2026 NATIONAL REPORT CARD

Arkansas

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2031 GRADE
B	B

GRADUATION REQUIREMENTS

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

Yes, state law requires that beginning with the entering ninth grade class of the 2017—2018 academic year (the Class of 2021), each public high school student must earn a credit in a course taken in grades nine to 12 that includes instruction on certain financial literacy topics. The Arkansas graduation requirements also require students to take a half-credit Economics and Personal Finance social studies course (a half-year course) prior to graduation.

Sources:

- A.C.A. § 6-16-135
  Click on Arkansas Code and go to Title 6 Education, Subtitle 2, Elementary and Secondary Education Generally, Chapter 16 Curriculum, Subchapter 1 General Provisions
- Arkansas Graduation Requirements
- Personal Finance Standards

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

The social studies standards for grades K to four include economic standards that contain a very modest level of personal finance concepts. Grades five to eight do not include substantive personal finance concepts in the social studies standards.

Sources:

- K—4 Social Studies Academic Standards
- Social Studies Standards and Courses

PROJECTED GRADE FOR CLASS OF 2031

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

HIGH SCHOOL EDUCATION STANDARDS

As required by state law, the Arkansas State Board of Education has approved personal finance standards that cover the financial literacy topics specified in the legislation. Prior to graduation, high school students must complete a course that includes these standards. The Arkansas Department of Education (ADE) has aligned and embedded the personal finance standards in existing courses. A local district can use one of the six following courses to meet the personal finance requirement: a standalone Financial Literacy course (half-credit); a Quantitative Reasoning course (one credit); an ADE approved AP Macro Economics and Personal Finance course (half-credit); an ADE approved AP Micro Economics and Personal Finance course (half credit); an Economics course (half-credit social studies or a Career Focus credit); and a Financial Planning course (1.5 credits consisting of one Career Focus credit and a half-credit in Economics). Subject to ADE approval, districts can embed the personal finance standards into an existing approved course other than those listed above. Each public high school is required to offer 38 courses, and only the Economics course listed above is required to be offered in every high school. That is consistent with *NGPF's 2026 State of Financial Education Report*, which indicates that 10.9% of Arkansas high school students attend schools where they are required to take a standalone half-year course in personal finance as a local graduation requirement, and 9.3% of high schools offer a standalone personal finance course as an elective. NGPF's report estimates that 76.3% of

CONTINUED ON NEXT PAGE

student attend high schools that embed personal finance content into another course. Most students graduating from Arkansas likely take the required economics course with the personal finance instruction embedded into that half-year course to meet the personal finance instruction requirement. Financial literacy instruction hours cannot be estimated since each school district selects how it will meet the personal finance education requirement.

Sources:

- Personal Finance Standards
- ADE Personal Finance webpage
- Financial Literacy Course Education Standards
- Quantitative Reasoning Course Education Standards
- Economics Course Education Standards
- Financial Planning Course Education Standards (satisfies Economics course graduation requirement)
- 38 courses Required to be Offered
- NGPF's 2026 State of Financial Education Report

EXTRA CREDIT

ADE's website includes a list of personal finance education resources for educators. In addition, the website includes information on five professional development courses (10 credits in total) that are available to educators via ArkansasIDEAS (the state's online professional development program for educators).

Sources:

- Professional Development and Teacher Resources

CAVEAT

It is not clear how Arkansas measures student achievement in financial literacy or how the state monitors local school district implementation of the financial literacy education requirement.