2026 NATIONAL REPORT CARD

Georgia

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2028 GRADE
B	A

GRADUATION REQUIREMENTS

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

Yes, high school students in Georgia are required to take three credits of social studies for graduation, which includes a half-unit (half-year) course in economics for the Class of 2026.

Sources:

- Ga. Comp. R. & Regs. r. 160-4-2-.48 High School Graduation Requirements
- PDF of Graduation Requirement Rule (page 5)

HIGH SCHOOL EDUCATION STANDARDS

The required course is called Personal Finance and Economics. This course has 22 standards, and 10 of these standards are personal finance in nature. Based on this information, we estimate that students receive approximately 27 hours of instruction in personal finance.

Sources:

- Social Studies webpage
- GADOE Inspire Personal Finance And Economics
- PDF Social Studies Georgia Standards of Excellence (page 80 of PDF)

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Some personal finance topics are required to be taught and are included in the social studies standards for grades K to five.

Sources:

- GADOE SuitCASE Framework Index (click on "Social Studies – Georgia Standards of Excellence" then click on click on "Elementary Social Studies K-5" then click on each grade and then click on "Economic Understandings")
- PDF Georgia Social Studies Standards of Excellence

PROJECTED GRADE FOR CLASS OF 2028

Grade A for the Class of 2028. In 2022, Georgia passed a law that requires high schools, beginning with freshman entering into high school in the 2024–2025 academic year, to require all students during their 11th or 12th grade years to complete at least a half-credit course in financial literacy as a graduation requirement. The law requires the State Board of Education (SBOE) to adopt financial literacy content standards for this course. The law notes that the course may be provided within the framework of existing coursework offered by a local school system and indicates that the course is eligible to count toward a mathematics, social studies, or elective unit of credit requirement for graduation. The Georgia Department of Education's website states: *"Currently, the Personal Finance & Economics course (45.061) satisfies this state requirement. Certification requirements to teach the Personal Finance and Economics course were released [on April 15, 2023] ...The Personal Finance and Economics course (and approved substitutes) is a*

CONTINUED ON NEXT PAGE

Georgia

CLASS OF 2026 GRADE: B

PROJECTED CLASS OF 2028 GRADE: A

graduation requirement for all students and also satisfies the financial literacy requirement. The following courses are options for students who have satisfied the Personal Finance and Economics requirement, but still need to satisfy the financial literacy requirement: 45.067 Personal Financial Literacy[;] 27.08430 Advanced Financial Algebra[; and] 07.42600 Financial Literacy (BCS-FL)."

Sources:

- O.C.G.A. § 20-2-149.4
- GADOE SuitCASE Framework Index (click on "Social Studies – Georgia Standards of Excellence" then click on "High School Social Studies 9-12" and click on "45.06700 Personal Financial Literacy")
- PDF Georgia Social Studies Standards of Excellence (see Financial Literacy Standard on pages 102 to 106)
- Rule 505-3-.113. Financial Literacy Endorsement Program

CAVEAT

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