2026 NATIONAL REPORT CARD

District of Columbia

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2031 GRADE
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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. Student are required to complete a total of 24 Carnegie Units for high school graduation. Four units are social studies and must include World History 1 and 2, United States History, United States Government, and District of Columbia History. A total of 3.5 required Carnegie Units are allocated to elective courses.

Sources:

- District of Columbia High School Graduation Requirements

HIGH SCHOOL EDUCATION STANDARDS

On March 20, 2024, the State Board of Education voted to adopt high school financial literacy standards. These standards were developed by Office of the State Superintendent for Education (OSSE) and are intended to be implemented as a standalone, elective course for high school students across the D.C. These standards include financial knowledge and skills, including how individual financial circumstances are influenced by personal decisions and systemic factors. These standards were implemented beginning in school year 2024-25. High schools are not required to offer this course as an elective, but if they offer a standalone personal finance elective course that course must use the adopted standards. The OSSE states on its website that all adopted academic learning standards define the knowledge, concepts and skills that all D.C. public school students should acquire at each grade level. The standards define what all students are expected to know and be able to do rather than how teachers should teach. Based on this language, one would expect all students to receive some substantive financial literacy content prior to graduation. Yet, *NGPF's 2026 State of Financial Education Report* indicates that in D.C. high schools only 31.8% of students attend a high school that offers a financial literacy elective and nearly a third (31.9%) of high schools do not appear offer this content at all to their students. The report also indicates that more than a third of the high schools (36.4%) offer a course that embeds some financial literacy content (e.g., an economics course). D.C. public school may also offer the Tenacity Program to their students. This program includes some personal finance content.

Sources:

- D.C. Standards of Learning
- Financial Literacy Standards
- Social Studies Standards
- NGPF's 2026 State of Financial Education Report
- Tenacity Program
- Tenacity Program Facilitator Guide

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

The District of Columbia does not require that personal finance concepts be taught to students during primary grades Pre-K to eight. There are minimal economic or personal finance concepts in the 2023 Social Studies Standards.

Sources:

- Social Studies Standards

PROJECTED GRADE FOR CLASS OF 2031

No policy change is pending that would change the District of Columbia's grade.

NEFE National Endowment for Financial Education