



2026 NATIONAL REPORT CARD **Arizona**

CLASS OF
2026 GRADE



PROJECTED CLASS
OF 2031 GRADE



GRADUATION REQUIREMENTS

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

Yes, a law was passed in 2019 that requires high school students to complete a half-year course in economics and that such course include financial literacy and personal financial management content. Prior to 2019, beginning in 2013, state law required the academic standards prescribed by the State Board of Education (SBOE) in social studies include personal finance concepts. State law is very clear that the SBOE has the legal power and authority to require high school students take a separate personal finance course as a graduation requirement in the future.

Sources:

- [Arizona Graduation Requirements](#)
- [R7-2-302](#): Minimum Course of Study and Competency Requirements for Graduation from High School
- [A.R.S. Title 15, Chapter 7, Article 701.01](#)

HIGH SCHOOL EDUCATION STANDARDS

The economics course standards in Arizona consist of 20 standards, five of which are personal finance. Based on this information, we estimate that students receive approximately 15 hours of instruction in personal finance. Effective for the Class of 2013, Arizona students, in grades nine to 12, are required to complete an Arizona Education and Career Action Plan (ECAP)

prior to graduation. The ECAP allows students to enter, track, and update the following information: (i) academic goals; (ii) career goals; (iii) postsecondary education goals; and (iv) extracurricular activity goals.

Sources:

- [Arizona History and Social Studies Standards](#)
- [Arizona Administrative Code R7-2-302.05](#) Career Action Plan for Students in Grades 9-12
- [ECAP](#)

PROJECTED GRADE FOR CLASS OF 2031

No policy change is pending that would change Arizona's grade.

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

The K to eight social studies standards includes some personal finance concepts in the social studies economics standards in grades one to six and eight. Arizona also has K to eight Career Literacy standards to help students make informed decisions about their futures. The standards focus on career awareness in grades K to five and career exploration in grades six to eight.

Sources:

- [Arizona History and Social Studies Standards](#)
- [K-8 Career Literacy](#)

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EXTRA CREDIT

A 2021 law created the Arizona Seal of Personal Finance program that recognizes high school students who achieve a high level of proficiency in personal finance. The seal is placed upon the student's diploma and noted on their transcript. In grades nine to 12, students must complete the following requirements to obtain the seal: (a) complete all social studies courses with an overall grade point average (GPA) of 3.0 out of a 4.0 scale; and (b) students must complete one activity from each of the four categories: (i) pass an assessment of personal finance; (ii) complete of an approved personal finance program; (iii) participate in a cocurricular or extracurricular program; and (iv) complete a college and/or career readiness plan.

Sources:

- [Seal of Personal Finance](#)
- [SB1442](#) (Created the Seal of Personal Finance)

CAVEAT

The 2019 law states that the State Board of Education “may consider establishing a required separate personal finance course for the purpose of the graduation of pupils from high school” but does not require the board to take such action. As of the date of this report the state board has not required that Arizona high school students take a standalone course in personal finance as a graduation requirement. Prior to 2019, a 2013 law specifically did “not allow the state board of education to establish a required separate personal finance course for the purpose of the graduation of pupils from high school.” It is not clear how Arizona measures student achievement in financial literacy or how the state monitors local school district implementation of the financial literacy education requirement.

Sources:

- [A.R.S. Title 15, Chapter 7, Article 701.01](#)
- [2013 A.R.S. Title 15, Chapter 7, Article 701.01](#)