2026 NATIONAL REPORT CARD

Idaho

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2031 GRADE
B	B

GRADUATION REQUIREMENTS

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

Yes, beginning in academic year 2023-2024, Idaho requires high school students to take five credits in social studies, with one credit being in economics and financial literacy. One credit in Idaho is the equivalent of sixty (60) hours of total instruction, which is a half-year course. In 2023, Idaho passed a law requiring financial literacy for students in grades nine to 12. The law states that each public high school *"shall provide to all students in grades nine through 12 one (1) or more courses in personal financial literacy and money management."* Additionally, the law notes that *"this course will fulfill the financial literacy component of the high school graduation requirement."* Guidance from the Idaho Department of Education (IDOE) indicates that this requirement can be met by offering a one credit single course with economic and financial literacy content or by offering two credits and two distinct courses: an economics course and a financial literacy course. The guidance from the IDOE also indicates the types of educator endorsements required to teach this new requirement. If a student prior to academic year 2023-2024 completed the previously required economics course that this new graduation requirement replaced, such student could be granted a waiver for the Class of 2024. This requirement applied to all students beginning with the Class of 2025.

Sources:

- High School Graduation Requirements
- Idaho High School Graduation Requirements (see page 8 & 9 of this document)
- HB 92
- Financial Literacy Implementation Memorandum
- Financial Literacy

HIGH SCHOOL EDUCATION STANDARDS

Idaho's Economic Essential Standards are composed of 24 essential and supporting standards, 11 of which are personal finance standards. If a high school student completes this graduation requirement by taking a half-year economics and personal finance course, we estimate that such a student would receive approximately 28 hours of instruction in personal finance. Students who complete this graduation requirement by taking two half-year courses (one financial literacy and one economics course) would receive 60 hours of instruction in personal finance topics.

Sources:

- Idaho Content Standards
- Idaho Content Standards K-12 Social Studies (see pages 63-65)
- Economics Grade 9-12 Essential Standards Extended Guide

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

The K to eight social studies standards includes personal finance learning objectives in grades K to five.

Sources:

- Idaho Content Standards

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NEFE National Endowment for Financial Education

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CLASS OF 2026 GRADE

B

PROJECTED CLASS OF 2031 GRADE

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PROJECTED GRADE FOR CLASS OF 2031

No policy change is pending that would change Idaho's grade.

EXTRA CREDIT

IDOE's website includes free financial literacy curricular materials and resources for educators.

Sources:

- Financial Literacy

CAVEAT

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