1949, the Joint Council on Economic Education has been at the forefront of economic education. It has attempted to increase the quantity and improve the quality of economic education in a variety of ways. It has sponsored, cooperated in, or in some way participated in development and dissemination of quality economic education materials that meet its professional and academic standards. Recently the Council participated in the development of a teaching kit for secondary teachers entitled Economics in American History;\(^\text{12}\) it cooperated in a major curriculum project, Tradeoffs,\(^\text{13}\) designed to help children ages nine to thirteen cope with the economic world, and it is currently developing a Master

\(^{11}\)Ibid.


\(^{13}\)For more information on this joint curriculum project of the Agency for Instructional Television, the Canadian Foundation for
Curriculum Guide for the Nation's Schools. This guide outlines content and strategies for integrating economics into the curriculum throughout pre-college education. The Joint Council attempts to reach the nation (primarily its pre-college students) through its network of State Councils in 49 of 50 states, and through the affiliated Centers for Economic Education located at colleges and universities. It has developed a Developmental Economic Education Program (DEEP). In this program, cooperating schools or school districts develop and implement economic education programs in their schools with the assistance and cooperation of the local Center for Economic Education, the State Council, and the Joint Council.

Another effort to improve the level of economic literacy has been made by the business community, both by developing materials and by volunteering their time to teach in the schools. However, business is somewhat suspect because it is feared by some educators that their approach to economic education may be biased and self-serving. However, much of the material sponsored, prepared or presented by the business community is not normative in nature.

Junior Achievement's "Project Business" is a flexible economic


For a complete list of the Joint Council on Economic Education's materials see the Checklist, (New York: Joint Council on Economic Education) published semi-annually.
education program designed to be integrated into the curriculum of the eighth and ninth grade student's math, social studies or economics class. The class is taught one day per week by a local business executive and the regular classroom teacher. There are seven topics from which the executive can choose, including the nature of economics, the American economy and its problems, money and banking, the U.S. market system, financial statements, choosing a career, and consumerism.

McDonald's, the American Bankers Association, the New York Stock Exchange, and the Chamber of Commerce are a few of the groups who have developed economic education materials. The Federal Reserve Banks (included here for convenience although they are admittedly a blend of public and private enterprise) prepare a wealth of educational materials both for the student and for the teacher. For a list of some of these materials see the "Public Information Materials of the Federal Reserve System", Issue No. 1, May, 1978, available at any of the Federal Reserve Banks.

Another approach to improving the level of economic literacy is through statewide mandates by the Department of Education or by the State Legislature. Legislative action may be in the form of a statute, a resolution or a recommendation, and may or may not have the force of law. Action by the state's Department or Board of Education may be in the form of a ruling, a recommendation, or by including economics in the state's curriculum requirements in some way. There is more than one way in which "states with mandates" could be defined. For the purposes of this paper, a statewide
mandate is defined as an action taken at the state level of government which has the force of law that requires precollege students to participate in an economic education program as identified by the Directors of the State Councils on Economic Education.

Mandating statewide programs has met with something less than whole-hearted approval. Richard C. Spitzer states in his article "Economic Education: Should It Be Mandated?":

Nothing seems to shake the American conviction that, when all else fails, the ultimate solution is to pass a law. At any rate, the economic illiteracy revealed by annual polls and surveys has produced legislative "remedies" in Alabama, Arizona, California, Delaware, Florida, Illinois, Louisiana, Maryland, Michigan, Mississippi, New Jersey, North Carolina, Oklahoma, Oregon, South Carolina, and Utah. Their actions range from introduction of bills for debate to actual passage of mandates requiring students to pass a course in economics to earn a high school diploma. Legislators in those states are convinced that present efforts are not sufficient. But whether their mandates will prove more effective is open to serious question. 16

The Joint Council on Economic Education has serious reservations about the efficacy of state mandates in economic education. Their entire policy statement on the subject is included as Appendix A, but a summary of their statement is included here. The Joint Council believes that:

1. The State Department of Education should be given the authority to develop the kindergarten through grade twelve syllabus working with the State Council on Economic Education in its state, but a consensus is needed for the syllabus since the schools are supported by all citizens and serve all children.

2. The content must be objective, nonpartisan, nonpolitical, academically free and responsible. The emphasis, again, is on a rational way of thinking.

3. The best approach is a curriculum that continues throughout a child's education beginning in kindergarten.

4. Any legislation should, most appropriately, start with requirements for revision of certification so that teachers are prepared to provide economic instruction in an integrated fashion.

5. State Departments of Education should take advantage of developments that have occurred through the economic education movement.

6. Funds should be made available to State Departments of Education by state legislatures for implementing any statewide program.

Besides the suggestions listed above for statewide mandates, the Joint Council also has several objections to mandated courses. They believe that such courses tend to be rigid and resistant to change, that they are justifiably not well accepted by schools and teachers and transfer matters of educational content to political arenas. Besides, economics is only one of several social sciences and should not be mandated over others. It should be part of a balanced integration of social sciences in the curriculum. The Joint Council believes that "the duly constituted authorities for education in the United States are the State Boards of Education,
Research Objectives

All of these approaches represent possible alternative methods of improving the level of economic literacy. This thesis is an analysis of one specific approach to this problem—statewide mandates for economic education at the pre-college level and has the following objectives:

1. To determine which states currently have economic education mandates.

2. To examine the content of the various state mandates.

3. To examine the programs that have developed or are developing to implement these mandates.

Research Methodology

In September, 1978, a preliminary survey was mailed to all Directors of State Councils on Economic Education. They were asked if there was a mandate requiring economic education in their state, if one had been considered and rejected, or if there was one currently under consideration. In addition, those with mandates were asked when the mandate was passed, and a copy of the mandate was requested. There was also space provided for any comments or explanations. A copy of this preliminary questionnaire is included.

as Appendix B. Responses from all forty-nine State Councils and from a representative of the Vermont Department of Education, where there is no State Council, were received between September, 1978 and February, 1979. The State Council Directors were chosen as the primary source of information for both the preliminary survey and the later program survey because it was felt that they would be a reliable, cooperative source of information. Copies of all mandates except the Alabama mandate were eventually received, and these are included as Appendix D.

Next a telephone survey questionnaire was developed to examine and analyze the programs that have been and are being developed to implement the mandates. Again Council Directors were contacted. The Council Director sometimes was the sole person contacted in the state; however, in other instances a representative of the state Department of Education was contacted for information which the Council Director could not provide. A copy of the questionnaire used for the telephone survey is included as Appendix C. The highly individual nature of each mandate, each state's political situation, each state's education organization, and each state's method of implementing the mandate required a questionnaire that was flexible and contained many open-ended questions. This meant that the data was not quantifiable. But since this data represents a census and not a survey, and since no statistical evaluation is necessary, quantifiable data was not required.
II. STATES WITH MANDATES

A preliminary survey of all directors of Councils on Economic Education was mailed initially in September, 1978. A copy of this questionnaire is included as Appendix B. Responses to these questionnaires were received between October, 1978 and February, 1979, from Councils in forty-nine states and from the Department of Education in Vermont, where there is no state Council. Nineteen Council Directors identified their states as states with mandates, three said that there was currently a mandate under consideration, and fourteen had rejected one, (including Missouri where one was being reconsidered). Table 1 summarizes the responses of directors including their comments.

The comments of the Council Directors clearly indicate the variety of approaches to establishing economic education programs and some of the basic objections to mandated programs. Three states emphasized the highly autonomous nature of the local school districts (California, Vermont, and Connecticut) and a general reluctance to mandate at the state level. Dr. Hamblin, Executive Director of the Connecticut Council on Economic Education said, "You have to understand; many say we are not the State of Connecticut, but an assemblage of 149 squabbling towns." The particular political nature of a state may make mandated programs an unacceptable approach. In another New England state, New Hampshire, the Council Director indi-
<table>
<thead>
<tr>
<th>State</th>
<th>The state has a mandate</th>
<th>A mandate is being considered</th>
<th>A mandate has been rejected</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>X</td>
<td></td>
<td></td>
<td>This is a single course required at the 12th grade level.</td>
</tr>
<tr>
<td>Alaska</td>
<td></td>
<td></td>
<td></td>
<td>No mandate.</td>
</tr>
<tr>
<td>Arizona</td>
<td>X</td>
<td></td>
<td></td>
<td>No mandate. There is a requirement that all elementary teachers and all secondary social studies teachers are required to have three hours of economic education. &quot;It has been the philosophy of the D.O.E. to discourage any effort to legislate curriculum. So far any attempt to push such legislation has kept legislators from introducing any bills.&quot;</td>
</tr>
<tr>
<td>Arkansas</td>
<td></td>
<td></td>
<td></td>
<td>No mandate.</td>
</tr>
<tr>
<td>California</td>
<td></td>
<td></td>
<td></td>
<td>No mandate. California has a highly decentralized system of educational decision-making. The current trend is writing competencies for graduation. We are working to get economic competencies and social sciences considered a basic skill.</td>
</tr>
<tr>
<td>Colorado</td>
<td></td>
<td></td>
<td></td>
<td>No mandate. One of the largest school districts in Colorado has a new requirement in economic education.</td>
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<td>State</td>
<td>The state has a mandate</td>
<td>A mandate is being considered</td>
<td>A mandate has been rejected</td>
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<tr>
<td>Connecticut</td>
<td>X</td>
<td></td>
<td></td>
<td>Economic education is under the rubric of career education.</td>
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<tr>
<td>Delaware</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Florida</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Georgia</td>
<td>X</td>
<td></td>
<td></td>
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<tr>
<td>Hawaii</td>
<td></td>
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<td></td>
<td>No mandate. Hawaii is required to offer a course on an elective basis for high school juniors and seniors.</td>
</tr>
<tr>
<td>Idaho</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illinois</td>
<td>X</td>
<td></td>
<td>X</td>
<td>&quot;We feel one will be coming and we are trying to anticipate it with the Consumer and Economic Education Guidelines.&quot;</td>
</tr>
<tr>
<td>Indiana</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
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<tr>
<td>Iowa</td>
<td></td>
<td>X</td>
<td></td>
<td>Recently one house of the Iowa State Legislature did pass a bill requiring economic education at the high school level, but the other house has not acted as yet.</td>
</tr>
<tr>
<td>State</td>
<td>The state has a mandate</td>
<td>A mandate is being considered</td>
<td>A mandate has been rejected</td>
<td>Comments</td>
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<tr>
<td>Kansas</td>
<td></td>
<td></td>
<td>X</td>
<td>May be considered again.</td>
</tr>
<tr>
<td>Kentucky</td>
<td>X</td>
<td></td>
<td></td>
<td>Basically consumer education mandate. &quot;A bill to require a separate course has been introduced at subsequent sessions, but never passed.&quot;</td>
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<tr>
<td>Louisiana</td>
<td>X</td>
<td></td>
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</tr>
<tr>
<td>Maine</td>
<td></td>
<td>X</td>
<td></td>
<td>&quot;I have serious reservations about such laws as many teachers reject further requirements and demands on their time.&quot;</td>
</tr>
<tr>
<td>Maryland</td>
<td>X</td>
<td></td>
<td></td>
<td>Legislative resolution which also includes labor history.</td>
</tr>
<tr>
<td>Massachusetts</td>
<td></td>
<td></td>
<td>X</td>
<td>No mandate.</td>
</tr>
<tr>
<td>Michigan</td>
<td></td>
<td></td>
<td></td>
<td>No mandate.</td>
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<tr>
<td>Minnesota</td>
<td></td>
<td></td>
<td>X</td>
<td>No mandate.</td>
</tr>
<tr>
<td>Mississippi</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Missouri</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>A bill has been introduced in each of the past few years, but has not passed.</td>
</tr>
<tr>
<td>Montana</td>
<td></td>
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<td>No mandate.</td>
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TABLE 1 - Continued
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<thead>
<tr>
<th>State</th>
<th>The state has a mandate</th>
<th>A mandate is being considered</th>
<th>A mandate has been rejected</th>
<th>Comments</th>
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<tbody>
<tr>
<td>Nebraska</td>
<td></td>
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<td></td>
<td>No mandate. &quot;We've been working toward mandating, for certification, 6 hours of economics for all social studies and business education teachers at the secondary level, and all elementary teachers who are generalists and responsible for social studies instruction - to no avail as yet, but we haven't given up.&quot;</td>
</tr>
<tr>
<td>Nevada</td>
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<td></td>
<td>X</td>
<td>&quot;Economic education is now one of four areas from which teachers must select courses for recertification.&quot; As of September 1, there will be a recertification requirement for economics; don't know how it will be received.</td>
</tr>
<tr>
<td>New Hampshire</td>
<td></td>
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<td>No mandate. Strongly opposed to a mandate.</td>
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<tr>
<td>New Jersey</td>
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<td>X</td>
<td>Did send a copy of 1973 Executive Order to establish a permanent Advisory Council on Economics in Career Education whose objective purpose would be &quot;to provide for the teaching of economics and for an understanding of the American Economy at all school levels, kindergarten through grade twelve.&quot;</td>
</tr>
<tr>
<td>New Mexico</td>
<td></td>
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<td>No mandate. Looking to legislature for appropriation to promote economic education in kindergarten through grade twelve possibly through Council.</td>
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<tr>
<td>State</td>
<td>The state has a mandate</td>
<td>A mandate is being considered</td>
<td>A mandate has been rejected</td>
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<td>New York</td>
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<td>X</td>
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<td>North Carolina</td>
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<td>North Dakota</td>
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<td>X</td>
<td>No mandate.</td>
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<td>Ohio</td>
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<td>Oklahoma</td>
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<td></td>
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</tr>
<tr>
<td>Oregon</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pennsylvania</td>
<td></td>
<td></td>
<td></td>
<td>No mandate. &quot;The State Department of Education is presently working on 'Project 81'. This involves twelve school districts in a pilot project designed to identify competencies and understandings which all students will have demonstrated prior to their graduation. These competencies will include those relating to basic economics.&quot;</td>
</tr>
<tr>
<td>Rhode Island</td>
<td></td>
<td></td>
<td></td>
<td>No mandate. &quot;Struggling to see that we don't ever have one.&quot;</td>
</tr>
<tr>
<td>South Carolina</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Dakota</td>
<td></td>
<td></td>
<td>X</td>
<td>Rejected free enterprise course for all high school students.</td>
</tr>
<tr>
<td>State</td>
<td>Has a mandate</td>
<td>A mandate is being considered</td>
<td>A mandate has been rejected</td>
<td>Comments</td>
</tr>
<tr>
<td>---------------</td>
<td>---------------</td>
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<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Tennessee</td>
<td>X</td>
<td></td>
<td></td>
<td>No mandate. A representative from the Department of Education stated that there are no mandated programs in Vermont schools. The state developed an economics program in which participation by local districts was entirely voluntary. Adoption by high schools has been about 85%.</td>
</tr>
<tr>
<td>Texas</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utah</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vermont</td>
<td></td>
<td></td>
<td>X</td>
<td>The bill was not reported out of committee. Virginia does have certification regulations for teachers. A social studies teacher at the secondary level must have six hours in economics, while a teacher at the elementary level teaching social studies is required to have three hours in economics in order to be certified to teach in Virginia schools.</td>
</tr>
<tr>
<td>Virginia</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>The state has a mandate</td>
<td>A mandate is being considered</td>
<td>A mandate has been rejected</td>
<td>Comments</td>
</tr>
<tr>
<td>--------------</td>
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</tr>
<tr>
<td>Washington</td>
<td></td>
<td></td>
<td>X</td>
<td>&quot;Washington state anticipated this situation and developed a voluntary program of curriculum development and implementation that has had a great influence statewide. Now the law is not needed because most schools include economics in their program.&quot;</td>
</tr>
<tr>
<td>West Virginia</td>
<td></td>
<td></td>
<td></td>
<td>No mandate.</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>X</td>
<td></td>
<td></td>
<td>Passed state Senate in January/February, 1978, but defeated in the House.</td>
</tr>
<tr>
<td>Wyoming</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
</tr>
</tbody>
</table>
cated on his questionnaire his thorough distaste for mandating economic education.

Others mentioned their reservations about legislative mandates usurping authority which rightfully belongs to the Boards and Departments of Education. In Idaho, a group of senators authored a bill requiring students be taught the "benefits of free enterprise." This political effort was spurred by the corporations' feelings that because of the strong influence of the environmentalists, business was perceived in a very negative way, and they wanted their side presented. The Department of Education was concerned that this legislative action indicated that legislators had the right to determine curriculum. The Education Committee in the legislature explained that if the Board of Education would take responsibility for implementing a program in which students would be exposed to the benefits of free enterprise, there would be no legislative action, and the Board of Education agreed.

Several states commented on requirements for teachers to have training in economics or economic education. In Arkansas, all secondary social studies teachers and all elementary teachers are required to have three hours credit in economic education. Virginia requires six hours of economics for a secondary social studies teacher and three hours for an elementary teacher. The Council Director in Nebraska said that they have been working toward mandating an economics requirement for teachers, without success to date. Nevada will have a new requirement in economics for recertification as of September 1, 1979. Alabama passed a law December 18, 1978, requiring
all teachers in teacher training institutions, both public and private, to take at least one course in economics, and secondary social studies teachers must have two courses. The colleges and universities will have five years to implement this program.

After surveying the 50 states to establish which states had mandates, it was clear that differences in the definition of what constituted a mandate needed to be resolved. For the purposes of this research a mandate in economic education was defined as an action taken at the state level of government which has the force of law that requires precollege students to participate in an economic education program. This meant that because of this particular definition of economic education mandates, three states identified by Council Directors as having mandates were eliminated.

(1) Connecticut's law required the development of a five-year master plan for career and vocational education (under which economic education is included). It did not, however, mandate any program in which students must participate.

(2) Maryland passed a legislative resolution in 1978 requesting the State and Local Boards of Education to include in their curricula the study of the American economic system and the history and contribution of organized labor in the state of Maryland. Therefore, it does not have the force of law. 18

(3) Utah passed a law in 1975 requiring all public high schools give instruction on the essentials and benefits of the free

18 Senate Joint Resolution, No. 38, Maryland, 1978.
enterprise system. In 1977 the legislature passed a resolution encouraging as many of the 1979 high school graduates as possible in that state to have this instruction. Therefore, this action is not required of all students.

Oregon, under the above definition of states with mandates, was added to the list because after consultation with a representative of the Oregon Department of Education and receipt of their minimum standards for public schools, it was determined that they fit the definition.

It was also necessary to examine some other states which available studies indicated might have mandates. These states, however, were not included in the final count of states with mandates.

(1) Hawaii requires a course in economics be offered on an elective basis.

(2) Iowa has a requirement from the Department of Public Instruction that in grades nine through twelve students will take four units of social studies, of which some part will be economics, but the Council Director indicated that since no one really knows what 'a part of' means, it hasn't had a significant impact.

(3) Missouri's Council Director indicated that Missouri did not have a mandate, but in the State Consumer Education Policy Manual, Robert Alexander comments, "To say there is no policy is relatively

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misleading. The state has developed a state testing program in the basic skills that is administered at the eighth grade level." Economic competencies are part of that program.

(4) Nevada has a 1956 legislative action placing in the Education Code a requirement to teach thrift. An excerpt from that law states, "All teachers in the public schools of this state shall teach, in their respective schools, lessons on the subject of thrift." The Council Director indicated that this is too vague to be considered a mandated economic education program.

(5) New Jersey law requires the teaching of economic history and principles within a two-year American history requirement, but the Council Director does not identify it as a mandated program.

(6) New Mexico is identified in the Winter, 1979 American Enterprise Teaching Notes as including economics in their social studies requirement, but the Council Director does not identify this as a mandated program.

The final count of states with mandates as defined in this paper is seventeen. These seventeen states are identified on the map on the following page. The South has almost unanimously mandated economic education, the only exceptions being Arkansas and Virginia. Twelve states have legislative mandates and four have Board of Education mandates. Tennessee has both a legislative and


FIGURE 1
STATEWIDE MANDATES REQUIRING PRECOLLEGE ECONOMIC EDUCATION

- States with Legislative Mandates
- States with Board of Education Mandates
a Board of Education mandate, which, when taken together, meet the criteria for a mandate.
III. THE MANDATES

The mandates reflect the individuality of each state, but there are four basic types of mandates, and a few which defy classification. Copies of all mandates are included in Appendix D. Any excerpt cited in this chapter may be found in this appendix. Five states have mandates whose primary thrust is to teach about the virtues of the free enterprise system. The mandates in Arizona and Louisiana require teaching "the essentials and benefits of the free enterprise system", and Tennessee's 1974 legislative mandate follows the same format. Two other states, although they do not have what could be referred to as "free enterprise" statutes, have added teaching about the free enterprise system to existing codes. Delaware amended an existing code requiring the teaching of the Constitution of the United States and the Constitution and government of Delaware to also include the teaching of the free enterprise system. North Carolina amended a code requiring instruction in "Americanism, government of the State of North Carolina, government of the United States, fire prevention, [and] harmful or illegal drugs, including alcohol," to include "the free enterprise system at the high school level".

Another statute closely related to the "free enterprise" statutes is a section of the Texas law requiring "all Texas public high schools to give instruction in the essentials and benefits of
the American economic system" beginning September 1, 1978. The difference in the wording of the Texas requirement is a small one, but it does attempt to make the requirement sound less political.

There are several other laws that, although their primary focus is not free enterprise, do imply the legislators belief that students do not have an adequate appreciation of the free enterprise system. Florida's law requires "a full explanation of the factors governing the free enterprise system." Mississippi's law states, "It is the legislative intent that this program shall teach a positive understanding of the American economy and the free enterprise system." The Oklahoma law states, "While dealing with economic problems and issues, the program shall teach the positive values of profit and competition in a basically free enterprise economy which underscores the worth and dignity of the individual." Two school board mandates mention free enterprise. In Georgia, one of the courses under preparation for students in their role as citizens is Principles of Economics/Business/Free Enterprise. Two of the items described in the content to be included in South Carolina's economics course are "The American economy as compared with its competitors, with special emphasis on how American capitalism compares with communism in serving the people and other experiments in economic and social planning"; and "The threats to free enterprise, emphasizing current economic trends".

There are three laws fashioned in what, by rights of seniority, could be called the Oklahoma model: Oklahoma's, passed in 1975, Mississippi's, passed in 1976, and Texas', passed in 1977. They
emphasize the development of citizenship competencies as a consumer, a worker, and a voter, and they emphasize education supporting the values in a free enterprise economy. The programs are to be developed throughout the child's school career either kindergarten or first grade through grade twelve. They assign responsibility for implementation to the Department of Education pursuant to regulations of the Board of Education. The laws enlist the support of state colleges and universities in teacher training and encourage development of Centers for Economic Education. They charge the Department of Education with responsibility for development and dissemination of guidelines, and providing in-service training programs. Two of the three require and the other encourages local school system evaluation of the effectiveness of the economic education program. They specify schedules for implementation; Mississippi and Oklahoma are implementing first in the lower grades, and Texas is implementing first in the senior high schools. Texas and Oklahoma require annual reports to the legislature on the economic education program. The laws in Texas and Oklahoma make rather weak recommendations for funding, saying that both public and private funding should be combined for efficient use of available resources. Mississippi's does not mention funding at all.

Three of the mandates are primarily consumer economics or consumer education mandates under which content traditionally described as economics is included: Idaho's school board mandate and the legislative mandates of Illinois and Kentucky. Florida's mandate also has a strong consumer education orientation, including in the descrip-
tion of the content a large number of consumer topics (advertising, appliances, banking, budgeting, credit, governmental agencies, guarantees and warranties, home and apartment rental and ownership, insurance, law, medicine, motor vehicles, professional services, savings, securities, and taxes).

Two of the board of education mandates are part of major curriculum revisions designed to provide students with the skills necessary "to address effectively and efficiently the decisions and opportunities presented to individuals in our technical and urbanized free society." Three of the roles in which students must be able to function could be included in the broadest definition of economic education -- the roles of citizen, consumer, and producer. Each mandate outlines the high school course requirements which will prepare the student to perform these roles.

That leaves outside these basic classifications Alabama, South Carolina, Tennessee, and Wisconsin. Alabama's requirement in economics is old enough that a copy of the initial legislation was not available from either the State Council on Economic Education or the representative of the Social Studies Department in the Department of Education with whom I spoke. Dr. Moore, the Council Director, said initial legislation was passed in 1954. A 1975 legislative resolution encourages an emphasis on teaching the essentials and benefits of the free enterprise system, and a 1975 school board resolution encourages development of a program in economic education on a kindergarten through grade twelve basis. However, the current requirement is only for a twelfth grade course in
South Carolina's school board policy requires one semester of economics as a prerequisite to high school graduation. The description of the course indicates an emphasis on the American economic system, especially free enterprise, and on consumer topics.

Tennessee combined the 1973 school board mandate requiring 1/2 unit of credit in economics, the 1974 legislative mandate requiring the teaching of the essentials and benefits of the free enterprise system, and considered the intent of two earlier Senate Joint Resolutions to arrive at an official Board ruling in 1974 requiring 1/2 unit of instruction in economics which "shall include but not be limited to a study of the fundamental principles of the free enterprise system and the factors that influence its function as well as rudiments of consumer economics preparing the student to be a more intelligent and responsible purchaser and user." Students may meet this requirement by one semester in economics, out-of-school experiences through Junior Achievement, or distributive education.

Wisconsin has a very brief pair of statutes, one requiring citizenship education in every public and private school and the other, family and consumer education in every public high school. These statutes are the legislative background behind an ambitious program in social studies curriculum change and the development of its economic education programs.
Characteristics of the Mandates

A summary of the characteristics of the mandates is included in Tables 2 and 3. Table 2 identifies the state, the source of the mandate (either the legislature or the Board of Education), and the date the mandate was passed. Next it identifies the goals cited in the mandate. Goal A is to help students to be more capable as direct participants in the economy -- that is, as consumers and producers. Goal B is to improve their ability to make decisions when they act in their society as citizens. Goal C is to improve the student's understanding of the world in which he lives. The last column under Goals marked F.E. indicates that the primary goal of the mandate is to teach about free enterprise. Table 2 also includes information about when the mandate must be implemented, who is responsible for its implementation, how the mandate proposed the costs of implementing these new programs be funded, and whether or not there was any requirement for assessment. Table 3 outlines the mandates' specifications for when in the student's schooling the new content would be covered; under approaches it describes how it is to be covered (i.e., as a single course or on some integrated basis), and it also includes any additional information specified in the mandate which it was felt would be enlightening.

Date and Source of Mandates

Mandates are for the most part a very recent phenomenon. Aside from Alabama's law dating back to 1954 and Illinois' law passed in 1967 which was a consumer education mandate amended in
### TABLE 2

**SUMMARY OF MANDATES IN ECONOMIC EDUCATION: PART 1**

<table>
<thead>
<tr>
<th>State</th>
<th>Source</th>
<th>Date</th>
<th>Goals</th>
<th>Implementation Date</th>
<th>Responsibility for Implementation</th>
<th>Requirement for Assessment</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Leg.</td>
<td>1954</td>
<td></td>
<td>X</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Arizona</td>
<td>Leg.</td>
<td>1974</td>
<td></td>
<td>X</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delaware</td>
<td>Leg.</td>
<td>1976</td>
<td></td>
<td>X</td>
<td>None</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florida</td>
<td>Leg.</td>
<td>1974 amend. 1975</td>
<td>X</td>
<td>X</td>
<td>Yes</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Georgia</td>
<td>B.O.E.</td>
<td>1976</td>
<td>X</td>
<td>X</td>
<td>Yes</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

- **A**: Assessment
- **B**: Funding
- **C**: Goals
- **F.E.**: Funding and Expenses

**Goals**:  
- **A**: Assessment
- **B**: Funding
- **C**: Goals
- **F.E.**: Funding and Expenses

**Implementation Date**  
- No

**Responsibility for Implementation**  
- Board of Education
- Responsibility of the Department of Public Instruction to assure implementation. Responsibility of the Local District to assure appropriate instruction.
- Department of Education

**Requirement for Assessment**  
- Yes

**Funding**  
- None

**Expense**  
- Expense of the School District

**Notes**  
- Piloted 77-78. Statewide implementation contingent on pilot results in 79-80.
<table>
<thead>
<tr>
<th>State</th>
<th>Source</th>
<th>Date</th>
<th>Goals</th>
<th>Implementation Date</th>
<th>Responsibility for Implementation</th>
<th>Requirement for Assessment</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Idaho</td>
<td>B.O.E.</td>
<td>1977</td>
<td>X</td>
<td>X</td>
<td>1981 Graduating Seniors</td>
<td>Department of Education Curriculum Division</td>
<td>No</td>
</tr>
<tr>
<td>Illinois</td>
<td>Leg.</td>
<td>1967</td>
<td>X</td>
<td>X</td>
<td>Immediately</td>
<td>Local school districts under scrutiny of Illinois Office of Education</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Leg.</td>
<td>1975 amend &amp; 1977</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kentucky</td>
<td>Leg.</td>
<td>1974</td>
<td>X</td>
<td>X</td>
<td>None</td>
<td>Department of Education</td>
<td>Yes</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Leg.</td>
<td>1976</td>
<td>X</td>
<td>Required for all graduates beginning 1977-1978.</td>
<td>State Board of Elementary and Secondary Education.</td>
<td>No</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Leg.</td>
<td>1976</td>
<td>X</td>
<td>Required for all graduates beginning 1977-1978.</td>
<td>State Board of Elementary and Secondary Education.</td>
<td>No</td>
<td>None</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Leg.</td>
<td>1976</td>
<td>X</td>
<td>X</td>
<td>Grades: 1-3 1978-79 4-6 1979-80 7-9 1980-81 10-12 1981-82</td>
<td>Department of Education pursuant to regulations adopted by Board of Education.</td>
<td>Encouraged at the local level</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Leg.</td>
<td>1975</td>
<td>X</td>
<td>1975-1976</td>
<td>County and City Boards of Education</td>
<td>No</td>
<td>None</td>
</tr>
<tr>
<td>State</td>
<td>Source</td>
<td>Date</td>
<td>Goals</td>
<td>Implementation Date</td>
<td>Responsibility for Implementation</td>
<td>Requirement for Assessment</td>
<td>Funding</td>
</tr>
<tr>
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<td>----------------------------------------------------------------------------------------------------</td>
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<td>---------</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Leg.</td>
<td>1975</td>
<td>X X X</td>
<td></td>
<td>Department of Education pursuant to regulations adopted by Board of Education.</td>
<td>Yes</td>
<td>Recommended</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Grades:</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>K-3 1975-76</td>
<td></td>
<td></td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td>4-6 1976-77</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>7-9 1977-78</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10-12 1978-79</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oregon</td>
<td>B.O.E.</td>
<td>1972</td>
<td>X X X</td>
<td>1978 Graduating class.</td>
<td>Local school districts with state guidelines.</td>
<td>Students must demonstrate minimum competencies.</td>
<td>None</td>
</tr>
<tr>
<td>South Carolina</td>
<td>B.O.E.</td>
<td>1978</td>
<td>X</td>
<td>Fully implemented by 1981.</td>
<td>Department of Education performs regulatory and advisory functions.</td>
<td>No</td>
<td>None</td>
</tr>
<tr>
<td>Tennessee</td>
<td>B.O.E.</td>
<td>1974</td>
<td>X X</td>
<td>All Freshmen Entering 74-75</td>
<td>Board of Education</td>
<td>No</td>
<td>None</td>
</tr>
<tr>
<td>Texas</td>
<td>Leg.</td>
<td>1977</td>
<td>X X X</td>
<td></td>
<td>Central Education Agency pursuant to regulations adopted by Board of Education.</td>
<td>Yes</td>
<td>Recommended</td>
</tr>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Grades:</td>
<td></td>
<td></td>
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<td></td>
<td>10-12 1978-79</td>
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<td></td>
<td></td>
<td>7-9 1979-80</td>
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<td></td>
<td></td>
<td>4-6 1980-81</td>
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<td></td>
<td></td>
<td>1-3 1981-82</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Leg.</td>
<td>1971</td>
<td>X X</td>
<td>None</td>
<td>Not specified.</td>
<td>No</td>
<td>None</td>
</tr>
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<td></td>
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</tr>
<tr>
<td>State</td>
<td>Grade Levels Specified</td>
<td>Approaches Specified</td>
<td>Other Information</td>
<td></td>
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</tr>
<tr>
<td>Alabama</td>
<td>12th</td>
<td>Single course</td>
<td>Alabama's requirement in economics is very old, and neither the Executive Director of the Alabama Council nor the Representative of the Department of Education had copies of the mandate.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Arizona</td>
<td>High School</td>
<td>One semester course</td>
<td>&quot;Essentials and Benefits of Free Enterprise&quot;</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Delaware</td>
<td>Must begin no later than 8th grade.</td>
<td>None specified</td>
<td>Amendment to Delaware Code</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Florida</td>
<td>Kindergarten - 12th</td>
<td>Multi-Disciplinary</td>
<td>The Florida law is more specific about the responsibilities for the Department of Education, including assembling, developing &amp; distributing instructional materials, inservice and preservice training, coordinating private and governmental agencies involved, and reporting to the legislature.</td>
<td></td>
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</tr>
<tr>
<td>State</td>
<td>Grade Levels Specified</td>
<td>Approaches Specified</td>
<td>Other Information</td>
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<tr>
<td>Georgia</td>
<td>High School</td>
<td></td>
<td>Principles of Economics course required beginning with all students entering grade 9 in 1977. Personal Finance course required beginning with all students entering grade 9 in 1979. The requirements for economic education are part of Georgia's effort to prepare students to perform adequately the contemporary life role skills identified by the Board of Education. The course covers both consumer education and economics.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Idaho</td>
<td>High School</td>
<td>One semester course in Consumer Economics.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Illinois</td>
<td>8th - 12th</td>
<td>None specified</td>
<td>This is basically a consumer education act, but also includes economic concepts.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kentucky</td>
<td>Kindergarten - twelfth</td>
<td>Interdisciplinary</td>
<td>Essentials and Benefits of Free Enterprise. State Department of Education shall provide in-service training. Annual status report required.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Louisiana</td>
<td>High School</td>
<td>One semester course</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*TABLE 3 - Continued*
<table>
<thead>
<tr>
<th>State</th>
<th>Grade Levels Specified</th>
<th>Approaches Specified</th>
<th>Other Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mississippi</td>
<td>1st - 12th</td>
<td>Integration into Social Studies curriculum.</td>
<td>Act encourages establishment of Economic Education Centers to assist schools in implementation. The act says the Department of Education will implement in-service education programs, implement as quickly as possible commensurate with the availability of teaching personnel, encourage involvement of state colleges and universities.</td>
</tr>
<tr>
<td>North Carolina</td>
<td>High School</td>
<td>None specified</td>
<td>Amendment to existing code. Required to make an annual report to the legislature. Same model as Mississippi.</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Kindergarten - twelfth</td>
<td>Integration into social studies, business education, home economics and other vocational courses.</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>Grade Levels Specified</td>
<td>Approaches Specified</td>
<td>Other Information</td>
</tr>
<tr>
<td>--------------------</td>
<td>------------------------</td>
<td>-------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Oregon</td>
<td>Kindergarten - 12th</td>
<td>Interdisciplinary program</td>
<td>Economic education is included in Oregon's state-wide goals to function effectively in six life roles: individual, learner, producer, citizen, consumer, and family member. Currently implemented on a grade 9-12 basis in which one unit of Consumer Education/Economics/Personal Finance &amp; one unit of Career Education is required.</td>
</tr>
<tr>
<td>South Carolina</td>
<td>9th - 12th</td>
<td>Single course taught by social studies teachers.</td>
<td>Eventually will be a part of social studies curriculum taught Kindergarten - 12th on an interdisciplinary basis.</td>
</tr>
<tr>
<td>State</td>
<td>Grade Levels Specified</td>
<td>Approaches Specified</td>
<td>Other Information</td>
</tr>
<tr>
<td>-----------</td>
<td>------------------------</td>
<td>--------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Tennessee</td>
<td>High School</td>
<td>One semester of Economics, out-of-school experiences through Junior Achievement or Distributive Education.</td>
<td>The legislative mandate requiring instruction in essentials and benefits of free enterprise passed in 1974 and Board of Education ruling passed in 1973 required 1/2 unit of credit in economics combined under this 1974 Board of Education ruling.</td>
</tr>
<tr>
<td>Texas</td>
<td>1st - 12th</td>
<td>Not specified</td>
<td>Requires all Texas high schools to give instruction on essentials and benefits of American Economic System beginning 9/1/78. Similar to Mississippi and Oklahoma law.</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Citizenship: 1st - 12th</td>
<td>Not specified</td>
<td>Economic understanding is identified as one of the 11 goals for education and is an area where state assessment tests, curriculum development and revision are done primarily at the local level with extensive state guidelines.</td>
</tr>
</tbody>
</table>
1975 to include more economic content, all of the mandates are products of the seventies. Twelve of the mandates are legislative plus Tennessee also has a legislative portion to their mandate as previously described. The other five (including Tennessee) are Board of Education mandates.

Goals of Mandates

The intent of looking at the goals of the mandates was to make their focus and purpose more clear. Titles of these laws and titles of courses are often misleading and may be perceived differently by different people. Career education, consumer education, economic education, free enterprise education, or any other titles which might be used are often unclear. It is hoped the goals outlined in this paper will be more revealing.

Only the five states in which the direct focus of their mandate is free enterprise are identified as having the goal of their mandate the teaching of free enterprise. With ten states identifying both A and B (disregarding goal C for the moment) there seems to be a widely held belief that a student's education needs to be pragmatic in nature and that he needs to be better equipped as a consumer, a producer, and a citizen. Six states also felt that students need an understanding of the world around them, specifically a positive understanding (which I interpret to mean appreciation) of the American economic system in whatever terms the mandate may describe it.

Implementation of Mandates

Four of the states place primary responsibility for implement-
tation in the hands of the local districts, ten place it in the State Department of Education, and two did not specify. Only six of the mandates would be required to have fully implemented programs at this time: Alabama, Louisiana, North Carolina, Tennessee, Illinois, and Oklahoma. Five other states did not specify when the laws must be implemented.

Funding

One characteristic common to all seventeen mandates is their lack of emphasis on funding. Arizona mentions that it should be the expense of the local school district to implement the mandate. Oklahoma and Texas state that "in implementing this act every effort shall be made to combine funds appropriated for this purpose (although they do not recommend any appropriation) with funds available from all other sources in order to achieve maximum benefits for improving economic education." The rest do not mention funding.

Grade Levels and Approaches

Seven of the mandates require individual courses at the high school level; five are inter- or multidisciplinary courses in kindergarten or grade one through grade twelve. Texas and the Wisconsin citizenship education mandate have grade one through grade twelve requirements, but the approach was not specified. North Carolina and the Wisconsin family and consumer mandate are high school requirements in which the approach is not specified. Delaware's mandate requires beginning instruction on the free enterprise system by the eighth grade and continuing it through high school courses. Illinois' re-
requirement is for students in grades eight through twelve to study courses which include the content outlined in their law, but the approach is not specified.

The Scope of the Legislative Mandates

Five states' laws make fairly extensive, specific requests or requirements of the Departments of Education. The Oklahoma, Texas and Mississippi laws have been described before. The Florida law charges the Department of Education with developing and disseminating materials, providing in-service training, development of preservice courses, conducting student assessment, and reporting annually to the legislature. It also specifies the minimum content that must be included. Kentucky's law requires the Department of Education to assist local school districts in implementation in a variety of ways and to administer pilot projects and conduct teacher in-service training. The other laws are far less extensive. There are both advantages and disadvantages to such specific laws. The advantage is that the intent of the legislature is much clearer and more likely to be carried out. If the legislature believes that this information is so important to a student that a law must be passed to guarantee that it be included in a student's education, it seems reasonable for legislators to write the law in such a way that it is likely to be carried out. However, there is continuing reservation about legislators usurping the authority of the State Department of Education.
IV. STATUS AND ANALYSIS OF PROGRAMS DESIGNED TO IMPLEMENT THE MANDATES

In March and April, 1979 a telephone survey was conducted of the Directors of State Councils on Economic Education in the seventeen states with mandates. This survey pursued questions on the programs designed to implement the mandates in these states. It would be impossible to fully evaluate these programs without extensive, on-site, primary research. Instead this project looks at the Council Director's viewpoint of each state's implementation. Occasionally the Council Director felt a representative at the state's Department of Education would be better able to answer some or all of the questions, and in that case, of course, it represents the Department of Education representative's point of view. Since many of the questions were open-ended and since responses could not always be plugged into a special slot in the questionnaire, the data is highly narrative and, therefore, difficult to quantify.

The Stage of Implementation

Certain tasks normally would be accomplished in the implementation of curriculum change. Content or objectives would have to be developed, curriculum materials would have to be developed or identified, the new material would have to be implemented in the classroom, and there would then be some way of evaluating or assessing the suc-
cess of the program. Table 4 indicates the extent to which these tasks have been accomplished in the seventeen states with mandates.

Development of Content or Objectives

Thirteen states have completed drawing up objectives or specifying content, although three of these states are currently revising the objectives or content they have developed. Florida intends to have a revised scope and sequence chart completed by April, 1979 and available for distribution by fall. Kentucky did not specify when their revision would be done, and in Oregon where they have a Board of Education mandate, this review and revision process is a continuing effort. Idaho intends to finish drawing up their objectives by Fall, 1979. The Texas Council Director said that the development of objectives in Texas had been an especially difficult task and that the project was stalled at this time. North Carolina and Tennessee have not developed or specified content or objectives.

For the most part the task of developing objectives or content has been undertaken at the state level and has often been done in conjunction with the development of a teacher's guide. In a few states the document must be followed at the local level, as it is in Florida; however, in many other states the guide's use is elective.

In at least eleven states objectives or content were developed by committees or task forces that contained representatives from many areas in the community, and in almost all cases from Councils and/or Centers for Economic Education. Illinois had difficulty because the document developed did not include any significant con-
### TABLE 4
THE STAGES OF IMPLEMENTATION IN THE SEVENTEEN STATES WITH MANDATES

<table>
<thead>
<tr>
<th>State</th>
<th>Objectives</th>
<th>Curriculum Materials</th>
<th>In-service Training</th>
<th>Assessment</th>
<th>Fully Implemented Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Complete</td>
<td>X</td>
</tr>
<tr>
<td>Arizona</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Complete</td>
<td>X</td>
</tr>
<tr>
<td>Delaware</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Informal assessment starting</td>
<td>X</td>
</tr>
<tr>
<td>Florida</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Both Statewide assessment and an econ. test piloted</td>
<td>X</td>
</tr>
<tr>
<td>Georgia</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Initial program finished summer '79</td>
<td>Pilot testing</td>
</tr>
<tr>
<td>Idaho</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Illinois</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Kentucky</td>
<td>X</td>
<td>X</td>
<td>Most districts complete</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Louisiana</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Just beginning</td>
<td>X</td>
</tr>
<tr>
<td>Mississippi</td>
<td>X</td>
<td>X</td>
<td>XY</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>State</td>
<td>Objectives</td>
<td>Curriculum Materials</td>
<td>In-service Training</td>
<td>Assessment</td>
<td>Fully Implemented Mandate</td>
</tr>
<tr>
<td>---------------</td>
<td>------------</td>
<td>----------------------</td>
<td>--------------------</td>
<td>----------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>North Carolina</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Some informal assessment</td>
<td>None</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>Informal</td>
<td>None</td>
</tr>
<tr>
<td>Oregon</td>
<td>X</td>
<td>X</td>
<td>Continual process</td>
<td>Local assessment</td>
<td>None</td>
</tr>
<tr>
<td>South Carolina</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Tennessee</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Texas</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>State assessment</td>
<td>X</td>
</tr>
</tbody>
</table>
tent on labor organizations. Illinois revised its document, but still not totally to the satisfaction of labor. Responses from the Council Directors and experience with the development of the scope and sequence chart in Florida indicate that this particular task has often been difficult and controversial.

Any costs for this portion of the implementation process were in most states absorbed by the Department of Education. However, in Florida where this became a very expensive project, funding came from the Florida Council on Economic Education and the Department of Education. In Oregon it was funded mostly with vocational education money.

Choice and/or Development of Curriculum Materials

The Choice and/or development of curriculum materials tends to be a decision left largely to the local districts. This decentralized process, while preserving local system autonomy, does take much longer and does create local programs that can vary widely in quality. Only Louisiana said that material selection was highly centralized. Three states described the material selection process as complete. Alabama's mandate is twenty-five years old and could reasonably be expected to be implemented, Louisiana's process is centralized as mentioned before, and Oklahoma said that the minimal level of material adoption is complete, but that this stage still continues in that state. The rest of the states are still in the process of selecting and developing curriculum materials.

There are some activities being pursued at the state level. In nine states (Georgia, Florida, Idaho, Louisiana, Mississippi,
North Carolina, Oregon, South Carolina and Tennessee) the person surveyed indicated that they had adopted texts, but that local districts could buy other selections with local money or in some cases make substitutions acceptable to the state. Many states have developed curriculum guides as previously mentioned, and they have also undertaken either the coordination or the actual development of curriculum projects. These include the development of films and other audio-visual, texts, laboratory kits, or teaching units for classroom use. Besides the state level projects there have been numerous locally developed materials. In Florida, for example, many districts developed their own curriculum guides for the most part pegged to the state-developed scope and sequence. The large number of projects developed at the state and district levels vary widely in quality and Council Directors in a couple of instances identified expenditures for projects that were not of exceptional quality. However, in such a new field, innovations will not all be successful and not all investments will pay off. It seems to be of more importance that materials are being developed which teachers will use and that, with experience, these resources will improve. Although several Council Directors mentioned that the use of Joint Council materials was encouraged, their comments indicated these materials have not experienced wide-spread adoption in the states with mandates.

Funding has come from a wide range of sources including grants, Department of Education, local districts, private donations, and Councils and Centers for Economic Education.
Classroom Implementation

Classroom implementation requires teachers equipped with adequate training and education, adequate instructional materials, and an understanding of what it is they are trying to accomplish. Development and dissemination of the suggested or required objectives and development and/or selection and dissemination of curriculum materials has been covered. However, the teachers must have an understanding of the content, of what they are to accomplish and of how they are to accomplish it. This requires adequate training including coursework in economics and in-service programs.

Following is a review of the economics requirement in those states with mandates as explained by the person interviewed in each state.

Alabama -- After having a mandate in economic education for twenty-five years, on December 18, 1978, the Board of Education ruled that all teachers in teacher training institutions, both public and private, must have at least one course in economics. Secondary social studies teachers must have two courses. The colleges and universities have five years to implement this ruling.

Arizona -- No requirement.

Delaware -- Economics is one area teachers may choose from and most teachers of the mandated course do have economics, but they can get by without it.
Florida -- No requirement. Teachers can be teaching economics with no coursework in the subject, although some teacher training institutions do require economics for secondary social studies, business education, and home economics teachers.

Georgia -- Not a requirement. Some social studies teachers may have no economics.

Idaho -- Teachers of the required consumer education course must have nine quarter hours or six semester hours of economics.

Illinois -- No requirement.

Kentucky -- No requirement.

Louisiana -- Teachers of the required course (social studies, business education or distributive education teachers) are required by colleges to have at least three hours of economics.

Mississippi -- Secondary social studies teachers are required to have six hours of economics. Elementary teachers would take economics under their social science requirement.

North Carolina -- No requirement.

Oklahoma -- All teacher training institutions do require some coursework in economics.

Oregon -- Business, social studies, and home economics teachers must have some economics.

South Carolina -- No requirement.

Tennessee -- Social studies teachers are required to have nine quarter hours of economics.

Texas -- No requirement.
Wisconsin -- Not required. It is recommended that elementary and secondary social studies teachers have economics, and it is required by some universities.

This means that in ten states teachers are required to teach economics, but are not required to take it. In no state is the in-service training in economic content or the use of new materials mandatory, although some local districts may make it mandatory.

This in-service education is often being conducted and funded by groups outside the Departments of Education, including Councils and Centers for Economic Education, Americans for the Competitive Enterprise System (A.C.E.S.), and by other groups which may or may not present material in an unbiased way. Quality control is, therefore, an additional problem with in-service education. The Council Director in Texas expressed concern over maintaining an unbiased program if biased teacher training programs are provided.

Assessment

Assessment programs are only beginning where they are being used. Nine states have no assessment program underway. Only in Wisconsin and Florida is economics part of a statewide assessment program, and in Florida the state assessment instrument is being overhauled. Wisconsin also encourages local school districts to do formal program evaluation. In Oregon assessment has been done on a local level. Louisiana and Delaware are just beginning some assessment, and North Carolina and Oklahoma have also done some informal studies. In Georgia an assessment instrument is being
pilot-tested this year. Since mandates are so new, a study of results was not attempted, although this will undoubtedly be a fruitful area for future investigation.

The Extent of Implementation

Only six states identified their mandates as fully implemented: Alabama, Arizona, Delaware, Louisiana, Tennessee, and the secondary level mandate in Wisconsin. However, even among some of these states full implementation is only nominative. In Arizona all students do have to meet the graduation requirement, but this is just a course title, not specific content. In Delaware the representative from the Department of Education responded not that the mandate was fully implemented, but that to comply with the law it would have to be. The Council Director there believes that implementation has been limited. The Tennessee Director said that, yes, they are teaching what is required by the mandate, but that teachers could not be expected to do a very good job because of lack of preparation.

In North Carolina the Council Director stated that the letter of the law is being met, but not the intent of the mandate. Oklahoma's Council Director and Illinois' Council Director both said they did not feel the state's mandate would ever be fully implemented. A representative from Oregon's Department of Education said that since curriculum development and revision in her state was an ongoing process, she could not respond to that question.
Reviewing Table 4, the prospects of a large proportion of the mandates reaching a stage which would be considered full implementation seems rather limited. In order to achieve full implementation, the program must have the support and cooperation of several levels in the education hierarchy beginning with the State Department of Education and progressing to the classroom teacher. Accomplishment of the first stage of implementation is nearing completion in most states. But even with a document specifying content or objectives, the local districts must be willing and able to appropriate the time and money for the required curriculum changes. All but three states indicated that this part of the implementation was still in process. One Council Director indicated that most, but not all, of the districts had completed this stage. Another commented that there were probably some counties that would never really implement an economic education project. In Florida some counties are still barely involved in implementing the 1974 mandate. But there is still another step that must be made before the students receive the benefits of curriculum changes. Teachers must be willing and able to teach the new material which requires adequate resources, adequate training, and a clear understanding of what they are trying to accomplish. With so many states not requiring economics and with elective in-service training, it seems that an adequate trained staff in economic education will be a problem for the foreseeable future. If states cannot reach the teachers and convince them of the importance of economic education, then a fully implemented statewide program is going to be very difficult, if not impossible, to achieve.
Teachers' Knowledge and Acceptance of the Mandate

Council Directors or the Department of Education representatives were asked if the mandate was well known to teachers and if it was well accepted by teachers. Most responded that the mandate was reasonably well known to teachers. Only the Council Director in Illinois thought that it was not, and in Florida the Director estimated that only about fifty percent know of the law. However, the responses to the second question were much different. Only six states felt that the mandate in their state was well accepted by teachers: Alabama, Idaho, Mississippi, Oklahoma, Oregon, and Wisconsin. Several interviewees stated that the mandate was met by initial objection, but that once teachers had been through some in-service training, it was accepted. Two were not sure of the teachers' feelings. Others believed that teachers resented the mandate for a variety of reasons including the number of other mandated courses, resentment of mandated courses in general, because they don't feel qualified to teach the course, or because the teachers are afraid of the subject matter.

Flexibility of the Mandates

The next question applied most directly to states with legislative mandates. Interviewees were asked if they thought that there was the danger of courses coming from their state's mandate being inflexible and becoming dated. Only three felt that this was a possibility. The rest thought that there was no danger of this occurring because the laws were so general and/or the legislature
has been content to let the Department of Education take responsibility for implementation.

Objectivity of the Mandated Courses

The person interviewed in each state was asked if they believed that the course content was objective, non-partisan, non-political, academically free and responsible (the Joint Council's description of what constitutes an acceptable course or program by their standards). Nine responded with an unqualified yes, including one state where the person felt almost insulted that someone would ask such a question. One responded with an unqualified no. One Council Director said that the viewpoint of labor was omitted, one said that since the mandate originated in the Attorney General's office it had a strong consumerism orientation, one felt there was a bias toward economic and personal freedom, one said they were "headed in that (objective) direction," and three felt that bias did occur, but because of the teacher or the text selected, not because of the mandate.

The Effect of the Mandate on Economic Education

Fourteen of those interviewed felt that the mandate had a positive effect on economic education in their state. They believed that it had raised the visibility and profile of economic education, that it encouraged curriculum change and development, that even though no direct appropriation came out of the mandate, it had made money more available for economic education programs, that it had
called attention to the need for economic and consumer education, that it has made teachers more aware of economics, and that it has strengthened the network of the Joint Council on Economic Education.

In Alabama, the Council Director said that it (the mandate) has meant a program in Alabama. Another commented that without a mandate no one (in the schools) would listen. Another commented that a mandate is the only way to develop a statewide program; that if you are committed to certain goals and believe that economic education is essential for effective citizenship, and if you receive no response from education authorities, then legislative action is necessary.

One state responded that the effect on economic education for the first two years was negative, but that in the last two years it had grown in that state. One Director felt that because of the number of unqualified people being forced to teach a complex subject area, the effect on economic education was negative. In Wisconsin, the responder said that the mandate there is passive. He commented that a mandate looks good in terms of quick action, but the real test is what the teacher does, and, that the best results come when teachers develop ownership of material and when the mandate is not emphasized.
V. SUMMARY AND CONCLUSIONS

Activity in the mandating of economic education has been vigorous. Council Directors in thirty-four of the fifty states indicated that a statewide mandate had been or was being considered, and seventeen states now have mandates requiring all students to participate in some economic education program. There are other states in which there has been some state level activity that falls short of a mandate, such as the Maryland legislative resolution, and in still others mandates have been forestalled by statewide activity in economic education as has happened in the state of Washington.

This flurry of activity has been caused by several factors. First, the free enterprise mandates reflect the belief that students do not appreciate the economic system that has been of such great benefit to them. Second, it reflects an emphasis on a pragmatic education which develops student competence in the skills they will need as adults. This can perhaps be seen most easily in the school board mandates in which student competency in certain life role skills is emphasized. Third, it reflects a growing propensity to legislate curriculum changes and additions in a variety of subject areas. It does seem somewhat contradictory that the business community which complains loudly about growing government intervention in business sees legislative intervention in education as a desirable course.
The fact that the mandates are essentially a product of the seventies makes the analysis of programs developed to implement the mandates preliminary at best. Only the Alabama mandate, which is twenty-five years old and the secondary level mandates in Wisconsin are really fully implemented, and in many states the mandates may never be fully implemented.

If one measures the success of the mandates by whether or not full implementation has occurred or is likely to occur, the mandates will be a grave disappointment. In almost all states there are some districts, schools, and/or teachers who may never really teach economic education. However, if the success of the mandates is measured by whether they have increased the quantity and improved the quality of economic education, there have been real gains in most of the states with mandates, including the fact that in several states the mandates have strengthened the network of Centers for Economic Education.

There continue to be certain philosophical arguments that cannot be disregarded. Legislative mandates do transfer matters of educational content to political arenas. They do mandate economic education over other social sciences which are also important to the student. Several of the laws emphasize a rather normative approach to economics, i.e., the appreciation of free enterprise rather than an understanding of a free enterprise system. Since the 1950's educators have been especially wary of teaching students what to think rather than how to think. For this reason, the pro-
grams coming as a result of these mandates are mostly objective and non-partisan in nature.

This non-political, academic approach has occurred at least partly because implementation has been left largely to the state school systems. After initial legislative efforts, the development of content and curriculum has been left up to the educational network. This has also allowed the development of flexible, dynamic programs which can be revised.

However, seven of the states have passed mandates requiring economic education as a single course or courses at the high school level. The difficulty with these courses is that learning the skills required to be a consumer, a producer and a citizen cannot be mastered in one or two courses. They are cumulative skills which need to be learned like math and reading in a kindergarten through twelfth grade program.

There are two major shortcomings in the mandates which could make effective implementation an impossibility. First is the lack of funding to implement the mandates. In most states very little, if any, additional money has been made available at the state or local level for implementation. If the content is of sufficient import to be mandated, it should be important enough to fund. In a few states after the mandate was passed some additional money was made available, but in no case has there been a continuing financial commitment for the implementation of the mandate. In the case of the school board mandates, it might be assumed that the board of education took on this additional commit-
ment knowing that it would have to make the necessary resources available for curriculum development and revision, but this study cannot conclude whether or not this is true.

However, the second problem is more serious; it is teacher training. In ten of the seventeen states with mandates teachers are required to teach economics although they are not required to take it. The introduction of the new content requirement and of the new materials to be used is being done on an elective in-service basis in all states. Clearly teaching such complex, dynamic subject matter would be nearly impossible without some coursework and training, and the widespread success of the mandates is jeopardized by this shortcoming.

It is recommended that teacher training requirements be improved and that adequate funding be provided. It is also recommended that the legislatures continue to allow educational experts handle implementation and the development of kindergarten through grade twelve programs. Under these conditions the mandates will lead to significant gains in economic education. However, the philosophical arguments against the mandates cannot and should not be disregarded, and mandates should remain only one alternative approach to improving economic education and raising the level of economic literacy.
APPENDIX A

POLICY - JCEE AND AFFILIATED COUNCILS STATE LEGISLATION FOR ECONOMICS

An increasing number of states have passed or are considering legislation mandating the teaching of economics, and the Affiliated State Councils and the Joint Council are being called upon for testimony, advice, and counsel. It does seem necessary, therefore, to develop a consensus statement of policy that would attempt to insure that any action contemplated by the State Legislatures has the best possible effect upon economic education programs.

THE JOINT COUNCIL DOES NOT SUPPORT MANDATORY LEGISLATION FOR THE TEACHING OF ECONOMICS. SUCH LEGISLATION MAY WELL BE SELF-DEFEATING. THE RATIONALE FOR THIS POLICY IS:

I. The Joint Council and its Affiliates enjoy tax exemption as nonprofit educational organizations. This alone precludes lobbying or direct action to influence legislation or legislators, but does not eliminate the responsibility to make a case for economics in the school curriculum. Individuals, as distinct from organizations in economic education can engage in drafting legislation, testifying and related activities without restriction.

II. Legislatively mandated courses in education have historically proved to be stultifying and resistant to continual change that must take place in curriculum development to enable the schools to maintain a dynamic program. Initiative and creativity are curbed by legislation which tends to establish rigidities in the school curriculum and transfer matters of educational content to the political arenas.

III. Economics is but one of the many social science disciplines that constitute an adequate program. Economics, history, sociology, political science, geography, and psychology are other disciplines that are part of the experience of every person's learning gestalt if we desire to produce youth equipped to operate successfully in their social environment and personal life, and all provide an input for a proper social studies program. Mandating economics would result in pressures to mandate each of the other disciplines. This would result in chaos. The alternative should be legislation requesting a balanced integration of all three disciplines through a Kindergarten through twelfth grade program.
IV. A separate course in economics requires teachers properly prepared to teach the course. Mandating a course without proper attention to certification requirements for teachers or for in-service training would perhaps result in a situation worse than exists today in terms of economic understanding.

V. Economics can mean many things to many people. Much confusion exists over what is "policy" and what is "economics" and the distinction between the two. Legislation could do well to avoid labeling that connotes policy rather than economic analysis. The educator does have the responsibility to provide the knowledge that will permit an understanding of economic terms in an analytical and dispassionate manner.

VI. The duly constituted authorities for education in the United States are the State Boards of Education, State Commissions and their counterparts at the local level. In the final analysis, they should determine what the curriculum shall be. Furthermore, the teacher controls the program in each classroom. If change is to occur it will have to occur because of the efforts of all those mentioned above.

With these conditions in mind, the following points are set forth as guidelines for policy for the Joint Council and its Affiliates if legislation is to be passed notwithstanding.

I. Councils do have the responsibility to provide advice and consultation to any group seeking to improve economic education. Initiative should come from groups seeking such assistance to avoid any charge of lobbying.

II. The State Department of Education should be given the authority to develop the K-12 syllabus working with the State Council. An advisory committee should be established for the State Department of Education for this project of leaders from the economic life of the State, economists and educational leaders from all levels of instruction. A consensus is needed for the syllabus since the schools are supported by all citizens and serve all children.

III. The Councils should always insist that whatever is done must be objective, nonpartisan, nonpolitical, academically free and responsible. The goal is to develop youth who understand the analytical base of economics and apply this to issues to ensure more rational thinking. No Council support should be offered even indirectly, if the legislation does not meet these criteria or lacks the support of the State Department of Education, School Administrators and teachers.
IV. A K-12th grade program is the most efficient way to achieve the economic understanding necessary for good citizenship. A single semester's course in economics is useful only to the extent that efforts have been carried on in previous years permitting the course to be a synthesizer and a capstone. If the intent of the legislation is acceptable, Councils should volunteer assistance in shaping the curriculum, providing material and training the teachers.

V. A priority should be given to legislation for a revision of certification requirements for teachers to insure proper preparation for economics instruction in an integrated fashion. At present teachers are unprepared to conduct economic education programs because of this deficiency. Any legislation contemplated must start from this point and should be broad enabling legislation rather than specific courses, leaving specifics to State Departments of Education.

VI. State Departments should capitalize on all the developments that have occurred through the economic education movement. These have been the result of experimentation and evaluation. Personnel experienced in economic education is available to give leadership for developing a syllabus.

VII. Funds should be made available to State Departments of Education by the State Legislatures for implementing any state-wide program. Such funds include support for Centers for Economic Education.

PREPARED BY M.L. FRANKEL
Revised December 5, 1974
APPENDIX B

PRELIMINARY QUESTIONNAIRE
STATE ________________________________

COUNCIL DIRECTOR ________________________________

☐ This state has a law or mandate requiring economic education be provided in the schools.
   Date passed ________________
   (Please attach a copy of the law or mandate, if possible).

☐ This state has no state law or mandate, but one is being considered.
   (Please attach a copy of proposed legislation, if available).

☐ This state has considered a state law or mandate, but it has been rejected.

☐ We have no state law or mandate.

COMMENTS:

Please return this form in the enclosed envelope.
THANK YOU FOR YOUR HELP.
APPENDIX C

PROGRAM QUESTIONNAIRE
A. The Mandate

1. Its source and form
   a. Legislature
   b. Executive Branch
   c. D.O.E.

2. Date passed

3. Does it have the force of law?
   Yes ________    No ________

4. Goals cited in the mandate
   a. To help us to be more capable as direct participants in the economy — that is, as consumers, workers, businessmen or investors.
   b. To improve decisions when we act in our society as citizens.
   c. To improve our understanding of the world in which we live.
   d. Other

   e. No goals can be inferred from the mandate.

5. Date specified for implementation

6. Who is responsible for implementation?

7. Was funding recommended or authorized?
   a. Recommended
   b. Authorized
   c. Neither

8. Approaches cited in the mandate
   a. Grade level(s)
   b. 1. Single course
      2. Interdisciplinary

9. Was any requirement for assessment made in the mandate?
   Yes ________    No ________
B. Development of Objectives

1. Have objectives or content been developed?  
   Yes ______  No ______

2. Have appropriate grade levels been specified for the objectives or content?  
   Yes ______  No ______

3. Who is/was responsible for writing objectives or content?  

4. Who has/had input into development of objectives or content?  

5. Who has/had an opportunity to comment on or evaluate objectives or content?  

6. Who will/had ultimate approval of the objectives or content?  

7. Do you have a document describing the content or objectives?  
   Yes ______  No ______

7a. Will you send me a copy?  
   Yes ______  No ______

8. Were any currently available materials used as a guideline for developing content or objectives?  
   Yes ______  No ______

9. Is this stage  
   a. Complete  
   b. In process  
   c. Not yet started

10. How was it funded?  

11. Estimated date of completion  
C. Development and/or Choice of Curriculum Materials

1. What age levels will be included? ____________________________

2. What approach is being used?
   a. A single course or courses
   b. An interdisciplinary approach
      (integrated into what courses?)

3. Who is responsible for development or choice of curriculum materials? ____________________________

4. Who has input into development or selection of curriculum materials? ____________________________

5. Who has an opportunity to comment on or evaluate curriculum materials? ____________________________

6. Who has or will have the responsibility of ultimately approving curriculum materials? ____________________________

7. Are you using or did you use currently published curriculum materials? ____________________________
   a. Exclusively
   b. As guides or patterns for developing your own
   c. As a part of the program
   d. As supplementary materials
   e. Not at all

8. Do you have a list?
   Yes ________  No ________

9. Have the materials that have been developed or adopted been pilot-tested or will they be?
   Yes ________  No ________

10. Have they been revised? By Whom?
    Yes ________  No ________

11. Is this stage
    a. Complete
    b. In process
    c. Not yet started

11a. What is the estimated date of completion? ____________________________

12. How was it funded? ____________________________
D. Classroom Implementation

1. Have there been or do you expect there to be any new materials placed in the schools? —
   Yes _________  No _________

2. How were new materials funded? __________________________

3. Were teachers in-serviced on the new content?
   Yes _________  No _________

3a. On the new materials?  Yes _________  No _________

3b. Was or will the training be mandatory or elective? _________

4. How was teacher training funded? __________________________

5. Is this stage
   a. Complete
   b. In process
   c. Not yet started

5a. Estimated completion date _________________________________
E. Assessment

1. Has any attempt been made to measure the success of the program besides student assessment?  
   Yes _________  No _________

la. Please describe ____________________________________________

lb. Is there any documentation available?  Yes ___  No ___

lc. Will you send me a copy?  Yes ___  No ___

2. Has student competency been assessed?  Yes ___  No ___
   a. Who is responsible for development of assessment materials? ______________
   b. Who has input into them? ______________
   c. Who comments on or evaluates them? ______________
   d. Who will ultimately approve the assessment materials? ______________
   e. Are the assessment instruments based on the objectives that were drawn up? ______________
   f. Is this stage  
      a. In process  
      b. Complete  
      c. Not yet started
   g. What is the estimated date of completion? ______________
   h. How was this stage funded? ______________

F. Course Flexibility

1. One of the reservations about legislative mandates is their tendency to be inflexible and become dated.  
   Do you see this as a danger with this state's mandate?  
   Yes _________  No _________
   Comments? ____________________________________________

2. How can the courses that come from this mandate be changed or eliminated? ______________

2a. Who has authority to make changes? ______________
G. General Information

1. Are teachers required to have any courses in economics or economic education in your state?
   Yes _________  No _________

1a. What courses and who is required to have them? __________

2. Are the programs developed as a result of the mandate fully implemented?
   Yes _________  No _________

3. Do you believe that the course content is objective, non-partisan, non-political, academically free and responsible?

4. Are the mandate and its program(s) well known to teachers?
   Yes _________  No _________

5. Are the mandate and its program(s) well accepted by teachers?
   Yes _________  No _________

6. Do you believe that a statewide mandate has had a positive, negative, or no effect on economic education in your state?

7. Any other comments? ____________________________

8. Do you care if your identity or your Council's identity are connected with your comments or opinions? Yes ___ No ___

9. Will you please identify someone in the state's Department of Education that I could interview?
APPENDIX D

STATE MANDATES
A. All public high schools shall give instruction on the essentials and benefits of the free enterprise system. Instruction shall be given in accordance with the course of study prescribed by the state board of education for at least one semester, equal to one-half unit of credit. The state board of education shall prescribe suitable teaching material for such instruction.

B. The costs of such instruction, except those of the state board in prescribing the course of study, shall be an expense of the school district involved.

C. As used in this section "free enterprise" means an economic system characterized by private or corporate ownership of capital goods, by investments that are determined by private decision rather than by state control, and by prices, production, and the distribution of goods that are determined by private decision rather than by state control, and by prices, production, and the distribution of goods that are determined in a free manner.
House Bill 310, which becomes a part of the newly designated Section 4103, Title 14, Delaware Code, expands the previous statutory mandate relative to teaching the Constitution of the United States and Constitution and Government of Delaware by including instruction about the free enterprise system.

It becomes the responsibility of the local school districts to assure that appropriate instruction be provided with these stated considerations:

1. That instruction pertaining to concepts, structure, and basic principles of the free enterprise system be provided all students no later than the opening of the eighth grade and shall continue in the high school courses.

2. That the provisions relative to Social Studies set forth on page C-5, Handbook for Secondary Schools, be fully implemented to assure compliance with the intent of the modification contained in HB 310 so that formal classroom instruction is provided to include:
   a. Constitution of the United States
   b. Constitution of Delaware
   c. Government of Delaware
   d. Free enterprise system

3. That instruction be provided in either the seventh or eighth grade as part of a course in United States History or Delaware History and further instruction be provided during the senior high school grades.

It is the responsibility of the State Board of Education to determine the extent to which the present program of studies provides for appropriate classroom instruction for all students. The staff of the Department of Public Instruction will assume responsibility to determine through visitation, observation and administrative reporting the nature of instruction provided to assure appropriate implementation of Section 4103 of Title 14.
233.0641 Free Enterprise and consumer education program.--

(1) This section may be known and cited as the "Free Enterprise and Consumer Education Act."

(2) The public schools shall each conduct a free enterprise and consumer education program in which each student shall participate.

(3) Acknowledging that the free enterprise or competitive economic system exists as the prevailing economic system in the United States, the program shall provide detailed instruction in the day-to-day consumer activities of our society which instruction may include, but not be limited to, advertising, appliances, banking, budgeting, credit, governmental agencies, guarantees and warranties, home and apartment rental and ownership, insurance, law, medicine, motor vehicles, professional services, savings, securities, and taxes. The program shall provide a full explanation of the factors governing the free enterprise system and the forces influencing production, distribution, and consumption of goods and services. It shall provide an orientation in other economic systems.

(4) In developing the consumer education program, the Department of Education shall give special emphasis to:

(a) Coordinating the efforts of the various disciplines within the educational system and the activities of the divisions of the Department of Education which are concerned with consumer education.

(b) Assembling, developing, and distributing instructional materials for use in consumer education.

(c) Developing programs for inservice and preservice teacher training in consumer education.

(d) Coordinating and assisting the efforts of private organizations and other governmental agencies which are concerned with consumer education.

(5) The Commissioner of Education shall, at least 30 days prior to the 1975 session of the Legislature, transmit to members of the State Board of Education, the President of the Senate, the Speaker of the House of Representatives, and the chairmen of the Senate and House Committees on Education a statement of the overall free enterprise and consumer program, together with a recommended method of evaluating student understanding of the program. Each year thereafter the commissioner shall transmit to the above-named persons an appraisal of the overall consumer education program as to the effectiveness as shown by performance-based tests, efficiency, and utilization of resources, including therewith a statement of the overall consumer education program for the coming fiscal year and
any other recommendations deemed by the commissioner to be appropriate.
Article VIII of the Georgia Constitution reads in part, "the provision of an adequate education for its citizens shall be a primary responsibility of the State of Georgia.

We, the members of the State Board of Education, the public entity created by the Constitution for the purpose of establishing policies for public education, wholeheartedly reaffirm this basic principle.

Further, we, the members of the State Board of Education, reaffirm the principles established in Section II of the Adequate Program for Education in Georgia Act (APEG), which was established and adopted by the General Assembly in 1974, which are as follows.

1. The assurance of an adequate educational opportunity for each Georgian.

2. A quality program which will allow personal development as well as career training.

3. A broader curriculum and a more flexible program to insure that education can be designed to meet each student's needs, interests and abilities.

The State Board of Education accepts its responsibility under the Constitution and state statutes to develop public policies and courses of study that recognize these facts. In addition, this body recognizes the fact that our students need opportunities to make the most of their human potential. It is in this context that we believe it is our responsibility to adopt policies which promote self-reliance. This can be accomplished only by an educational enterprise that recognizes each individual's strengths and deficiencies. Therefore, it is our intent to provide as much flexibility as possible to local systems to address individual student needs while insuring that each student has an equal opportunity.

Definitions

1. Contemporary Life Role Skills - In an effort to identify what schools require and what community expectations are for graduating students, the State Board of Education defines as a major role of the public schools the responsibility to ready the children and youth of Georgia for contemporary life roles. The skills needed for these contemporary life roles shall be defined as those skills which are necessary to address effectively and efficiently the decisions and opportunities presented to individuals in our technical and urbanized free society.
Such skills include the following.

a. Learner - Each citizen should have proficiency in reading, writing, listening, analyzing and speaking. He should also have basic computing skills. He should be able to acquire knowledge and understanding on his own during and after his formal education.

b. Individual - Each citizen should have the skills and understanding necessary to improve both his physical and mental health. He should be able to use his leisure time in a manner which is profitable and fulfilling to him. He should be able to establish a personal family role which is mutually beneficial to him and to members of his family.

c. Citizen - Each citizen should have the skills and understanding to become a responsible member of society, both using and contributing to society in an appropriate manner and interacting with the environment in a responsible way.

d. Consumer - Each citizen should have the skills and knowledge to be an informed consumer in order to use available resources in an efficient and beneficial manner.

e. Producer - Each citizen should have the skills and knowledge necessary to select and pursue a career which reflects his or her interests and abilities. He or she should also have the skills needed to pursue a new career should a situation arise which dictates a change.

These life role skills represent an additional dimension of the public school program. They are not to be construed as a replacement for courses of study; rather, they are identified as a positive reinforcement of skills and knowledge. High school graduation requirements will include these areas in addition to the required clock hours and attendance specified. These broad areas are identified in an effort to allow local boards of education to recognize the thrust of this policy.

Projected Clock Hours for Graduation

Pilot programs will test the feasibility of requiring students to earn a minimum of 3,150 clock hours in grades 9-12.

Clock hours shall be earned in the following required areas of study (one semester equals 75 clock hours; one quarter equals 50 clock hours).
Projected Clock Hours Required for Graduation (continued)

<table>
<thead>
<tr>
<th>Learner:</th>
<th>Communication Skills</th>
<th>Semester(s)</th>
<th>Quarter(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mathematics</td>
<td></td>
<td>6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4*</td>
<td>6*</td>
</tr>
<tr>
<td>Individual:</td>
<td>Health and Safety</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Physical Education</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Citizen:</td>
<td>Laboratory Science</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Citizenship/Local, State and National Government</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Principles of Economics/Business/Free Enterprise</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>U.S. History</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Social Studies Elective</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Consumer:</td>
<td>Personal Finance</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Producer:</td>
<td>Career Planning and Entry Skills</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Electives:</td>
<td></td>
<td>21</td>
<td>35</td>
</tr>
</tbody>
</table>

*Up to 2 semesters/3 quarters of science may be substituted for 2 semesters/3 quarters of mathematics.

HIGH SCHOOL GRADUATION REQUIREMENTS
Policy, (continued)

The diploma shall be the official document certifying completion of required hours, performance and attendance.

A certificate of performance shall indicate that a student has met minimum performance objectives, whether or not he or she completes the required program for graduation. Those students who have met some, but not all, of the requirements for the diploma and have chosen to end the formal school experience, will receive certificates of performance verifying the skills they have acquired.

Local Authority and Responsibilities

Local systems may
1. require additional units of credit for graduation;
2. offer credit for subjects in lieu of enrollment;
3. offer credit for planned off-campus experience;
4. have flexibility in length of class period, the number of class periods per day and the manner in which the school year is segmented;
5. adopt policies to waive attendance requirements, considering the age and maturity of the student, accessibility to alternative learning experience, performance levels, decisions of parents or guardians and guidelines of the State Board of Education.

It shall be the responsibility of local systems to establish

1. performance objectives based on meaningful community input,
2. performance indicators to determine if performance objectives have been met,
3. planned course descriptions for all courses offered,
4. appropriate performance objectives and assessment procedures for students who have been identified as having handicaps which prevent them from meeting the adopted Contemporary Life Role performance objectives,
5. necessary recordkeeping and reporting to students and parents on the attainment of performance objectives; these should be tested at the lowest grade feasible but no later than ninth grade.

All recording and reporting systems shall become a part of a student's permanent record, and a cumulative report shall be available for student and parental review at all times.

Local systems must offer 38 courses of instruction in the following subject matter areas - communication skills, math, laboratory science, social science, comprehensive health and safety, music, arts, foreign language, home economics, vocational education and physical education. Each subject must be taught at least once every two years for unit credit in at least one class section. However, high schools with enrollments of 400 or more shall teach courses annually. Different sequences and course selections must be provided in these subject areas to accommodate varying abilities, needs and interests.

Local systems shall provide every ninth grade student a guidance session for the purpose of examining the likely impact of career objectives on the program of course work he or she plans to follow. Annually thereafter, an advisor shall counsel each student on alternative means he or she might use to satisfy unmet performance objectives.

Implementation

The policy will be piloted in ten school systems (one in each congressional district) throughout Georgia during the school year 1977-78.

Local school systems will develop plans for adoption/adaptation of the pilot models in 1978-79, subject to any modification of the original policy of the State Board of Education as a result of an
annual evaluation of the pilot programs. Systems that choose to meet these requirements prior to 1980 may be granted additional state funds on the basis of a plan submitted by the local school system outlining how the requirements may be met (the additional financial support will be contingent upon receipt of appropriations by the Georgia General Assembly).

Statewide implementation of the policy for students who enroll in the ninth grade in 1979-80 will be contingent upon positive evaluation of the pilot programs and funding by the Georgia General Assembly.

Students who enroll in the ninth grade in Georgia's public schools in 1977-78 must complete a course of study (at least equal to one school quarter's credit; that is, one-third of a Carnegie Unit) in the principles of economics/business/free enterprise.

The State Superintendent of Schools shall designate a staff person who shall serve as Director of Competency-Based Education for Students and who shall coordinate the implementation of the policy on graduation requirements. The State Board of Education shall designate a task force of community representatives and educators to assist staff in the Department of Education in the development of preliminary criteria, procedures and a planning guide for use by the pilot systems. The State Board of Education shall appoint an advisory board to develop a sample guide of performance objectives for the contemporary life roles. This advisory board shall be composed of professionals in life roles addressed in the policy, parents, teachers and students. This sample guide of performance objectives shall be approved by the State Board of Education.

ECONOMIC UNDERSTANDING

In the American economic system, students must understand those factors that affect both their own economic condition as well as the standards of living among the world community.

Effective participation in the economy as a consumer and producer of goods and services requires understanding of personal and world economics and the relation of government to economy.

The student shall:

1. learn to evaluate his/her needs, match products to needs and effectively use products and natural resources.
2. understand the various systems of production and distribution, the role and responsibility of the individual in the systems and the ways in which these systems influence the lives of people.
3. understand the relationship between individual consumption of goods and the effect on the environment.
4. understand the process of obtaining employment, planning and budgeting personal income, saving and investing, and financing major purchases.
5. be aware of the agencies which assist and protect consumers and producers.
6. be aware of national and international business organizations, monetary systems and the effects of government on their economies.
Consumer Economics: This course shall be a one semester course provided at the high school level and shall follow the State Department of Education's guidelines for Consumer Economics. The course may be taught under Business, Social Studies, or the Home Economics departments, or may be combined under any one or two of these departments. The teachers shall have at least nine quarter hours or six semester hours of preparation in Economics and meet the other requirements as set forth in the present Accreditation Standards and Procedures for Secondary Schools. It states that teachers must have a "minimum of sixteen semester hours or twenty-four quarter hours of college preparation in each assigned major subject area, and a minimum of six semester hours or nine quarter hours in the assigned specific subject. . . ."

Consumer Economics: A practical and theoretical course with a focus on critical analysis of consumer issues. The course will introduce students to basic economic structures and theories. Course shall include practical skills involving money management issues such as income tax, credit, banking, investments, insurance, comparative buying decisions on major purchases such as home or car, and comparison shopping on a day-to-day basis.

Consumer Economics: The purpose of consumer economics is to give students some practical skills in money management, wise consumer purchasing, and decision making regarding financial security. The course will introduce students to basic economic structure and theories and give them an appreciation of the free enterprise system. The State Board of Education requires one credit of this subject for high school graduation.
Illinois

There is a growing awareness in the State of Illinois of the need to increase the degree of economic literacy in the public schools in order to provide students with an understanding of the functioning of our private enterprise system and how this affects individuals as income producers and consumers.

Legislation

To develop more informed and effective citizenship with personal economic competence, in 1967 the Seventy-fifth General Assembly passed and the Governor approved Senate Bill 977 which amended The School Code of Illinois (Section 27-12:1) requiring instruction in Consumer Education. This legislation, amended in 1975 and 1977, reads as follows:

"Pupils in the public schools in grades 8 through 12 shall be taught and be required to study courses which include instruction in consumer education, including but not necessarily limited to installment purchasing, budgeting, comparison of prices, and an understanding of the roles of consumers interacting with agriculture, business, labor unions, and government in formulating and achieving the goals of the mixed free enterprise system."

Rationale

The general concept of consumer education is preparation for wise and responsible citizenship. Students should be made to feel that they are "living" now as truly as are adults; that their school is helping them live now more rewardingly; and that with each day and with each dollar they spend they are learning to build a better future for themselves and for others. Students need to explore, think about, and discuss what they want for others as well as for themselves. Young people today, perhaps as never before, have a real need to understand personal, economic, and social values. They need to understand and appreciate the democratic processes.
Section 8. A new section of KRS Chapter 158 is created to read as follows:

The Department of Education shall administer the Consumer Education Act of 1974, pursuant to regulations adopted by the State Board of Education. In administering this Act, the Department of Education shall take into consideration the advice of the Secretary of Consumer Protection and Regulation or his designated representative, the State Consumer Advisory Council, and the Consumer Protection division of the office of the Attorney General.

Section 9. A new section of KRS Chapter 158 is created to read as follows:

(1) Instruction in consumer education shall be conducted in the elementary and secondary schools in conjunction with courses in any appropriate area of study.

(2) Such instruction shall be sequential in nature and suited to meet the needs of the students at their respective grade level.

Section 10. A new section of KRS Chapter 158 is created to read as follows:

The Department of Education shall develop a comprehensive statewide program in consumer education by assuming the following functions:

(1) Assist in the development of model curricula for the public schools in consumer education;

(2) Identifying innovative teaching methods for the instruction of consumer education in the public schools;

(3) Develop methods of evaluating the effectiveness of instruction in consumer education;

(4) Assist school districts in conducting teacher in-service education programs on consumer education;

(5) Assist teacher education institutions in the development of courses on consumer education; and

(6) Administer pilot projects on consumer education in the schools and conduct teacher in-service education.

Section 11. A new section of KRS Chapter 158 is created to read as follows:
The Department of Education shall develop and establish a consumer education training program for public school teachers and administrators to provide training at the local district level.

Section 12. A new section of KRS Chapter 158 is created to read as follows:

The governing board of each local school district shall adopt a policy regarding consumer education programs by resolution in accordance with guidelines approved by the State Board of Education and consistent with the provisions of this Act, specifying among other things, the curriculum to be utilized in teaching consumer education, provisions for in-service training and curriculum assistance to teachers.

Section 13. KRS 158.270 is repealed.
To amend Title 17 of the Louisiana Revised Statutes of 1950 by adding thereto a new Section to be designated as Section 274 thereof, relative to required courses of study in public high schools, to provide that all public high schools shall give instruction in the essentials and benefits of the free enterprise system and by adding thereto a new Section to be designated as Section 274.1 thereof relative to a required course in civics, to prescribe the duties of the State Board of Elementary and Secondary Education, the State Department of Education and the various local school boards of the state with regard to such program, and otherwise to generally and specifically provide with respect thereto.

Be it Enacted by the Legislature of Louisiana:

Section 1. Sections 274 and 274.1 of Title 17 of the Louisiana Revised Statutes of 1950 are hereby enacted to read as follows:

274. Essentials and benefits of free enterprise system; required course.

A. All public high schools shall give instruction on the essentials and benefits of the free enterprise system in which each student shall participate as a prerequisite to graduation, beginning with students who graduate during or after the 1977-78 school session. Instruction shall be given in accordance with the course of study prescribed by the State Board of Elementary and Secondary Education for at least one semester or quarter, equal to one-half unit of credit. The State Board of Elementary and Secondary Education shall prescribe suitable teaching materials for the instruction.

B. As used in this Section "free enterprise" means an economic system characterized by private or corporate ownership of capital goods, by investments that are determined by private decision rather than state control and by prices, production, and the distribution of goods that are determined in a free manner. Instruction required herewith shall emphasize the positive values of profit and competition in a free economy and the enhancement of the worth and dignity of the individual under such a system.

C. The State Board of Elementary and Secondary Education shall adopt regulations to insure instruction required herewith is given to all pupils in all public high schools and local boards of education of every city, parish and school district of this state shall schedule such instruction in accordance with said regulations of the State Board of Elementary and Secondary Education. In-service training programs shall be provided each year by the State Department of Education to assist teachers who give instruction on the free enterprise system.
D. The State Department of Education shall, at least thirty days prior to each regular session of the legislature subsequent to the effective date of this Section, transmit to the members of the State Board of Elementary and Secondary Education, the president of the Senate, the speaker of the House of Representatives and the Chairmen of the Senate and House Education Committees, a report as to the status of the free enterprise education program together with any recommendations for further improvement or additional legislation needed.

274.1. Civics; required course

All public high schools shall give instruction in a course in civics as a prerequisite to graduation, beginning with students who graduate during or after the 1977-78 school session. Instruction shall be given in accordance with the course of study prescribed by the State Board of Elementary and Secondary Education for at least two semesters, equal to one unit of credit. The State Board of Elementary and Secondary Education shall prescribe suitable teaching materials for the instruction.

Section 2. If any provision or item of this Act or the application thereof is held invalid, such invalidity shall not affect other provisions, items or applications of this Act which can be given effect without the invalid provisions, items or applications, and to this end the provisions of this Act are hereby declared severable.

Section 3. All laws or parts of laws in conflict herewith are hereby repealed.
AN ACT TO PROVIDE FOR THE IMPLEMENTATION OF ECONOMIC EDUCATION INTO THE SOCIAL STUDIES OR BUSINESS STUDIES OR CONSUMER HOMEMAKING STUDIES CURRICULUM OF GRADES 1 THROUGH 12; TO DESIGNATE THE STATE DEPARTMENT OF EDUCATION AS THE AGENCY RESPONSIBLE FOR THE IMPLEMENTATION OF ECONOMIC EDUCATION INTO THE PUBLIC SCHOOLS; AND FOR RELATED PURPOSES.

Be It Enacted By the Legislature of the State of Mississippi:

Section 1. The purpose of this act is to insure the development of a comprehensive economic education program for grades one (1) through twelve (12) in the schools in this state. This would involve the inclusion of basic economic principles into the social studies curriculum providing a balance with the basic principles of the other social sciences.

Section 2. It is the legislative intent that this program shall teach a positive understanding of the American economy and the free enterprise system, how it functions and how the individual can function effectively within our economy as a consumer, worker and voter.

Section 3. The State Department of Education shall administer this act pursuant to regulations adopted by the State Board of Education. Support shall be provided by the state colleges and universities in the preparation of teachers to carry out the provisions of this act. These institutions are also encouraged to establish formal Economic Education Centers to assist the schools with curriculum planning, in-service training and further work in the development of instructional materials.

Section 4. In administering this act, the State Department of Education shall be governed by the following:
1. Implement in-service education programs for teachers, administrators, and other personnel. General guidelines will be provided by the Mississippi State Department of Education. Supplementary in-service teacher education materials shall be developed and made available to all school districts by the State Department of Education;
2. Implement provisions of this act in the most expeditious manner possible, commensurate with the availability of teaching personnel;
3. Encourage local school system evaluation of the effectiveness of the economic education program prescribed by this act; and
4. Cooperate with the state colleges and universities in developing programs and short course workshops for the preparation of economic education teaching personnel.
Section 5. The Mississippi State Department of Education shall adopt regulations to insure the teaching of economic education to all pupils. The Board of Education of every school district of this state shall include economic education in social studies or business studies or consumer homemaking studies as part of the curriculum of every elementary and secondary school, on the following schedule: Grades one (1) through three (3) by the 1978-79 school year; grades four (4) through six (6) by the 1979-80 school year; grades seven (7) through nine (9) by the 1980-81 year; and grades ten (10) through twelve (12) by the 1981-82 school year.

Section 6. The State Department of Education is hereby designated as the state agency responsible for the administration and supervision of the economic education program.

Section 7. This act shall take effect and be in force from and after its passage.
North Carolina

AN ACT TO AMEND CHAPTER 115 OF THE GENERAL STATUTES TO REQUIRE INSTRUCTION IN THE FREE ENTERPRISE SYSTEM IN THE PUBLIC HIGH SCHOOLS OF THE STATE.

The General Assembly of North Carolina enacts:

Section 1. G.S. 115-37 is amended by rewriting the same as follows:

"115-37. Subjects taught in public schools.--County and city boards of education shall provide for efficient teaching in each grade of all subjects included in the outline course of study prepared by the State Superintendent of Public Instruction, which course of study at the appropriate grade levels shall include instruction in Americanism, government of the State of North Carolina, government of the United States, fire prevention, harmful or illegal drugs, including alcohol, and the free enterprise system at the high school level, its history, theory, foundation, and the manner in which it is actually practiced. Nothing in this Chapter shall prohibit city or county boards of education from operating a nongraded system in which pupils are taught at their individual learning levels."

Section 2. The second sentence of the second paragraph in G.S. 115-198 is amended by deleting at the end thereof the period and adding the following punctuation and words: "", and the free enterprise system at the high school level.""

Section 3. This act shall become effective beginning with 1975-76 school year.

In the General Assembly read three times and ratified, this the 20th day of March, 1975.
Oklahoma Economic Education Act of 1974

Be It Enacted By the People of the State of Oklahoma:

Section 1. This act shall be known and may be cited as the "Economic Education Act of 1974."

Section 2. As used in this act, the term "economic education" means citizenship competencies needed by the individual for effectively performing his decision-making roles as a consumer, a worker making career choices and a voter on personal and societal economic issues.

Section 3. The purpose of this act is to insure the development of a comprehensive economic education program for all children in kindergarten and grades 1 through 12 in the public schools of this state. It is the legislative intent that this program shall teach a positive understanding of the American economy, how it functions and how the individual can function effectively within our economy as a consumer, worker and voter. While dealing with economic problems and issues, the program shall teach the positive values of profit and competition in a basically free-enterprise economy which underscores the worth and dignity of the individual.

Section 4. The State Department of Education shall administer the comprehensive Economic Education Act of 1974 pursuant to regulations adopted by the State Board of Education. Support shall be provided by the state senior colleges and universities in the pre-service preparation of teachers to carry out the provisions of this act. These institutions of higher education are also encouraged to establish formal Economic Education Centers to assist the common schools with curriculum planning, in-service training and further work in the development of instructional materials. In administering this section, the Department shall take into consideration the advice of the Oklahoma Council on Economic Education.

Section 5. In administering this act, the State Board of Education and the State Department of Education shall be governed by the following:

1. Implement in-service education programs for teachers, administrators and other personnel. General guidelines are provided by the Economic Education Curriculum Guide--K-12, published by the Oklahoma State Department of Education in 1972. Supplementary in-service teacher education materials which are based on individual performance and designed for use with a minimum of supervision shall be developed and made available to all school districts;

2. Implement provisions of this act in the most expeditious manner possible, commensurate with the availability of teaching personnel;
3. Implement local school system evaluation of the effectiveness of the economic education program prescribed by this act; and
4. Recommend degree programs and short course seminars for the preparation of economic education teaching personnel.

Section 6: The State Board of Education shall adopt regulations to insure the teaching of economic education to all pupils. The Board of Education of every school district of this state shall schedule the integration of economic education in social studies, business education, home economics and the other vocational courses as part of the curriculum of every elementary and junior and senior high school, on a minimum time schedule of kindergarten through grade 3 by the 1975-76 school year; grades 4 through 6 by the 1976-77 school year; grades 7 through 9 by the 1977-78 school year; and grades 10 through 12 by the 1978-79 school year.

Section 7: In implementing this act every effort shall be made to combine funds appropriated for this purpose with funds available from all other sources; federal, state, local or private, in order to achieve maximum benefits for improving economic education.

Section 8. The State Department of Education shall, at least thirty (30) days prior to the 1975 regular session of the Legislature and each regular session thereafter, transmit to the members of the State Board of Education, the President Pro Tempore of the Senate, the Speaker of the House of Representatives and the chairmen of the Senate and House Education Committees, a report as to the status of the economic education program together with any recommendations for further improvement, modification or additional legislation.

Section 9. It being immediately necessary for the preservation of the public peace, health and safety, an emergency is hereby declared to exist, by reason whereof this act shall take effect and be in full force from and after its passage and approval.
Goals for Elementary & Secondary Education

(1) The Board, in response to the changing needs of Oregon learners, sets forth six goals for public schools.

(2) Conceived and endorsed by Oregon citizens, the statewide goals are designed to assure that every student in the elementary and secondary schools shall have the opportunity to learn to function effectively in six life roles: INDIVIDUAL, LEARNER, PRODUCER, CITIZEN, CONSUMER, and FAMILY MEMBER. Each goal suggests the knowledge, skills, and attitudes needed to function in these life roles.

(3) The statewide goals shall be implemented through the district, program and course goals of each local school district. These local goals are set by schools and communities together to fulfill a mutual responsibility for the education of every student. Because most of the knowledge and skills needed to function effectively in the role of LEARNER are acquired in school, the school has primary responsibility for helping students achieve this goal.

(4) Each school and its community should establish priorities among the goals to meet local needs, and allocate their resources accordingly. This process should provide each student with the opportunity to achieve the requirements for graduation from high school, and as much additional schooling as school and community resources can provide.

(5) Each individual will have the opportunity to develop to the best of his or her ability the knowledge, skills, and attitudes necessary to function as a (an):

(a) "Individual": to develop the skills necessary for achieving fulfillment as a self-directed person; to acquire the knowledge necessary for achieving and maintaining physical and mental health and to develop the capacity for coping with change through an understanding of the arts, humanities, scientific processes, and the principles involved in making moral and ethical choices;

(b) "Learner": to develop the basic skills of reading, writing, computing, spelling, speaking, listening, and problem-solving; and to develop a positive attitude toward learning as a lifelong endeavor;

(c) "Producer": to learn of the variety of occupations; to learn to appreciate the dignity and value of work and the mutual responsibilities of employees and employers; and to learn to identify personal talents and interests, to make appropriate career choices, and to develop career skills;
(d) "Citizen": to learn to act in a responsible manner; to learn of the rights and responsibilities of citizens of the community, state, nation, and world; and to learn to understand, respect and interact with people of different cultures, generations and races;

(e) "Consumer": to acquire knowledge and to develop skills in the management of personal resources necessary for meeting obligations to self, family, and society;

(f) "Family Member": to learn of the rights and responsibilities of family members, and to acquire the skills and knowledge to strengthen and enjoy family life.

Graduation Requirements

(1) Each local district enrolling students in grades 9 through 12 shall implement Board-adopted high school graduation requirements beginning with the graduating class of 1978.

(2) Credit Requirements for high school program completion:

(a) Each student shall earn a minimum of 21 units of credit in grades 9 through 12;

(b) Units of credit shall be earned in the following areas of study:

(A) Language Arts/English - 3
(B) Mathematics - 1
(C) Social Studies/History - 1
(D) Citizenship/Government - 1
(E) Science - 1
(F) Health Education - 1
(G) Physical Education - 1
(H) Consumer Education/Economics/Personal Finance - 1
(I) Career Education - 1
(J) Electives - 10

(c) Local boards may alter the number of units of elective credits;

(d) Local boards may establish additional credit requirements beyond the minimum number.

(3) Planned course statements shall be written for courses in grades 9 through 11 by 9-1-76 and in grades 12 by 9-1-77 and shall be available to students, staff, parents, local board, and interested citizens.
Diplomas and Certificates of Competency

(1) The local board shall award a diploma upon fulfillment of all state and local district credit, competency and attendance requirements.

(2) The local board may grant a certificate identifying acquired minimum competencies to students having met some but not all requirements for the diploma and having chosen to end their formal school experiences.

Performance Requirements for Program Completion

(1) Student transcripts shall record demonstration of minimum competencies necessary to:
   (a) Read, write, speak, listen;
   (b) Analyze;
   (c) Compute;
   (d) Use basic scientific and technological processes;
   (e) Develop and maintain a healthy mind and body;
   (f) Be an informed citizen in the community, state, and nation;
   (g) Be an informed citizen in interaction with environment;
   (h) Be an informed citizen on streets and highways;
   (i) Be an informed consumer of goods and services;
   (j) Function within an occupation or continue education leading to a career.

(2) The local board shall by 9-1-76 adopt and make available to the community minimum competencies it is willing to accept as evidence students are equipped to function in the society in which they live. Students need not develop all competencies within the formal schooling process. Schools shall provide necessary instruction for those who need it. The local district shall identify performance indicators used for competency verification.

(3) The local district may alter performance indicators for competencies or the local board may declare a policy for granting waivers to substitute competencies appropriate to unique needs and abilities of individual students.
South Carolina

No copy of the policy statement was available, but the following is an excerpt from a letter to Mr. Irvin Tucker, Executive Director of the South Carolina Council for Economic Education from Charlie G. Williams, Deputy Superintendent for Instruction in the South Carolina Department of Education dated September 1, 1978.

"A major objective of the State Board of Education and the State Department of Education is to promote and implement within the public schools quality economic education programs 'that will enable students to develop an understanding of the basic principles of the American economic system and the wise use of personal resources'."

"In keeping with this strong emphasis on the teaching of our free market system and elements of personal economics, the Defined Minimum Program for South Carolina School Districts now requires that students successfully complete a semester of economics as a prerequisite to high school graduation."

Following is the description of the semester course in economics:

ECONOMICS (½ unit required)

While it is permissible to teach economics in either the ninth, tenth, eleventh, or twelfth grades, it is most adaptable for students in the eleventh or twelfth grade, especially if it is taught for only one semester. If there is a combination class including pupils from the ninth through the twelfth grades, it is recommended that it be taught for one year. Economics courses should emphasize the American economic system and the wiser use of personal resources.

Within this framework, content should include:

1. The historical background with emphasis on the necessity for studying economics.

2. Production and consumption of economic goods, and the laws governing these.

3. The types of business organization, how they are determined, and the government's growing regulatory role.

4. The function of exchange; types of money, monetary systems, banks and banking; determination of prices; the necessity for savings, dangers of inflation; and the function of the Federal Reserve System.

5. Public finance at the local, state, and national levels with understandings of control (who?), sources (where?), and distribution of revenue (what?).
6. The American economy as compared with its competitors, with special emphasis on how American capitalism compares with communism in serving the people and other experiments in economic and social planning.

7. Personal or consumer economics and the role it plays in credit, banking, insurance, the standard of living, economic security, obtaining a home, education, and taxation.

8. Economic issues evolving from labor-management relations, automation, agriculture, land costs, world trade, and the population explosion.

9. The threats to free enterprise, emphasizing current economic trends.

10. Use of local resource personnel and field trips.
Tennessee

On August 10, 1973, the State Board of Education adopted a regulation requiring all students to earn \( \frac{1}{2} \) unit of credit in economics. The requirement applies to freshmen entering during the 1974-75 school year. The Board did not elaborate on the content of the course at the time of adoption.

The 88th General Assembly considered legislation concerning an economics course offering for high school students and on February 24, 1974, passed House Bill 742. The law reads:

The State Board of Education shall establish a program of instruction for the public high schools on the essentials of the free enterprise system. Instruction shall be given in accordance with the course of study prescribed by the State Board of Education for at least one semester, equal to one-half unit of credit. The State Board of Education shall prescribe suitable teaching material for such instruction.

As used in this section, "instruction on the essentials of the free enterprise system" may be construed to include a minimum of thirty (30) weeks participation in the Junior Achievement Program, and such participation shall render the student eligible for the one-half unit of credit granted under this section.

As used in this section "free enterprise" means an economic system characterized by private or corporate ownership of capital goods, by investments that are determined by private decision rather than by state control, and by prices, production, and the distribution of goods that are determined in a free manner. (TCA 49-1928).

It should be noted that according to the records of the legislative debate and the author of House Bill 742, the course was to be made available on an elective basis to all students in the public schools of Tennessee.

At the April 5, 1974, meeting, the State Board of Education reacted to questions concerning the nature of the economics course. Some persons understood that consumer education was to be the thrust of the course because of Senate Joint Resolution No. 115 and Senate Joint Resolution 75 which stressed elements of consumer economics. The Board, however, had intended for the course to present the essentials of the free enterprise system. State Department of Education legal counsel recommended the Board ruling and the law be treated as one course. The Board agreed that elements of consumer economics may be included in order to provide a balanced program.
The Board's ruling is included in the Rules, Regulations and Minimum Standards as follows:

One-half unit of instruction in economics is required for graduation and shall include but not be limited to a study of the fundamental principles of the free enterprise system and the factors that influence its function as well as rudiments of consumer economics preparing the student to be a more intelligent and responsible purchaser and user. (Rules, Regulations and Minimum Standards, 1974-1975, p. 54).

Economics was listed under graduation requirements as $\frac{1}{2}$ unit required with an explanatory note as follows:

Students may meet this requirement by:

(1) One semester in Economics
(2) Out-of-school experiences through Jr. Achievement
(3) Distributive Education

This information on Tennessee was taken from a report entitled "Economics Requirement for Tennessee by Ms. Leslie White, Social Studies Specialist, SDE, and Mr. Van Latture, Director, Year Round Schools, SDE."
Be It Enacted By The Legislature of the State of Texas:

Section 1. Chapter 21, Texas Education Code, as amended, is amended by adding Section 21.120 to read as follows:

Section 21.120. ECONOMIC EDUCATION. (a) This section shall be known and may be cited as the 'Economic Education Act of 1977.'

(b) As used in this section, the term 'economic education' means citizenship competencies needed by the individual for effectively performing his decision-making roles as a consumer, a worker making career choices, and a voter on personal and social economic issues.

(c) The purpose of this section is to insure the development of a comprehensive economic education program for all children in grades 1 through 12 in the public schools of this state. It is the legislative intent that this program shall teach a positive understanding of the American economy, how it functions, and how the individual can function effectively within our economy as a consumer, worker, and voter. While dealing with economic problems and issues, the program shall teach the positive values of a basically private-enterprise economy which underscores the worth and dignity of the individual.

(d) The Central Education Agency shall administer this section pursuant to regulations adopted by the State Board of Education. Support may be provided by the state senior colleges and universities in the preservice preparation of teachers to carry out the provisions of this section. These institutions of higher education are also encouraged to establish formal economic education centers to assist the public schools with curriculum planning, in-service training, and further work in the development of instructional materials.

(e) In administering this section, the State Board of Education and the Central Education Agency shall:

1. develop general guidelines and implement in-service education programs for teachers, administrators, and other personnel;
2. implement provisions of this section in the most expeditious manner possible, commensurate with the availability of teaching personnel;
3. implement local school system evaluation of the effectiveness of the economic education program prescribed by this section;
4. recommend programs and short course seminars for the preparation of economic education teaching personnel; and
5. require all Texas public high schools to give instruction on the essentials and benefits of the American economic system. The effective date for this section shall be September 1, 1978.
(f) The State Board of Education shall adopt regulations to insure the teaching of economic education to all pupils in grades 1 through 12 on a minimum time schedule of grades 10 through 12 by the 1978-79 school year, grades 7 through 9 by the 1979-80 school year, grades 4 through 6 by the 1980-81 school year, and grades 1 through 3 by the 1981-82 school year.

(g) In implementing this section, the State Board of Education shall make every effort to combine funds appropriated for this purpose with funds available from all other appropriate sources, public and private, in order to achieve maximum benefits for improving economic education.

(h) The Central Education Agency, at least 30 days prior to each regular session of the legislature, shall transmit to the members of the State Board of Education, the lieutenant governor, the speaker of the house of representatives, and the chairmen of the senate and house election committees, a report as to the status of the economic education program together with any recommendations for further improvement, modification, or additional legislation.

Section 2. The importance of this legislation and the crowded condition of the calendars in both houses create an emergency and an imperative public necessity that the constitutional rule requiring bills to be read on three several days in each house be suspended, and this rule is hereby suspended, and that this Act take effect and be in force from and after its passage, and it is so enacted.
Wisconsin

Chapter 118, Paragraph 10 - Citizenship

Every public and private school by appropriate instruction and ceremony to be formulated by the Department of Public Instruction shall provide instruction in citizenship.

Chapter 118, Paragraph 11 - Family and Consumer Education

Every public high school shall provide instruction on the rights and responsibilities of the family and consumer including consumer behavior and decision-making, contracts, credit alternatives, budgeting, and family finance, with emphasis on frugality and thrift, savings and investments, insurance, profit and loss, the responsibility and morality of family living, and other societal concerns for instilling qualities of integrity and fiscal competence in young persons.
Journal Articles


Horton, Robert V. and Weidenaar, Dennis C. "Wherefore Economic Education?" Journal of Economic Education 7 (Fall 1975): 40 - 44.


Spitzer, George J. "The Case, if Any, for Economic Literacy." The Journal of Economic Education 1 (Spring 1970): 77 - 84.

Publications from State Departments of Education
On Economic Education in the State

Beczkiewicz, Thomas J., Executive Director. Indiana Project for Consumer and Economic Education Guidelines, n.d. Publication of the guidelines was made possible through a grant by the Indiana State Board of Vocational and Technical Education.


Prescription for Economic Literacy in Mississippi's Schools. Jackson, Mississippi: State Department of Education, Division of Public Instruction, Fall, 1978. (Mimeographed).


Other


Junior Achievement: Project Business, A program that makes economics fun for 8th or 9th graders! Junior Achievement, 1977. (Pamphlet).


