

# STATE OF NEW YORK

3660

2025-2026 Regular Sessions

## IN ASSEMBLY

January 29, 2025

Introduced by M. of A. CONRAD -- read once and referred to the Committee on Education

AN ACT to amend the education law, in relation to establishing a state seal of financial literacy

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. The education law is amended by adding a new section 815-a  
2 to read as follows:

3 § 815-a. State seal of financial literacy. 1. (a) The state seal of  
4 financial literacy is established to recognize high school graduates who  
5 have attained a high level of proficiency in personal finance, budget  
6 management, and investment. The state seal of financial literacy shall  
7 be awarded by the commissioner. School district participation in this  
8 program is voluntary.

9 (b) The purposes of the state seal of financial literacy are as  
10 follows:

11 (1) To encourage pupils to study the principles of personal finance.

12 (2) To certify attainment of financial literacy.

13 (3) To provide employers with a method of identifying people with  
14 financial literacy skills.

15 (4) To provide universities with an additional method to recognize  
16 applicants seeking admission.

17 (5) To prepare pupils with twenty-first century skills.

18 (6) To recognize the value of students demonstrating the financial  
19 knowledge, skills, and abilities required to manage personal finances in  
20 our public schools.

21 2. (a) The state seal of financial literacy certifies attainment of a  
22 high level of proficiency by a graduating high school pupil in financial  
23 literacy.

24 (b) The board of regents shall promulgate such regulations of the  
25 commissioner as may be necessary to establish the criteria that students

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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1 must achieve to earn a state seal of financial literacy, which may  
2 include, but is not limited to attainment of units of credit in social  
3 studies or economics.

4 3. The commissioner shall do both of the following:

5 (a) Prepare and deliver to participating school districts an appropri-  
6 ate insignia to be affixed to the diploma and transcript of the pupil  
7 indicating that the pupil has been awarded a state seal of financial  
8 literacy by the commissioner.

9 (b) Provide other information the commissioner deems necessary for  
10 school districts to successfully participate in the program.

11 4. A school district that participates in the program under this  
12 section shall do both of the following:

13 (a) Maintain appropriate records in order to identify pupils who have  
14 earned a state seal of financial literacy.

15 (b) Affix the appropriate insignia to the diploma and transcript of  
16 each pupil who earns a state seal of financial literacy.

17 5. No fee shall be charged to a pupil pursuant to this section.

18 § 2. This act shall take effect on the first of September next  
19 succeeding the date on which it shall have become a law.