2026 NATIONAL REPORT CARD

Hawaii

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2030 GRADE
D	B

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, and schools are not required to offer financial literacy courses for the Class of 2026.

Sources:

- Hawaii High School Graduation Requirements

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

There is no personal finance content in the social studies standards; however, economic concepts are included.

Sources:

- Subject Matter Standards

PROJECTED GRADE FOR CLASS OF 2030

Grade B beginning with the Class of 2030. On January 9, 2026 the Hawaii Department of Education (HIDO) announced *"To ensure Hawaii public school students are prepared for life after high school, [HIDO] will require students to complete a financial literacy educational opportunity beginning in the 2026-27 school year. Starting with incoming freshmen in the Class of 2030, all students in Hawaii public schools must successfully complete a financial literacy educational opportunity prior to graduation and document completion through their Personal Transition Plan (PTP). The PTP is a required half-credit course for all students and is necessary to earn a high school diploma. Ahead of the formal requirement, high schools are encouraged to have students in the graduating Classes of 2027, 2028 and 2029 document their financial literacy education within their PTPs."*
In August of 2025 HIDO released financial literacy education standards. These standards were developed by HIDOE's Office of Curriculum and Instructional Design and are based on the 2021 National Standards for Personal Finance Education from the Council for Economic Education and the Jump$tart Coalition for Personal Financial Literacy.

- HIDO Financial Literacy Announcement
- HIDO's Financial Literacy Program Standards
- 2021 National Standards for Personal Finance Education
- Graduation Requirements
- Preparing to Graduate (see Personal Transition Plan)

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2026 NATIONAL REPORT CARD

Hawaii

CLASS OF 2026 GRADE

D

PROJECTED CLASS OF 2030 GRADE

B

HIGH SCHOOL EDUCATION STANDARDS

Hawaii's graduation requirements include awarding a student a half-credit (a half-year course) for completion of the required Personal Transition Plan (PTP). The PTP is started in ninth grade and completed in 12th grade. A PTP should be initiated as each student enters into high school. The PTP should be reviewed periodically by the student, school staff and parent/guardian to ensure that the student is meeting the elements of the PTP. Until the Class of 2030 graduates, the PTP is only required to include certain concepts contained in the Earning Income strand (one of six strands) of the National Standards for Personal Finance Education. The PTP is an individually designed and customized plan of action for each high school student to move successfully from high school to postsecondary and/or career venues. It is clear that most Hawaii schools are not currently teaching personal finance in a substantive manner. *NGPF's 2026 State of Financial Education Report* indicates that less than 1% of students in Hawaii attend a high school that requires a standalone personal finance course as a graduation requirement and that only 11.4% of students attend schools that offer a standalone personal finance elective course.

Sources:

- Graduation Requirements
- 2021 National Standards for Personal Finance Education
- Preparing to Graduate (see Personal Transition Plan)
- NGPF's 2026 State of Financial Education Report

EXTRA CREDIT

HIDOE has a web page of financial literacy resources for educators.

Sources:

- Financial Literacy Resources

CAVEAT

The PTP is not a substantive and intensive standalone course that occurs during a single academic year. Instead, it is a primarily a student led project with some instructional oversight by educators that is completed over a four-year period in high school from grades 9 to 12. The PTP also includes topics that are not financial literacy in nature. It is not clear what type of educators are involved in the PTP program (e.g., social studies?) and what personal finance training is provided to such educators. Personal finance concepts are most relevant after students graduate from high school, when they are thrust into a situation where they must manage their daily living expenses. Teaching this content in grades nine and 10 is not optimal, since knowledge obtained will fade over time. The ninth and 10th grade students will not use much of what they learn until many years after the instruction is completed. It is unclear how Hawaii will ensure that personal finance instruction is being done in an equitable manner given this multi-year construct. It is not clear how Hawaii will measure student achievement in financial literacy or how the state will monitor local school district implementation of the financial literacy education requirement.