2026 NATIONAL REPORT CARD

Delaware

CLASS OF 2026 GRADE: **C**

PROJECTED CLASS OF 2030 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. Beginning with the Graduation Class of 2019, students are required to take a minimum of 24 credits to graduate, including three credits in social studies and three credits in a career pathway.

Sources:

- Delaware Administrative Code: 505 High School Graduation Requirements and Diplomas

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

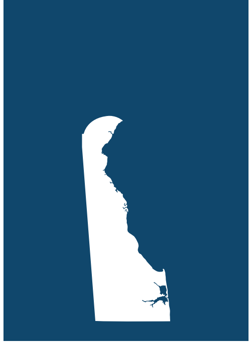
Delaware's financial literacy content standards apply to grades K to 12. However, whether such education occurs is left to local control. If a school district decides to provide personal finance education, then the training must align with the state-approved standards.

PROJECTED GRADE FOR CLASS OF 2030

Grade A for the Class of 2030. On October 9, 2025 the governor of signed into law a bill that requires all high school students take a standalone half-year course in personal finance as a high school graduation requirement. This new graduation requirement applies to students entering grade 9 in the 2026 through 2027 school year. The law requires that all school districts or charter schools serving high school students shall provide, at a minimum, a ½ credit on financial literacy. This course in financial literacy can be counted as a social studies or elective credit. The law requires that schools use standards-aligned curriculum with high rigorous instructional materials that includes assessments. The financial literacy course must be aligned to the current financial literacy standards adopted by Delaware. The Department of Education (DOE), with the approval of the State Board of Education, shall adopt or update regulations to implement this legislation. The law requires that there be opportunities for high-quality initial and ongoing professional learning made available to teachers by the local education agencies. High schools are encouraged by the law to partner with private or public enterprises or individuals to add value to the student experience with regard this financial literacy course. These partnerships may include serving as expert class presenters on financial literacy topics, sponsoring student competitions, awarding scholarships for outstanding achievements, and sponsoring or providing teacher professional development.

- 14 Del. C. § 4152. Financial literacy education as a required ½ credit
- Financial Literacy Content Standards

CONTINUED ON NEXT PAGE



2026 NATIONAL REPORT CARD

Delaware

CLASS OF 2026 GRADE

C

PROJECTED CLASS OF 2030 GRADE

A

HIGH SCHOOL EDUCATION STANDARDS

The state social studies standards include economic concepts but do not include substantive personal finance concepts. In May of 2015, the legislature issued a joint resolution creating a statewide financial literacy task force. The Task Force presented its recommendation to the State Board of Education in 2016. Financial literacy content standards were adopted in response to these recommendations. The new financial literacy content standards became effective in the 2018–2019 academic year. Delaware regulations require that instructional programs offered in the public schools be in alignment with the appropriate content standards documents, including financial literacy content standards documents. All school districts are required to provide evidence (and certify annually) to DOE that their school district curricula are aligned with the State Content Standards, including financial literacy content standards.

Sources:

- Social Studies Standards
- Delaware Resolution Establishing Task Force
- Financial Literacy Content Standards
- Content Standards Regulation
- Alignment Regulation

EXTRA CREDIT

The DOE indicates that, in support of the financial literacy standards, high schools can receive additional ongoing support and professional learning for free personal finance lessons and resources from the Keys to Financial Success from the Philadelphia Federal Reserve.

Sources:

- Keys to Financial Success from the Philadelphia Federal Reserve

CAVEAT

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