2026 NATIONAL REPORT CARD

Connecticut

CLASS OF 2026 GRADE

F

PROJECTED CLASS OF 2027 GRADE

A

GRADUATION REQUIREMENTS

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

No, personal finance is not included in the graduation requirements, either as a standalone course or embedded in another course for the Class of 2026. The program of instruction offered by public schools must include the following subject matter: career education and consumer education, but no high school course is identified for delivering this content. By law, the State Board of Education is required to assist and encourage local and regional boards of education to include personal financial management education. In 2014, a state law allowed the Department of Education (DOE) and other identified organizations to create a plan to provide high school students with personal finance instruction. High schools may offer courses and programs in any of the 16 career clusters identified by the DOE. A personal finance course can be part of a career clusters program of study.

Sources:

- Sec. 10-221a. (c) High school graduation requirements for 2023 to 2026
- Sec. 10-16b. Prescribed courses of study
- Sec. 10-16pp. Plan to provide instruction in financial literacy
- Sec. 10-221z. Completion of the Free Application for Federal Student Aid or an application for institutional financial aid as a condition for graduation from high school. Waiver. Exemption.
- Career Clusters, Career Pathways, Programs of Study
- Career Clusters: Business Management and Administration

PROJECTED GRADE FOR CLASS OF 2027

Grade A for the Class of 2027. In July 2023, the governor signed into law a bill that adds personal financial management and financial literacy to the state's required program of instruction for public schools. This law adds a half-credit of personal financial management and financial literacy to the high school graduation requirements beginning with the graduating Class of 2027. The course can count as either a humanities, mathematics or elective credit and will not add to students'existing required credits for high school graduation. Students may also receive credit for this course requirement upon the successful demonstration of mastery of financial literacy content by taking a traditional course, college credit, on-line coursework or demonstration of mastery of the subject.

The DOE as required by law, provides on its website personal finance standards, model curriculum and resources to help local school boards develop the course, which must include instruction on banking, investing, savings, the handling of personal finance matters, and the impact of using credit cards and debit cards. In June of 2022 the State Board of Education adopted the NextGen Personal Finance Curricula for the financial literacy Model Curricula for grades six to eight and nine to 12.

Sources:

- Sec. 10-221a. (d) High School Graduation Requirements beginning with Class of 2027
- Personal Financial Management and Financial Literacy
- CSDE Financial Literacy Course Kit
- CSDE 6-12 Model Financial Literacy Collection Resources

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2026 NATIONAL REPORT CARD

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CLASS OF 2026 GRADE	PROJECTED CLASS OF 2027 GRADE
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HIGH SCHOOL EDUCATION STANDARDS

Under current education laws and regulations in Connecticut, a student could graduate without ever being taught substantive personal finance concepts in high school. The 2015 Social Studies Framework includes economics content but does not include substantive personal finance content. The DOE has identified financial literacy education tools and models to assist educators who teach this content in a standalone high school course or embed this content in other courses for grade six to 12 students.

Sources:

- Social Studies
- Social Studies Framework
- Personal Financial Management and Financial Literacy

STANDARDS

Connecticut does not require that personal finance concepts be taught to students during primary education (grades Pre-K to eight). However, state law requires the DOE to provide to local school districts curriculum materials with curriculum resources that they can use with regard financial literacy content.

Sources:

- Sec. 10-16b. Prescribed courses of study
- CSDE 6-12 Model Financial Literacy Collection Resources

EXTRA CREDIT

The DOE provides personal finance educator resources on its website.

Sources:

- Personal Financial Management and Financial Literacy