



# 2026 NATIONAL REPORT CARD Alabama

CLASS OF  
2026 GRADE



PROJECTED CLASS  
OF 2028 GRADE



## GRADUATION REQUIREMENTS

### Is a high school course with personal finance concepts required to be taken as a graduation requirement?

Yes, starting with the Class of 2017, Alabama requires that all high school students take a one-year career preparedness course. The education standards for this course note that it can be taught: (i) as a full-year course in grades nine to 12; or (ii) as two half-year courses in the following sequence: Career Preparedness A, which may be taught in grade eight for one half-credit, to be followed by Career Preparedness B in grades nine to 12.

#### Sources:

- Graduation Requirements: [Graduating Class of 2026 and 2027 Option A](#)
- Graduation Requirements: [Graduating Class of 2026 and 2027 Option B](#)
- [Alabama Course of Study Career and Technical Education](#) (pages 15-22)

## HIGH SCHOOL EDUCATION STANDARDS

The Career Preparedness Course has 27 content standards, of which 20 include personal finance topics. The State Department of Education (DOE) indicates that a full-year course consists of 140 hours of instruction. Based on this information, we estimate that students receive more than a one semester personal finance course.

#### Sources:

- [Alabama Course of Study Career and Technical Education](#) (pages 15-22)

## PROJECTED GRADE FOR CLASS OF 2028

The policy changes included in HB164, described below, will not change Alabama's grade, but is an improvement to the current policy with regard to high school financial literacy education. In May 2023, the governor signed into law HB164. This bill requires that high school students, beginning in the Class of 2028, complete a standalone personal financial literacy and money management course before graduation. The statutory language appears to allow students to continue to take instruction in the eighth grade, as is currently allowed. The law requires the DOE to identify approved financial literacy courses that may fulfill one unit (a full year course) of academic credit for any mathematics course for high school graduation. The DOE has indicated that taking the following two half-year courses will fulfill the instructional requirements specified in the law: Career Preparedness and Career Preparedness B. The law also requires that students take a financial literacy examination and that a summary of the examination results is reported by each local school district to the DOE. The DOE has created a Financial Literacy Examination, that must be administered to all students at the completion of one of the previously listed approved courses. The Financial Literacy Examination consists of fifty (50) multiple-choice questions that assesses each of the required instructional topics. To earn a passing score on the Financial Literacy Examination, students must answer a minimum of thirty (30) items correctly; however, a passing score is not required for graduation. In the DOE's course catalogue description of both of these courses is the following sentence: *"The required 20-hour online experience can be met by successfully completing both Career Preparedness A and Career Preparedness B."* It is not

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clear what this 20-hour online experience is referring to. A full year course is 140 hours long and if each course has a 20-hour online experience, that would only equate to 40 hours of instruction.

### Sources:

- [HB164](#)
- Graduation Requirements: [Graduating Class of 2028 and Beyond Option A](#)
- Graduation Requirements: [Graduating Class of 2028 and Beyond Option B](#)
- [Alabama High School Graduation Requirements Guidelines for Implementation and Additional Information](#) (page 4)
- Career Preparedness ([22153G1000](#))
- Career Preparedness B ([22153G0522](#))
- [Alabama Course of Study Career and Technical Education](#) (pages 15-22)

## PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Alabama's social studies content standards for the required kindergarten economics instruction includes financial literacy concepts. Alabama requires that a Career Explorations Course be taught in all schools in grades six to eight and this course includes substantive financial literacy concepts. Each local school district determines how long this course is: six weeks (24 hours); or nine weeks (35 hours); or one semester (70 hours); or one year (140 hours). Such a large variation ensures that all students in Alabama are not getting equitable access to this important information.

### Sources:

- [2024 Alabama Course of Study: Social Studies](#) (pages 12 & 13)
- [Alabama Course of Study Career and Technical Education](#) (pages 12-14)

## CAVEAT

Personal finance concepts are most relevant after students graduate from high school, when they are thrust into a situation where they must manage their daily living expenses. Allowing this course to be taken in grade eight or allowing students in grade nine and 10 to take a course of this nature is not optimal, since knowledge obtained will fade over time. The eight and ninth grade students will not use much of what they learn until many years after the instruction is completed.