

**Correlation of  
Street Law – Seventh Edition to the High School  
South Carolina Social Studies Academic Standards [2005]**

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GS = Global Studies

USHC = United States History & Constitution

ECON = Economics

USG = U.S. Government

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### Personal Finance Law (Act No. 68) 2003

**Effective Date: June 25,**

TO AMEND CHAPTER 29, TITLE 59, CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 59-29-165 SO AS TO REQUIRE HIGH SCHOOL STUDENTS TO RECEIVE INSTRUCTION IN THE AREA OF PERSONAL FINANCE.

**SECTION** Chapter 29, Title 59 of the 1976 Code is amended by adding: "Section 59-29-165. All students attending a high school in this State that is sustained or in any manner supported by public funds must receive instruction in the area of personal finance and Education finance act Base Student Cost funds must be used for this purpose. The State Department of Education will assist the school districts in identifying suitable materials for instruction."

**1.**

### FINANCIAL LITERACY ACT (Act No. 38) 2005

**Effective Date: April 15,**

AN ACT TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY DESIGNATING SECTIONS 59-29-10 THROUGH 59-29-220 AS ARTICLE 1, GENERAL PROVISIONS, OF CHAPTER 29, TITLE 59; BY ADDING ARTICLE 3 TO CHAPTER 29, TITLE 59 SO AS TO ENACT THE FINANCIAL LITERACY INSTRUCTION ACT OF 2005, TO PROVIDE FOR THE DEVELOPMENT OR ADOPTION OF A CURRICULUM FOR LOCAL SCHOOL BOARDS TO TEACH FINANCIAL LITERACY, AND TO PROVIDE FOR THE ESTABLISHMENT OF A FUND TO RECEIVE PUBLIC AND PRIVATE CONTRIBUTIONS FOR FINANCIAL LITERACY INSTRUCTION.

GS = Global Studies

USHC = United States History & Constitution

ECON = Economics

USG = U.S. Government

Be it enacted by the General Assembly of the State of South Carolina:

**Sections designated as Article 1, Chapter 29, Title 59**

SECTION 1. Sections 59-29-10 through 59-29-220 of the 1976 Code are designated as Article 1, General Provisions, of Chapter 29, Title 59.

**Financial Literacy Instruction**

SECTION 2. Chapter 29, Title 59 of the 1976 Code is amended by adding:

“Article 3

Financial Literacy Instruction

Section 59-29-410. (A) The State Board of Education shall develop or adopt curricula, materials, and guidelines for local school boards to use in implementing a program of instruction on financial literacy within courses currently offered in high schools in this State.

(B) The financial literacy program shall include, but not be limited to, instruction in the following areas:

- (1) opening a deposit account and assessing the quality of a depository institution’s services;
- (2) balancing a check book;
- (3) spending, credit, credit scoring, and managing debt, including retail and credit card debt;
- (4) completing a loan application;
- (5) the implications of an inheritance;
- (6) the basic principles of personal insurance policies;
- (7) computing state and federal income taxes;
- (8) local tax assessments;
- (9) computing interest rates by various mechanisms;
- (10) understanding simple contracts;
- (11) contesting an incorrect billing statement;
- (12) savings and investing; and
- (13) state and federal laws concerning finance.