2026 NATIONAL REPORT CARD

Kentucky

CLASS OF 2026 GRADE: B

PROJECTED CLASS OF 2029 GRADE: 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. It is a graduation requirement for students to successfully complete one or more courses or programs in financial literacy, beginning with students entering grade nine in the academic year 2020–2021 (the Class of 2024). Local school districts determine how financial literacy will be taught to students, consistent with the approved academic standards. The Department of Education (DOE) has previously indicated that students can meet the requirement for financial literacy in a variety of ways: (i) as a business or family and consumer sciences pathway; (ii) as a math credit; (iii) districts may partner with postsecondary institutions to offer a dual credit or articulated credit course; (iv) schools may develop a program or a combination of course offerings in a variety of instructional formats (e.g., modules, online learning); or (v) schools implement the standards systematically by section through academic advising or enrichment sessions.

Sources:

- Minimum High School Graduation Requirements
- Minimum High School Graduation Requirements FAQ
- 704 KAR 3:305 Minimum High School Graduation Requirements Regulation
- Minimum Graduation Requirements chart
- KRS 158.1411

HIGH SCHOOL EDUCATION STANDARDS

The Kentucky high school academic standards contain the minimum required standards that all students should have the opportunity to learn before graduating from high school. The standards address what is to be learned but do not address how learning experiences are to be designed or what resources should be used. Financial literacy standards have been created by the state.

Sources:

- Kentucky Academic Standards: Career Studies and Financial Literacy (June 2025)

PROJECTED GRADE FOR CLASS OF 2029

Grade A for the Class of 2029. In March of 2025, the governor signed into law a bill requiring students that enter grade nine on or after July 1, 2025 (the Class of 2029) to successfully complete a one credit half-year course in financial literacy as a public high school graduation requirement. This new graduation requirement also applies to students pursuing an early graduation program as established in Kentucky law. The required financial literacy course shall be accepted as an elective course requirement for high school graduation notwithstanding any other provisions of law. Thus, students will not be required to take any additional courses in order to graduate when meeting the new financial literacy course mandate. The financial literacy course is required to align to each student's individual learning plan. The course should include but not be limited to instruction in the following areas: (a) budgeting; (b) saving and investing; (c) credit and debt; (d) insurance and risk management, including but not

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Kentucky

CLASS OF 2026 GRADE: C

PROJECTED CLASS OF 2029 GRADE: A

limited to personal insurance policies; (e) taxes; and (f) the necessity of critical review and understanding of documents prior to signing agreements or approvals and the ability to provide a signature in cursive. The Kentucky Board of Education (KBE) has approved academic standards for the required financial literacy education. Each local school district will determine curricula for the new course offerings that are aligned with the financial literacy academic standards promulgated by the KBE. The Kentucky Department of Education (KDE) has developed financial literacy guidelines for local schools and districts. Local schools and districts may consult with the Kentucky Financial Empowerment Commission when developing and implementing the financial literacy standards. The KDE has also identified, through the system for uniform academic course codes, which courses meet the requirements for the financial literacy course required by the new law.

Sources:

- HB 342
- KRS 158.1411
- Financial Literacy Standards Resources
- Kentucky Academic Standards: Career Studies and Financial Literacy (June 2025)
- Financial Literacy Elective Course Code Guidance Document

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Kentucky regulations require all local school systems to provide financial literacy instruction in elementary and middle school that is aligned to career studies standards developed by the state. The standards are divided into three grade bands: K to three, four to five, and six to eight. The academic standards for career studies outline the minimum content standards that Kentucky students shall learn within each respective grade band. The standards are organized by three domains: essential skills, careers, and financial literacy.

Sources:

- Kentucky Academic Standards: Career Studies and Financial Literacy (June 2025)

EXTRA CREDIT

The DOE website includes financial literacy and career study resources for educators to use in their classrooms. Beginning in the 2023-2024 school year each student must development an individual learning plan (ILP) beginning sixth grade. The ILP is required to be focused on career exploration and related to postsecondary education and training needs.

Sources:

- Financial Literacy Standards Resources
- Career Studies Standards Resources
- 704 KAR 3305
- Individual Learning Plan

CAVEAT

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

NEFE National Endowment for Financial Education