

Community Engagement

New High School Graduation Requirements

**Summary Report provided by
Oregon's Kitchen Table**

June 2024



INTRODUCTION

In the Winter of 2022, the Oregon Department of Education (ODE) partnered with Oregon's Kitchen Table (OKT) to conduct a broad and inclusive statewide community engagement process related to Oregon's high school graduation requirements. ODE used the input gathered during that process to inform a set of recommendations to the legislature regarding high school graduation requirements. Responding directly to community input, ODE recommended that the legislature add a future planning course and a personal financial education course to the required curriculum. In 2023, the Oregon Legislature passed Senate Bill 3, which required a 0.5 credit in both: 1) Personal Financial Education; and 2) Higher Education and Career Path Skills as part of the 24 credit requirement for an Oregon Diploma.

Between December 2023 and April 2024, the Oregon Department of Education again partnered with Oregon's Kitchen Table (OKT) to inform the development of instructional standards for these two requirements, with a particular focus on students who have experienced educational disparities. ODE and OKT recognized that, while there was broad agreement across racial, religious, economic, and geographic differences that both financial literacy and future planning skills are essential to Oregon youth, there might be significant differences in how those skills are conceived of and applied. In particular, there is a risk that dominant culture or middle-class values and assumptions might overshadow the needs of some students and families, particularly economically vulnerable students and students and families who are often not heard from in traditional processes.

With all that in mind, OKT staff and organizers conducted 13 individual interviews and held 10 community conversations across the state, including following up with many people who were part of the prior engagement process for Senate Bill 744. It was important and meaningful for many participants to hear what had happened with their earlier input and to be invited into this next phase of shaping high school graduation requirements.

We heard from both youth and adults who support youth from communities whose students have experienced educational disparities, including youth and adults serving youth who self-identify as:

- LGBTQIA2S+
- An Immigrant and/or refugee
- A youth whose parents are or were incarcerated
- A youth who is involved in a variety of systems (including residential treatment, juvenile justice, and long term care facilities)
- An English learner
- Black, Latinx, and/or Filipino
- Experiencing a disability
- Having experienced or experience houselessness

Participants in these conversations offered a wide range of experiences and ideas related to and about personal finance education and future planning. Though we heard many suggestions, this

summary focuses on the ideas most directly related to ODE's immediate need to develop standards and schools' and districts' need to create curriculum.

BROAD VALUES AND CONCERNS

As mentioned above, there is broad agreement that Oregon students need more preparation to navigate a world full of large, often-intimidating systems and complex decision-making. During the 2022 engagement, students, teachers, and family members spontaneously identified financial literacy and future planning as areas where students could use more information, engagement, and support.

This winter, when asked about the details of what precisely Oregon students should be required to learn, it became clear that Oregon students are starting in vastly different places and that they need a variety of things to confidently enter the next phase of their lives. Despite those different starting places, almost everyone we spoke with supported the new requirements.

Most people agreed school is a good place to learn financial and future planning skills and many of the adults we talked with shared stories about similar classes that had benefited them or regrets about entering the world without the benefit of classes like these. Several people—particularly those from immigrant families or from families experiencing generational poverty—emphasized that schools can provide information that families might not otherwise teach at home. Even so, some of the people we spoke with cautioned that, in addition to benefiting multiple generations, learning opportunities like these can create tension or conflict among generations with differing attitudes about issues like credit, banking or higher education.

In addition, many people noted that the benefits of these courses will wholly depend on the implementation. In particular, people expressed concerns about teachers' limited experience, training, and perspective related both to the subject matter itself and the lived experience of their students. Several people emphasized the need for significant guidance related to the curriculum, especially in schools that have a high turnover rate and where teachers are teaching many courses or may not have subject matter expertise.

Similarly, several educators noted that the short implementation timeline created pressure on already overstretched schools and teachers and could lead to poorly planned or poorly executed implementation.

Several families noted that teachers may not have the necessary understanding of students' lived experience and how overwhelming some students might find the realities of navigating complex educational, vocational, and financial systems. In particular, several people suggested that it is important for teachers to understand how people from a wide variety of cultures relate to financial decision-making and future planning. In addition, some students voiced concerns that this type of learning can be overstimulating and that sometimes educators are not sufficiently informed about how to navigate issues like mental health and anxiety to help students effectively retain and apply learning in these areas.

Both students and adults expressed significant anxiety about the broader social context of students' futures. In particular, many people were concerned about whether students would be able to find jobs that would allow them to afford their living expenses, to live where they want to, accommodate students' needs or disabilities, build on and value students' strengths and interests, and pay a living wage.

GENERAL APPROACH TO CONTENT

There were two notable themes that arose about both financial literacy and future planning: 1) focus on decision-making; and 2) practical applications.

Decision-making

First, people brought up decision-making as a key skill across both domains. People emphasized the need for students to learn how to:

- Assess the pros and cons of any decision,
- Make decisions for the short-term as well as the long-term
- Break down long-term goals into actionable steps

While nearly everyone felt that these topics are relevant to all students, we also heard a lot of overwhelm, fear and doubt from students about how to actually approach significant decisions. We also heard from some adults that long-term thinking is a challenge for the students they work with, and that they could use some skill-building in that regard. We also heard from many students that they wanted information, skills and context so that they can make more informed choices about how they want to participate.

Applied and culturally relevant content

The most consistent feedback we heard was the desire for these courses to be concrete, real, and hands-on. People expressed that desire in a range of ways. Some people talked about it being "in depth, not surface level" and involving actually going through getting connected and filling out applications, "not just a list of links." Other people suggested simulations, mock interview practices, reviewing each others' applications for scholarships or college, one-on-one interaction, field trips, and hands-on activities.

Many people talked about the opportunity to connect youth with a range of community members, community partners, agencies, potential employers, etc. as part of these classes. In particular, some people felt strongly that schools should partner with culturally specific organizations to bring in people who reflect students' identities and/or life experiences to share this information.

Many students were excited about the experiential aspects of this learning – in particular we heard students talk with enthusiasm about career fair days, job shadowing, having people from different careers come in and talk about their jobs, visiting different workplaces, and field trips to see colleges. We also heard from some students the desire to hear from people who might have made mistakes and learned from them. In general, many people felt that having more perspectives and people involved in this class than just a single teacher would support student learning.

“How can we help teachers understand that they have students from different backgrounds who look at personal finance from a completely different lens?”

QUESTIONS AND/OR AREAS OF DISAGREEMENT

Flexibility

There were a number of questions about how flexible the standards would be and whether all students would have to cover all the standards. Many people said that it would be helpful for there to be standardized learning expectations as related to these topics and that students would benefit from learning things even if they might not immediately apply to them. On the other hand, many people voiced that having the content being immediately applicable, actionable, and relevant would be most beneficial and that the course should focus on what is relevant and interesting to the students in the room.

Particularly with HECPS, some students felt that learning all the potential pathways will provide a groundwork that they can draw on later, even if the information isn't immediately relevant. Other students felt that the classes should be separated based on pathway or that students should be able to select which standards to focus on based on their interests. Families of students with disabilities were particularly concerned about whether their students in special education would be able to access this class, even if they need more support or are in separate classrooms.

“Even if it benefits 50% of student population but we have to put 100% of students through it - that's a good value add.”

Course format: Standalone course vs. integration of concepts across electives

Most people agreed that they would like to see these requirements as standalone classes; however, some people felt they would prefer to have the flexibility of integrating the standards into existing classes, or having multiple versions of the classes available.

People who felt strongly that the courses should be standalone classes felt that separating the content from other courses would reflect the importance of the topics. Other people brought up concerns that if the classes were stand-alone or converted into several electives, students would take the class with the teacher they like rather than the course that is most relevant to them; or that social perception or stigma might also impact students' choices (i.e. students wouldn't take a class that would be beneficial to them because of how they thought others might perceive their choice). Some students brought up that choosing among electives is already hard and they would prefer not to have to choose between activities they enjoy (ex. band) and this class. In addition, adults who work with youth who change high schools shared concerns about how spreading

“We would prefer it as a course because it’s important, just like it’s important to learn English, writing, math and science as required courses.”

standards out across different courses in different districts could create additional barriers to meeting the graduation requirements.

Other students, as well as teachers at small schools, brought up concerns about already feeling overloaded with requirements. These people hoped

that these new requirements could be integrated into existing classes rather than creating new ones. Some students felt that integrating these topics into electives would allow them to be more personalized, engaging, and relevant, such as integrating the content into an agriculture curriculum. Other people felt that there should be both required options and additional courses, so that there is room for everyone to learn the basics and for students to follow their interests and pursue additional learning on topics that are interesting/relevant to them.

When these courses are offered

People had different ideas about when these courses should happen in the course of students’ education. Some people at small schools or who work with student populations who move a lot within their high school years stated that they need flexibility about when to build these courses into students’ schedules.

Many students felt strongly that these courses should be offered earlier in students’ high school education (freshman or sophomore year) because they felt that they would have helped them understand what was expected of them, understand the impact of their choices, and get support around their decisions, such as choosing classes, applying for jobs, and buying a car. Other students felt that they should be offered later (junior or senior year) because some of the content could be more applicable or specific and to support their transition out of high school.

INPUT RELATED TO PERSONAL FINANCE EDUCATION

Approach

Cultural lens

Many people brought up the different lenses that communities and cultures bring to personal finance, economic systems, and ideas about success. We heard a lot of reflections on frictions between dominant culture ideas about success and financial systems and wondering how that might be approached to support a diversity of students. Generally, we heard many people voice that they valued how these requirements might help to level the playing field or give students who had historically had less access to building wealth more skills to “navigate the system.” And yet, some people felt that these new courses should integrate alternative perspectives...and yet others felt that standards will generally reflect mainstream/dominant cultural paradigms and pointed to community organizations and other staff in schools as the best people to adapt to meet the culturally specific/culturally appropriate needs for specific populations. Many organizations we spoke with have curricula that they have designed for populations they serve or that would benefit their community. There are significant existing resources that have already been developed that will be useful to draw on or build on.

As an example of a friction between mainstream systems and specific communities, debt is forbidden for Muslims, which blocks Muslims out of the US banking system. People shared about alternative systems like savings clubs which help people make capital investments without bank loans. Some of the people we talked to brought up how these alternative economic systems are often dismissed by a dominant cultural paradigm.

“Every economic consideration is about acting to ensure there is survival of family, kin.”

Other people also brought up the question of alternatives to traditional banking for families and/or communities who don’t have access to, interest in, or experience with the banking system in the US.

“Thinking about loans and compound interest...I know for me personally and lots of other queer folks, I’m thinking - we’re on the verge of climate collapse. How’s that going to change things?”

Similarly, some people hoped these classes might interrupt some of those dominant cultural ideas, such as by including examples of nontraditional success, destigmatizing “unskilled” labor, interrupting ableist ideas about who can manage money, destigmatizing talking about money, and considering how these

topics relate to climate collapse. Many people felt that it is important for students to develop an understanding of what success could mean for them on a personal basis, rather than one particular dominant definition of success.

We also heard people reflect on the relationship between personal finance education and our broader economic system. Some students wanted greater exploration of how our economic system was created and developed in order to inform their financial decisions. Some of the first and second-generation students who participated in conversations shared that their families migrated to the US for financial stability. They want to learn about the economic and political drivers that have led to their families’ and communities’ financial decisions so that they could make more informed choices about how they would like to participate.

In addition, some people feel that the standards/curriculum should avoid perpetuating an individualistic paradigm about financial management. Some people brought up that calculations about having children or supporting dependents should be included in this course, both for students who might already be parents as well as to inform students’ decisions about becoming parents after high school. Independence and autonomy was a theme we heard across many conversation, particularly with youth. We also heard from specific communities that students’ transitioning to living independently at 18 was not necessarily their cultural practice or goal. Some people wished that the standards included greater focus on sharing resources and family or community-scale financial management. Some people brought up that the course should highlight kinship cultures and alternative economic models.

Poverty-informed approach

Many people brought up the need for an approach which recognizes the shame, scarcity mindset, and negative experiences that many students and their families might have experienced related to money.

Some other people wanted to ensure that the course does not suggest that “if you used the system, you wouldn’t be poor” and to avoid framing poverty as the result of personal choices as opposed to a structural/systemic issue. Many people, including students, hope that this new course can help to address social stigma around poverty and income inequality by building students’ skills as well as creating greater awareness within classrooms.

Related to the idea that the curriculum should be broadly poverty informed, many people suggested that students should learn how to apply for and manage public benefits, including unemployment, housing vouchers, SNAP, TANF, SSI, or other benefits that they might be eligible for. They also suggested that the course at least introduce the relationship between work and benefit eligibility.

“There’s no education about our welfare system at all and what it looks like to be added on there - you can’t level up in your life / can’t get a raise if you want to still be on assistance - how can we keep ourselves out of that? Or can we change that system so that a person isn’t stuck in that cycle of poverty for the rest of that person’s life?”

“Make sure students have access to that information so [they] can both work and receive [their] benefits.”

“This is a big issue in the domestic violence world - getting kicked off public benefits because the threshold is so low that you’re losing money if you choose to work as a single mom with kids. A lot of people don’t know that.”

Specific Feedback on Standards

Credit & Debt

Many people emphasized that students must understand credit and debt because of how it can impact students’ long-term financial health. Some people emphasized the importance of understanding how debt operates in a societal context, while others focused on very specific applications that students might face. Here are some of the suggestions made by people we spoke with:

- Understanding the difference between credit and debit cards
- Credit and navigating the terms of a loan, including interest rates and what happens if you can’t repay a loan

- For some students (ex. incarcerated students), very basic instruction about how to use a credit card machine.
- Financing a car (note: this was brought up many times, both as a decision students wanted help with and as an example adults gave of an unwise financial decision)
- Credit scores: how to build your credit, how often you should be looking at it, what can impact it, and how not to damage it
- Inherited debt
- Predatory loans - People who work with students with disabilities particularly mentioned the need to focus on “being safe” and how to avoid being taken advantage of.

Banking, Investment, Repayment & Savings

Similarly to issues related to credit and debt, there was significant interest in issues related to banks and investments broadly and to the details of how individuals interact with banks and investment decisions. Some of the specifics people mentioned include:

- Opening a bank account (particularly student accounts, IDAs or other targeted opportunities). People who work with students in juvenile detention particularly mentioned that students are not permitted to open accounts while they are in the facility but receive a check when they leave the institution.
- Technology, like online banking and apps to invest in the stock market.
- How to protect your money in the bank, particularly in relation to banking technology.
- How to handle a windfall (such as a tax refund, per capita Tribal payment, inheritance, etc.)
- Stock market investing
- Buying a house
- How to cash a check
- Investment – Black students and people who work with low-income students particularly mentioned that these skills are often not shared with them/their students.

It is also important to note that several people mentioned specific cultural practices related to saving, banking, and investing. Some of those people suggested that any curriculum used should make space for exploring those practices. We also heard that lack of proper identity documents and parents’ attitudes or distrust of banks are both significant barriers to students’ abilities to engage with those systems.

Budgeting, spending, money management.

Many people suggested that the core of the curriculum should be about money management. There were a broad range of suggestions about what should be covered in classes related to budgeting and spending:

- Understanding what it actually costs to live – this was brought up by almost all the people we talked with.
- Using financial technology (ex. budging apps and digital tools)
- Emergency savings and how to save money to get through hard times
- Skills to make healthy positive choices, including how to distinguish between wants and needs, being educated about how to make smart financial decisions, being aware of how

much food you need, whether it is better to save for something or buy it now, and what to do with a tax return or lump sum of money

- How to balance a checkbook
- How to budget for and apply for an apartment
- Managing anxiety and psychology around money. One student suggested there should be a lesson around serotonin and dopamine. Other students shared stories about people who were anxious about spending any money and felt students need to learn that “not all spending is bad.”
- How inflation influences prices

Parents of students with disabilities particularly mentioned hoping students would learn to manage their SSI benefits and how to access support, like designating a Representative Payee for people who need support in managing their money.

Personal Income, Taxes & Services

Several people mentioned that any course involving personal financial education should teach students how to think about and file taxes. Here are some of the topic that people would like to see covered:

- How to fill out taxes, including services that might be helpful
- How to receive tax returns
- How immigration status intersects with taxes and tax returns
- Consequences of not paying taxes
- W-2s and other forms – what they are and how to fill them out properly
- Why we pay taxes, how taxes are used and how people can have a say in the services that are provided through the taxes they pay

Note on Integrating PFE with math

Many people voiced concerns about PFE being too tied to a math curriculum. Some people were concerned that students who struggle with math would not be able to get to PFE because of prerequisites. Some people were concerned that other dimensions to PFE that are not related to math would not be addressed if PFE were integrated into a math class. Most students we talked with felt that PFE should not be integrated into math classes for various reasons. In particular, people thought students would have a more negative perception of the class content if it was part of a math course. Participants also said that while some math teachers may have some of the skills or knowledge to teach PFE, they are concerned that many math teachers lack the right skill sets to teach many of the PFE concepts. On the other hand, some people who work in small schools brought up the need for flexibility in who is teaching the course as well as where it is placed and whether there are prerequisites. Some students felt excited about the idea that this class could replace or satisfy an existing math requirement.

INPUT RELATED TO HIGHER EDUCATION AND CAREER PATH SKILLS

Approach

Strengths-based approach

Many people advised that this course should take a strengths-based approach, helping students learn more about their strengths and interests. Some people hoped that this course would support experimentation, encourage students to try things out, and awareness of the economic landscape, including introducing students to a greater range of possible options, rather than suggesting a particular set of steps. Several people were critical of the idea that college is presented as a pinnacle and felt it is important that other pathways are not presented as lesser. We also heard about many positive and successful existing programs, classes, and experiences and many people hoped these new requirements would expand what already exists and build on it.

Related to that desire, many people had questions about whether all students would cover all standards, or whether students would focus on the areas most relevant to their interests/plans. Some people felt that there should be separate classes or pathways through the requirements based on whether you were applying for college, trade school, or planning to enter a job after high school. Other people felt that classes should be separated based on whether people knew what they wanted to do after high school or not—so that those who know what they want to pursue could focus on filling out applications and getting additional certifications and those who aren't sure can focus on exploration.

On the other hand, many people felt that “students should be aware of all the options and what you need to do for each of them.” We specifically heard concern from families with students who have a disability and/or are English learners that their students would be steered to a particular career or higher education pathway that is limiting and doesn't take into account students' interests and strengths. These families want to see their students provided with a wider breadth of opportunities. In addition, several students voiced concern about changing their mind later and felt it would be helpful to cover all the domains so that they had groundwork they could build from later.

“Cleaning and janitorial jobs are not the only thing students with disabilities can do.”

Understanding Systems

Many people voiced frustration that systems are difficult to navigate and it is hard to identify and understand the pathways to college, careers, apprenticeships, and financial aid. Several people talked about needing to make systems transparent to support families. Many people, including

“ODHS has funds for college for McKinney-Vento students but no one was using it because they didn't know and the process was complicated.”

“Our school is a third of families who are first-generation migrating from Asia predominantly and sometimes the systems need to be made transparent to support families...like how Oregon Promise and FAFSA work...for first-generation college students, how college works is daunting. Apprenticeships for trades [also] aren't super apparent and muddled...Making systems more transparent and more outreach to help kids who may not have considered plumbing [would be helpful].”

most of the students we talked with, brought up getting overwhelmed by the number of options, and the steps it takes to get into a career or reach a goal. In reviewing the draft standards, students voiced concerns that it might be “an information dump” and brought up the need to receive opportunities in ways that they can understand.

Specific Feedback on Standards

Seeking Assistance and Self-Advocacy

As mentioned elsewhere, navigating systems and public benefits were both major themes in our conversations. People had suggestions related to assistance and self-advocacy across both HECPS and PFE and some people suggested that this domain should be moved to PFE rather than HECPS. Specific things people mentioned included:

- Navigating bias and discrimination
- Accessing mental health and drug and addiction support. People who work with Native youth mentioned that this is an area where there is a strong need for culturally competent, equity-informed approach.
- Knowing your rights in the workplace, including whether it is legal for a boss to prevent you from talking about your salary. People who work with students in the justice system felt that it would be helpful for students who have a criminal record to be aware of their rights so they don't get taken advantage of by potential employers.
- How to negotiate a pay raise
- How to quit a job
- Accommodations for disability
- Self-advocacy skills, including identifying and reaching out to services in the community, gathering information, and asking for help when you need it. Families of students with disabilities particularly emphasized the importance of these skills for their students and all students.

Some students felt that these topics are already covered in other classes at their school, while others felt that these topics are definitely not covered elsewhere.

“How do we help students get ready while they are also thinking in terms of ‘is the system going to be fair to me?’”

Career Exploration and Preparation

Many people talked about the opportunity to connect youth with a range of community members, community partners, agencies, potential employers, etc. as part of these classes. In particular, some people felt strongly that schools should partner with culturally specific organizations to bring in people who reflect students' identities and/or life experiences to share this information. We heard this desire from some students as well. Many students brought up and got excited about experiential aspects of this learning – in particular we heard excitement about career fair days, job shadowing, having people from different careers come in and talk about their jobs,

visiting different workplaces, opportunities to try jobs or have hands-on experiences, and field trips to see colleges. We also heard from some students the desire to hear from people who might have made mistakes and learned from them. In general, many people felt that having more perspectives and people involved in this class than just a single teacher would support student learning.

We also heard particularly from families of English learners and/or disabilities that understanding the implications of having your own business would be helpful.

“[My] biggest hope for young people is that they aspire and find ways to have sustainable employment they could thrive in and not just survive. For any low paying job it means not living in Portland...[we] would love to have better avenues for young people to get into union/ labor jobs...a lot of our kids have criminal histories and barriers that get in the way. In an ideal world, [there’s] aid that doesn’t need to be paid back to get out of poverty.”

“I want to be able to live in a world where you feel like you can follow your dreams, have access to tools such as community-based learning, and culturally specific centers and career centers.”

Post-Secondary Readiness

There was significant interest in having more support around financial aid, college application process, and understanding and choosing among different post-secondary options such as community college, 2-year vs. 4-year degrees, etc., particularly in relation to money and decisions about debt. Specific topics people mentioned included:

- Support with the Common App, ACT and SAT. Some students felt strongly that this support should be available to everyone at school rather than relying on tutoring.
- Financial aid. We heard particularly from people who work with unaccompanied and undocumented students that it was important to not single out students in the classroom, but that the course should direct students to the right person at the school without singling them out. We heard from families of students with disabilities that helping families understand the process so that they can help their students is critical.
- Comparing joining the military with other options
- Navigating apprenticeship application processes

“This year FAFSA changed...the application opened late and things were constantly changing. Having guidance for that stuff would be totally helpful. My school had an optional FAFSA night but having it in class would be better because people couldn’t all make it to the optional night, and [having financial aid] makes or breaks your education.”

Workforce Readiness

Many people brought up the need for students to understand and gain “soft skills” and expectations around workplace or classroom conduct. People spoke about a range of different skills, including timeliness, collaboration, and responsiveness. Specific things people mentioned include:

- On-the-job conduct, including what to wear, timeliness, navigating pay and salary conversations, and communication expectations
- Job interviews - People who work with justice-impacted youth particularly mentioned that students need to be able to tell their story and overcome negative perceptions about challenging events in their past as part of an interview process.
- How to navigate required traits for your job, including developing literacy in required applications or software
- Understanding how unions work
- Rights in the workplace
- We heard from English learners that learning English is an important aspect of future and workforce readiness

We heard from many people that this topic could be relevant to students’ current jobs as well as future ambitions. Students in rural schools in particular felt that these topics should be offered earlier in high school because many students start working in 8th and 9th grade, although may be applying for different types of jobs after high school.

Note on basic resources

Many people we talked with brought up significant barriers that students face when planning for their futures. In addition to the barriers named elsewhere, a significant challenge that several people brought up is students’ not having the basic resources they need or systems in place to manage their lives, such as housing and transportation. Transportation was a major theme that emerged in our conversations. Additionally, many of the people we talked to who work with youth brought up challenges about students’ access to their or their families paperwork, such as identity documents, etc.

Caution

Several people mentioned the difficulties youth have in thinking ahead, particularly into the far future. In addition, some people brought up that the environments their students are in, particularly for incarcerated youth, may not be conducive to thinking about the future.

CONCLUSION

Over and over, we heard enthusiasm from both youth and families for including these important subjects, topics and skills in what students learn about in high school. Even with the short timeline of this project, community groups that we had connected with in 2022 were eager to continue the discussion, to hear about ODE’s decisions, and have a say in this next phase. We applaud and encourage ODE to continue prioritizing community engagement, letting communities know how their input was used (or not) and why, as they shape these new requirements and address other critical issues that impact students and families in Oregon.

Appendix A. Domain Concepts

Appendix B. Plain language version of domain concepts

Appendix C. Community conversation guide/framework

Appendix D. Slides used in community conversations

Appendix E. Community connector protocol

Appendix A. Domain Concepts

Personal Financial Education Concepts

| DOMAIN A: Credit & Debt | DOMAIN B: Banking, Investing, Repayment & Saving | DOMAIN C: Budgeting, Spending & Money Management | DOMAIN D: Personal Income, Taxes & Services | DOMAIN E: Maintaining Financial Well-being |
|--|--|---|---|--|
| <ul style="list-style-type: none">● Credit scores● building credit● the costs and benefits of borrowing money● long-term impacts of high or low credit scores | <ul style="list-style-type: none">● Investments, asset building and debt● open a bank account● types of bank accounts● compound interest● loan repayment● investment options● types of retirement accounts | <ul style="list-style-type: none">● budget, tracking and modifying spending patterns● understanding insurance products● common costs associated with rentals and home ownership | <ul style="list-style-type: none">● Taxes● tax credits● tax cycles● state and federal tax forms● federal, state, regional and local taxes | <ul style="list-style-type: none">● financial well-being● behavioral economics and psychology of money● trends in financial health consumer skills● fraud and identity theft prevention |

Higher Education & Career Path Skills Concepts

| DOMAIN A: Seeking Assistance and Self-Advocacy | DOMAIN B: Career Exploration & Preparation | DOMAIN C & D: Post-Secondary Readiness | DOMAIN E: Workforce Readiness |
|--|--|---|--|
| <ul style="list-style-type: none">● Seeking assistance● accessing community resources● acting as a self advocate for mental, physical and financial well-being | <ul style="list-style-type: none">● improving employability skills● community-based experiential learning● gaining knowledge of career opportunities;● Applying for apprenticeships and how to meet the prerequisites | <ul style="list-style-type: none">● Applying for post-secondary learning● job training opportunities and programs that do not require a four-year degree● Applying for admission to a post-secondary institution of education● Applying for financial aid and scholarships | <ul style="list-style-type: none">● Applying for jobs● Preparing a resume● Job applications● Interview skills |

Domains

Concepts



Personal Financial Education

Credit & Debt

How you can borrow money and show you can repay it
Example: Taking steps to show you can repay money you borrow.

Banking, Investing, Repayment & Savings

This means different ways to make your money grow over time
Example: Different types of bank accounts

Budgeting, Spending & Money Management

This means tracking what money you earn and what you spend on
Example: Common costs like rent or food

Personal Income, Taxes & Services

This means the fees you pay to the government from what you earn
Example: Filling out federal and state tax forms

Maintaining Financial Well-being

This means taking care of your money so you can meet your goals
Example: Protecting your financial data



Higher Education & Career Path Skills

Seeking Assistance & Self-Advocacy

This means knowing when to ask for help and to speak up for your needs
Example: Finding services from local organizations

Career Exploration & Preparation

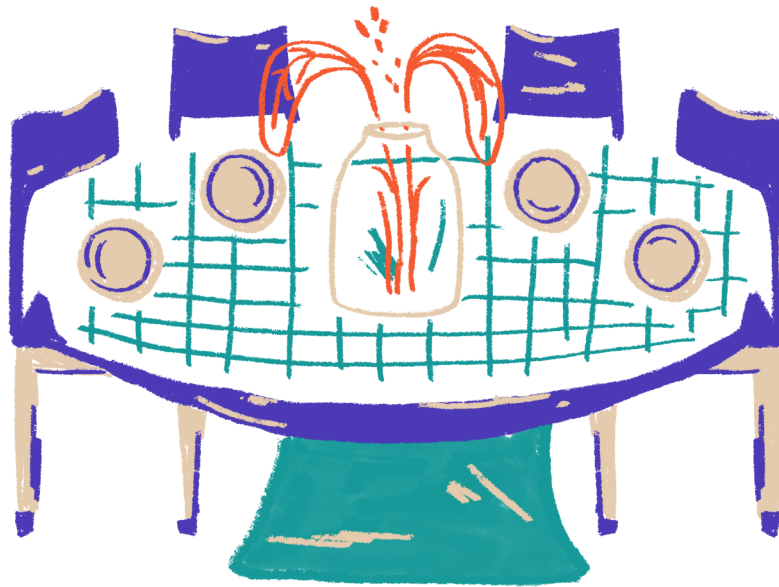
This means finding out about different jobs and skills you need for them
Example: An internship in the community

Post-Secondary Readiness

This means being ready for education after high school
Example: Applying for a training program or college

Workforce Readiness

This means looking for and applying for jobs
Example: Creating a resume



**Kitchen Table
Conversation
Guide:**

**New High School Graduation
Requirements**

Personal Financial Education
Higher Education and Career Path Skills

This Guide is for people who are organizing and hosting a Kitchen Table Conversation with others, including youth, about Oregon's two new high school graduation requirements.

We hope this Guide provides helpful ideas for organizing a community conversation, a structure for what to talk about during the conversation, and a clear way to summarize what people shared and get it to OKT.

If you need support or assistance, please reach out! Email info@oregonskitchentable or call (503)725-5248.

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Our Approach

Oregon's Kitchen Table strives to include all Oregonians in the decisions that affect their lives, with a particular focus on reaching, engaging, and hearing from Oregonians who have been left out of traditional public processes.

We work with organizers, translators, and interpreters so materials and online and in-person consultations are available for Oregonians who speak a wide variety of languages and learn in a variety of ways.

We recognize that people bring all different levels of knowledge and familiarity regarding issues / policies. We use approaches to ensure those who may not have as in-depth knowledge can still respond and share what they believe and have experienced. People participate in many different ways: through online and paper surveys, individual or small group interviews, culturally specific and community events, festivals, listening sessions, or public meetings open to anyone.

One of the approaches we use is what we call a Kitchen Table Conversation: a group of people gathering together to learn from each other and share what they think in the language, setting, and format that is most comfortable for them.



Gathering People To Talk

INVITATION

Use whatever method people will pay attention to, but make sure it feels warm, welcoming, and inviting. It might be a text, a phone call, What'sApp, a social media post, or an email. Some people set up e-invites. Make clear the time, place, purpose, what to expect (food or participant incentive), and if they need to RSVP.

GROUP SIZE

10-12 people is a nice size. But larger groups can be broken up into smaller groups. And you can still have a good conversation with 2-3 people.

FORMAT

You can meet in person, over Zoom, or group chat (people have used WhatsApp before, for example). You can talk while planting trees or clearing out invasive species. You can have the conversation on a bus during a field trip. Hold the conversation in a space that is easy and comfortable for people in your community.



Welcoming

HOST

Think of yourself as the host, welcoming people at your table,

FOOD

If you are in person, have food! Even a simple snack (popcorn, cookies, water, fruit) will help people feel welcome.

FUN

If you're in-person or virtual, have some element of fun and joy that makes sense for your group: music, a short game, decorations.

ACTIVITY

Have an opening activity that allows for all to say something at the beginning so that they can get comfortable. For example, you could invite everyone to share a favorite song, story, or book.



Roles for Co-hosts

If you are working with a partner or a team to co-host a conversation, decide who will take which role. Here are some common roles. You could also invite participants to join you and take on one of these roles.



- Facilitator: Guides conversation, asks questions, and helps capture themes, commonalities, or differences.
- Notetaker: Captures what people say. Bullet points are fine! If the notetaker can get any good quotes, that's great but not required.
- Timekeeper: Use a clock (phone works!) to help make sure that there's enough time for each part of the conversation. Give facilitator / group time warnings.
- Reporter: If there are small group discussions, shares a summary of what the group discussed for the whole group.
- Observer: Helps the Facilitator make sure everyone gets a chance to talk or that no one person takes up too much time.

Guiding the Conversation

1. BACKGROUND

People have different experiences and knowledge about the topic. We honor all of those experiences and knowledge. Share the basic background provided in the "Purpose for Gathering" section.

2. QUESTIONS FOR CONVERSATION



OKT has developed a few questions with the decision maker. We usually have a few main questions to ask people. We also have follow up questions if people need some direction in responding or if there's extra time.

3. HOW TO SPEND YOUR TIME TOGETHER

It's ok if people want to spend time on just one or two questions. We want to know where their interests and energies are, so that's fine!



4. CONFIDENTIALITY



Let people know that their names or anything that identifies them won't be shared. You'll give OKT a summary of what you all talked about. OKT will combine all the input from different conversations, surveys, and other ways people share what they think.



Conversation Agenda

Welcome

How we will use our time together

Discussion Guidelines:

- Help us hear everybody
- Be respectful of your neighbors
- Listen with curiosity
- Everyone brings different experiences and ideas
- Speak from your direct experience (what you have seen, felt, heard)

Project Background

Introductions

Discussion

Next steps

Goodbyes and Appreciations

Purpose for Gathering

Explain why you've invited people in your community to talk about what they'd like to see in the standards for Oregon's new high school graduation requirements.

Below is a description of what the decision is and why it matters. You can read this or summarize in your own words.



In 2021, the Oregon state legislature passed Senate Bill 744. This bill directed the Oregon Department of Education (ODE) to review Oregon's high school graduation requirements. As part of that work, ODE partnered with Oregon's Kitchen Table to ask Oregonians what they thought high school students should know and be able to do in order to graduate.

We heard from many different communities that learning about how to manage your own money – or personal finance – and getting ready for life after high school were really important. ODE recommended to the state legislature that high school students should learn about personal finances and how to prepare for their life after high school in order to graduate. In 2023, the legislature passed a bill requiring students to complete credits in Personal Finance Education and Higher Education & Career Path Skills.

Now OKT is working with ODE to hear from some of the same communities again. We want to know what topics you think should be covered in courses for these new requirements. The topics and concepts that students learn in a class are called standards. Standards tell us what students should know and be able to do when they finish a class. We want to hear what you think the standards for these two classes should be.

ODE wants to ensure that these standards are fair and helpful for all students. To remind you, standards tell us what students should know and be able to do when they finish a class. We understand that families and communities have various beliefs and thoughts about money, savings, and what students will do after high school. We're curious to know how the standards could relate to your values and experiences. Each requirement has five groups of ideas or topics. We call these "domains." We'll talk about how domains for each requirement could connect to your community, culture, and experiences.

Domains

Concepts



Personal Financial Education

Credit & Debt

How you can borrow money and show you can repay it
Example: Taking steps to show you can repay money you borrow.

Banking, Investing, Repayment & Savings

This means different ways to make your money grow over time
Example: Different types of bank accounts

Budgeting, Spending & Money Management

This means tracking what money you earn and what you spend on
Example: Common costs like rent or food

Personal Income, Taxes & Services

This means the fees you pay to the government from what you earn
Example: Filling out federal and state tax forms

Maintaining Financial Well-being

This means taking care of your money so you can meet your goals
Example: Protecting your financial data

Domains

Concepts



Higher Education & Career Path Skills

Seeking Assistance & Self-Advocacy

This means knowing when to ask for help and to speak up for your needs
Example: Finding services from local organizations

Career Exploration & Preparation

This means finding out about different jobs and skills you need for them
Example: An internship in the community

Post-Secondary Readiness

This means being ready for education after high school
Example: Applying for a training program or college

Workforce Readiness

This means looking for and applying for jobs
Example: Creating a resume

Questions

For youth:

When you think about your future - like what job you might have or if you want to go to college or gain some other training - what gets you excited? Or, what makes you feel nervous? Can you explain why you feel that way about it?

For adults:

If you look back at the first five years after high school, is there something you wish you had learned more about while you were still in high school? It could be a skill or a topic.

Think about the topics and skills that are in the Personal Finance Domains. How do you think they do or don't reflect your community and culture?

Would you prefer:

- An entire course only about personal finance
- A range of electives that include parts of personal finance

Why do you prefer one option over the other?



Think about the topics and skills that are in the Higher Education and Career Path Skills Domains. How do you think they do or don't reflect your community and culture?

Would you prefer:

- An entire course only about higher education / career paths
- A range of electives that include parts of higher ed / career paths

Why do you prefer one option over the other?



- What skills do you think students need to succeed in planning for their next steps after high school and in learning to manage their own finances?
- What do you believe will help students acquire these skills? This could be about you personally or Oregon students generally.

CONNECTING BACK

Let people know where their input will go and how it will be used. You can use the timeline on the next page. Also let them know that you will connect with Oregon's Kitchen Table with whatever questions came up and circle back to people with any answers.

APPRECIATIONS

Let people know how important their input is and we appreciate hearing their ideas, thoughts, experiences and time on this important issue. You can invite everyone to share their appreciations for each other.

ACTIVITY

If there's time, you can invite people to share aloud. If there's not time, have post-it notes or cards for people to write or draw their response to a closing question:. One example: What's a wish you have for your future, or your student's future?



What happens next



1. Let us know what you heard!

Send your summary to OKT by April 25, 2024.

2. OKT Report on what we heard

OKT will provide a report of what we heard to ODE. We will post the report and a summary of that report on the OKT website. We will also share it with anyone who gave us their contact information.

3. How ODE will use the input

Your input will help ODE draft the standards to make sure they reflect what communities across Oregon want to see from these new graduation requirements.

4. Timeline for new requirements

- June 2024: the State Board of Education will decide on the standards.
- 2024 - 2025: ODE develops resources and guidance for districts to use in teaching the courses. Some districts begin new diploma requirements.
- 2025 - 2026: Most districts and public charter schools will have the new diploma requirements in place.
- 2026 - 2027: Some districts will get waivers as they continue to develop the courses.
- After 2027: All districts will have the courses and new requirements in place.

Tips for Summary

- Bullet points are fine! This is a summary not a formal report.
- Let us know any areas where there is agreement or disagreement in people's perspectives.
- Let us know if there are any unique perspectives (an idea / experience / belief one person shared even if others didn't have it).
- Add your observations/reflections: Feelings, sense of issues, concerns, positive experiences.
- Let us know if there's anyone we ought to follow up with on any ideas they shared.
- Share any questions about the project that you couldn't answer and who to follow up with.
- Include any pictures from the conversation.
Make sure to ask permission first!

Summary Template

Date / Place:

of people:

General description of the group (age ranges, languages spoken, any ways the group might identify themselves):

Opening activity (what you did, anything anyone shared):

Higher Education & Career Pathways Standards

Summary Template

Personal Finance Standards

Overall comments on skills

Summary Template

Closing activity (what you did, what people shared)

Summary Template

Areas of agreement among the group

Areas of disagreement among the group

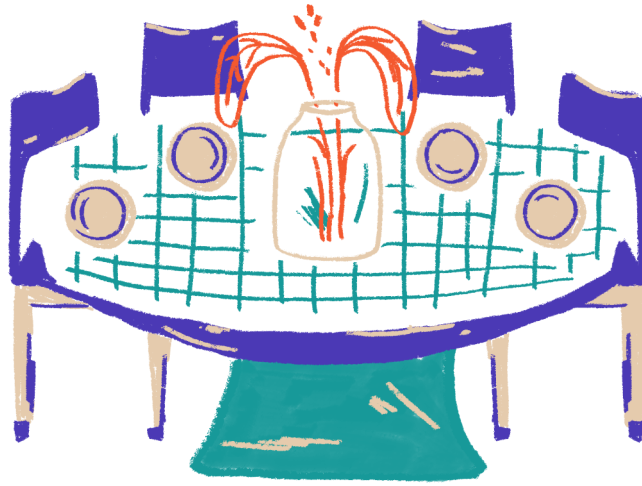
Unique perspectives

Summary Template

Areas where someone was persuaded by someone else's point of view

Any observations you had

Direct quotes



**Questions?
Ideas?
Need support?
Contact us!**



503-725-5248

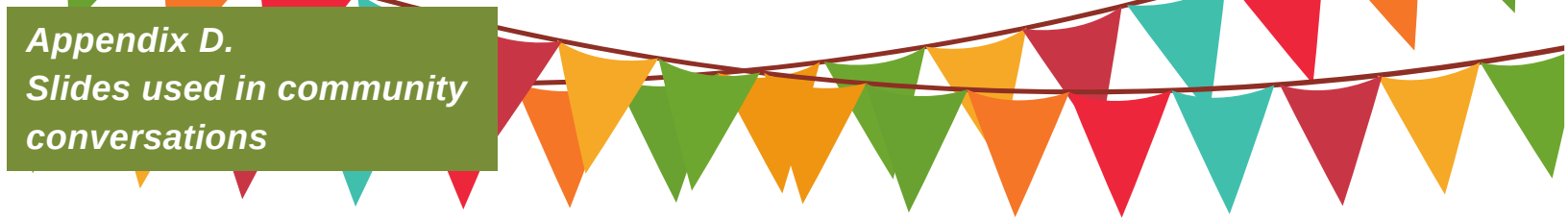


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Appendix D.
**Slides used in community
conversations**

WELCOME!

Please share in the chat :

- Name
- Where you are joining from today
- When you think about your future, what is one thing you are excited about?

INTRODUCTIONS



Oregon's Kitchen Table is a statewide program that creates ways for community members to influence the decisions that affect their lives.



Today's discussion

Our Goal:

- Today we want to hear and learn from all of you what you think students should know about planning for their futures and managing their money.
- This is your opportunity to tell the Oregon Department of Education what you think about the things students should learn in these new classes.



BACKGROUND



PAIRS / TRIOS ~ SHARE



SMALL GROUP DISCUSSION



WHOLE GROUP DISCUSSION



**NEXT STEPS AND
APPRECIATIONS**



DISCUSSION GUIDELINES

help us hear everybody

be respectful of your neighbors

listen with curiosity

everyone brings different experiences and ideas



PAIRS / TRIOS

4 minutes in pairs



Students: When you think about your future - like what job you might have or if you want to go to college or some other training - what gets you excited? Or, what makes you feel nervous? Can you explain why you feel that way about it?

Adults: If you look back at the first five years after high school, is there something you wish you had learned more about while you were still in high school? It could be a skill or a topic.

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This means finding out about different jobs and skills you need for them
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Example: Applying for a training program or college

Workforce Readiness

This means looking for and applying for jobs
Example: Creating a resume

DISCUSSION



Think about the knowledge and skills that are in these domains. How do you think they do or don't reflect your community and culture?

- 15 minutes
- Choose a notetaker and reporter

DISCUSSION



Now we're going to ask you to think about both these topics.

- What skills do you think students need to succeed in planning for their next steps after high school and in learning to manage their own finances?
- What do you believe will help students acquire these skills? This could be about you personally or students you work with.

SHARE IN THE CHAT

What's something you wish for your future, or for the future of students you work with?



NEXT STEPS



OKT will create a summary of what we heard from students, families and educators.



Your input will help ODE create draft standards. They'll also use your ideas to create guidance for schools on how to teach these classes.



Later this spring, the State Board of Education will decide on the standards. School districts will then use the standards in classes.



Starting with the class of 2027, students will need to take and pass these courses to graduate. This is in addition to other graduation requirements.



OKT Contacts for any follow up::

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Oregon's New High School Graduation Requirements Community Connector Interviews Background and Questions

Background:

In 2021, the Oregon state legislature passed Senate Bill 744. This bill directed the Department of Education to review Oregon's high school graduation requirements, engage community members from across the state, and then make any recommendations to the legislature about changing those requirements. In 2022, Oregon's Kitchen Table worked with the Oregon Department of Education to hear from Oregonians about what they thought high school students should know and be able to show in order to graduate from high school. We heard from a lot of Oregonians from different communities that personal finance and post-secondary and career path readiness were high priorities. ODE included these as recommendations to the state legislature and in 2023, the legislature passed a bill requiring students to complete credits in Personal Finance Education and Higher Education & Career Path Skills.

Now ODE and OKT are following up with many of the community groups who gave their input a few years ago about the standards for these new requirements.

The purpose of Oregon's newest diploma requirements are to:

- Provide students opportunities to acquire a variety of real-world skills
- Enable students to focus on the practical application of financial literacy to future aspirations
- Establish dedicated time for all students to receive support in developing interview skills and resumes, applying for financial aid, and completing employment and/or college applications
- Promote students' successful transition to career, college, and adult life.
- Provide access to knowledge and skills that may not have been available to groups who are historically and currently underserved

Questions

- How have you been involved (or not) in discussions around students learning either or both of these topics?

Personal Finance Education Questions

(The concepts that are part of this topic are below if that is helpful)

- How do people in your community talk about personal finance and skills they'd like to have?
- What do you hope that students in your community have learned and can do as a result of their education around personal finance?
- What would it look like for your community's culture and experiences to be reflected in classes that teach personal finance?
- What challenges do you anticipate for students' gaining those skills?
- How do you think students could show they've achieved those skills?

Higher Education & Career Path Skills Questions

(The concepts that are part of this topic are below if that is helpful)

- What do you think would be most helpful for youth in your community to learn about and be able to do around planning for their education or careers?
- How do people in your community talk about what youth plan to do after high school?
- What would it look like for your community's culture and experiences to be reflected in classes focused on planning for higher education and career paths?
- What are the barriers that you think keep students in your community from gaining the skills to be able to plan for their future after high school?
- How do you think students could show they've achieved those skills?

Is there anything else you think ODE should keep in mind as they create standards for classes on these two topics?

OUTREACH and ENGAGEMENT QUESTIONS

- Would you be interested in working with us to host a community conversation in early April with people in your community? What would help you to do that?
- What are good days / times / activities in early April for hosting a conversation with people in your community?
- Is there anyone else you can think of that we should be talking to who might want to organize a community conversation on these new requirements?
- What needs are you aware of that members of your community have in order to be able to participate? (childcare, food, setting, meeting set-up, materials, etc.)