

**GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2005**

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**HOUSE BILL 16**

Short Title: Sch. Curriculum Shall Include Consumer Educ.

(Public)

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Sponsors: Representatives Miller; and Jones.

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Referred to: Education.

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January 31, 2005

A BILL TO BE ENTITLED

AN ACT TO REQUIRE THE PUBLIC SCHOOLS TO PROVIDE CONSUMER  
EDUCATION IN GRADES NINE THROUGH TWELVE.

The General Assembly of North Carolina enacts:

**SECTION 1.** G.S. 115C-81 is amended by adding a new subsection to read:

"(i) The State Board of Education shall adopt a consumer education curriculum for grades 9 through 12 and shall specify the minimum amount of instructional time that shall be devoted to it. Topics covered in the curriculum shall include, but not be limited to, installment purchasing, budgeting, investing, banking, bank-lending practices, comparisons between conventional and subprime lending sources, consumer credit issues, comparisons of prices, and an understanding of the consumer's role in formulating and achieving the goals of the free enterprise system."

**SECTION 2.** This act is effective when it becomes law and applies beginning with the 2006-2007 school year.