2026 NATIONAL REPORT CARD

Louisiana

CLASS OF 2026 GRADE

B

PROJECTED CLASS OF 2028 GRADE

A

GRADUATION REQUIREMENTS

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

Yes, beginning with the graduating Class of 2023, Louisiana law requires that all students receive personal financial management instruction as a requirement for high school graduation. Instruction hours cannot be estimated for the class of 2026 since each local school district selects how it will meet the personal finance education requirement.

Sources:

- RS 17: 270 Financial Literacy; required instruction
- RS 17: 274.1 Civics and Free Enterprise; required; exceptions
- Louisiana High School Planning Guidebook (pages 20-22)
- Bulletin 741

PROJECTED GRADE FOR CLASS OF 2028

Grade A for the Class of 2028. In June 2023, the governor signed into law a bill that requires students graduating in academic year 2027–2028 to complete a 1-unit financial literacy course in order to graduate from a public high school. Louisiana offers two pathways to graduation: a career-focused diploma, referred to as the TOPS Tech Diploma pathway, and one for college-bound students, referred to as the TOPS University Diploma pathway. Prior law required a student to complete four mathematics credits to be eligible for a TOPS Tech Diploma. The new law requires that the financial literacy course be one of the four math credits required for this diploma. Prior law required a student to complete 19 units of high school coursework to be eligible for a TOPS University Diploma. The new law retains all existing requirements and increases the total number of required units to 20, adding the new 1-unit financial literacy course requirement. The new law specifies minimum content components of the new financial literacy course. The Louisiana Department of Education (LDOE) allows "any certified teacher" to teach the required financial literacy course. The LDOE will not review materials for Financial Literacy but does maintain the Personal Financial Literacy Instruction Clearinghouse, a list of available materials submitted by vendors. As a result of this law, Louisiana State Board of Elementary and Secondary Education (BESE) adopted policy in December 2024 requiring all freshmen entering high school in the 2024-2025 school year to complete a course in Financial Literacy.

Sources:

- HB 103 Act No. 267 (2023)
- HB 103 Act No. 267 Resume Digest
- Louisiana High School Planning Guidebook (pages 20-22)
- Financial Literacy Implementation Frequently Asked Questions Spring 2024
- Financial Literacy Course Description
- Financial Literacy Activities

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2026 NATIONAL REPORT CARD

Louisiana

CLASS OF 2026 GRADE

B

PROJECTED CLASS OF 2028 GRADE

A

HIGH SCHOOL EDUCATION STANDARDS

The Louisiana Department of Education (DOE) has created academic standards that define what students should know. Included in the high school social studies academic standards are standards for a full-year civics course that includes financial literacy concepts. Students are not required to take the civics course in order to graduate from high school; there are other substitutes. However, all students must receive personal finance instruction according to state law prior to graduation. The high school civics standards include 14 standards. One of these standards (7% of the total standards) have personal finance concepts. Based on this information, financial literacy content is estimated to be approximately 8.5 hours of instruction in this full-year course. The DOE also provides a sample scope and sequence document for the civics course. This document has six units of study with one unit being personal finance. Each unit has a recommended period of time that should be allocated to that unit. The personal finance unit is for four to five weeks out of a maximum of 35.5 weeks. If this sequence of study is used, we estimate 17 hours of instruction time. Each student is required to create an Individual Graduation Plan (IGP) under state law by grade eight. Schools are expected to hold informational meetings for the parents and legal guardians of students enrolled in eighth through 12th grade to provide information regarding graduation requirements and curriculum choices. The meeting should be held in conjunction with the scheduling of courses for the next academic year. When developing and reviewing their IGP, students shall be provided information regarding the top twenty high-demand jobs in the state and in the student's region with the highest typical annual salary.

Sources:

- Louisiana High School Planning Guidebook (pages 6-7, 20-22)
- 2022 K-12 Louisiana Student Standards for Social Studies (High School Civics, pages 47–51)
- Sample Civics scope and sequence document
- R.S. 17:2985 Individual Graduation Plans
- Individual Graduation Plan

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2026 NATIONAL REPORT CARD

Louisiana

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2028 GRADE
B	A

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Louisiana law requires that *"each public elementary or secondary school student shall receive age and grade appropriate instruction in personal financial management."* It is unclear how this requirement is met in grades Pre-K to eight. Although personal finance concepts are included in the high school civics and social studies standards, personal finance concepts are not included in the elementary social studies standards; however, economic concepts are included. How the required personal finance concepts are taught is left to the local school districts. Louisiana law requires schools to provide career awareness and exploration activities to all students in grades six through eight that create connections between what a student does in school and what the student wants to achieve in the future. Such activities can include: (i) career interest inventories; (ii) job shadowing and job mentoring; and (iii) career immersion day. By grade eight, every student is required to begin the development of that students' statutorily required IGP.

Sources:

- RS 17: 270 Financial Literacy; required instruction
- 2022 K-12 Louisiana Student Standards for Social Studies
- R.S. 17:2925 Individual Graduation Plans
- Individual Graduation Plan

EXTRA CREDIT

State law requires that the State Board of Elementary and Secondary Education shall establish and maintain a clearinghouse for instructional materials and information regarding model financial education programs and best practices.

Sources:

- Personal Financial Literacy Instruction Clearinghouse

CAVEAT

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