2026 NATIONAL REPORT CARD

Kansas

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2028 GRADE
D	A

GRADUATION REQUIREMENTS

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

No, a specifically identified course with personal finance concepts is not a graduation requirement for the Class of 2026.

Sources:

- Graduation
- Graduation Requirements Fact Sheet Before Class of 2028
- Graduation Requirement FAQ (click on Financial Literacy)
- Graduation Requirements Regulation KAR 91-31-35

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Kansas does not require that personal finance concepts be taught to students in grades K to eight. The state's social studies standards include modest levels of personal finance concepts in the economics strand in a grades K to four. The state board has also approved national financial literacy standards with K to eight standards, but such content is not required to be taught.

Sources:

- History, Government, and Social Studies (HGSS) Standards

PROJECTED GRADE FOR CLASS OF 2028

Grade A for the Class of 2028. Beginning with the Class of 2028, all Kansas high school student will be required to take one half unit of financial literacy prior to graduation. The graduation regulation indicates that a unit may only satisfy one graduation requirement at a time. This language seems to imply that a half-unit financial literacy course would not be allowed to also count toward the required units for social studies and mathematics. The course title for the new course is Financial Literacy (Employability and Life Skills). The Kansas State Department of Education (KSDE) describes the new course as follows: *"The financial literacy course provides a student with an understanding of the concepts, principles and skills involved in making and applying sound financial decisions. This course should emphasize earning income, spending, saving, investing, managing credit, managing risk, and meets the national standards."* KSDE indicates that the following teachers are qualified to teach the course: *"Any standard license at the level with district verified Financial Literacy training. Examples of training are college credits related to financial literacy, targeted financial literacy professional development, or a certification in the field...First and foremost, this license option provides the district the most flexibility when assigning an educator to teach the financial literacy course, and the verification of targeted professional development would be a district decision."*

- Graduation
- Graduation Requirements Fact Sheet Class of 2028 and Beyond
- Graduation Requirement FAQ (click on Financial Literacy)
- Graduation Requirements Regulation KAR 91-31-35

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CLASS OF 2026 GRADE	PROJECTED CLASS OF 2028 GRADE
D	A

- Financial Literacy
- National Standards for Personal Financial Education

HIGH SCHOOL EDUCATION STANDARDS

To graduate Kansas students are required to take three units of history and government, which shall include world history; United States history; United States government, including the Constitution of the United States; concepts of economics and geography. No specific course is identified for teaching economics concepts. Local districts determine how to deliver the content. The social studies standards approved by the Kansas State Board of Education noted that economics is an elective and not a course that is required to be taken by students. The economics standards include seven content topics, one of which is personal finance. By leaving the course selection to the local districts, it is impossible to know how high school students in Kansas are taught these required concepts of economics and whether they consistently include personal finance content. Kansas's approved financial literacy content standards apply to grades K to 12. 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 these state approved standards.

Sources:

- History, Government, and Social Studies (HGSS) Standards

EXTRA CREDIT

KSDE has a financial literacy webpage that includes financial literacy partners, as well as educator and parent financial literacy resources. KDSE also indicates on its website that the national Council for Economic Education offers free professional development training, and is an example of targeted financial literacy professional development that educators should take prior to teaching the financial literacy course required for graduation beginning in 2028. By statute, the State Board of Education is required to: (i) assist in the implementation of programs that teach personal financial literacy; (ii) develop a curriculum, materials, and guidelines that local boards may use in implementing a financial literacy program; (iii) develop state curriculum standards for personal financial literacy for all grade levels; (iv) encourage school districts when selecting textbooks for mathematics, economics, family and consumer sciences, accounting, or other appropriate courses to select those textbooks which contain substantive personal finance concepts; and (v) ensure that questions are included that relate to personal financial literacy in the statewide assessments for mathematics or social studies.

Sources:

- Financial Literacy
- Graduation Requirement FAQ (click on Financial Literacy)
- KS Stat § 72-3236

CAVEAT

It is not clear how Kansas measures student achievement in financial literacy or how the state monitors local school district implementation of the economics requirements and whether such instruction contains personal finance content.