2026 NATIONAL REPORT CARD

Maine

CLASS OF 2026 GRADE: **B**

PROJECTED CLASS OF 2031 GRADE: **B**

GRADUATION REQUIREMENTS

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

Yes, Maine requires students to take two years (or the equivalent in standards of achievement) of social studies and history, including American history, government, civics, and personal finance. Students may demonstrate achievement of the standards through multiple pathways. With regard to life and career readiness standards, each school district must offer relevant opportunities that may include interactive experiences and allow for direct exposure between students and a variety of career options to help students develop habits of efficacy, resourcefulness and adaptability as the students take steps to create and implement postsecondary school plans.

Sources:

- Diploma Pathways
- 20-A M.R.S. § 4722 High School Diploma Standards
- 20-A M.R.S. §4731. Life and career readiness standards

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Maine's social studies standards require personal finance, economics and Life and Career Readiness topics to be taught each year in grades K to eight.

Sources:

- Standards & Instruction - Social Studies
- Standards – Life and Career Readiness

PROJECTED GRADE FOR CLASS OF 2031

There is no policy change pending that would change the Maine's grade.

HIGH SCHOOL EDUCATION STANDARDS

Maine's social studies content standards include a personal finance and economics strand. Local school districts are required to teach students these topics. Local school districts determine whether to teach personal finance as a separate course or to integrate the topic into other courses. Instruction hours cannot be estimated since each school district selects how it will meet the personal finance education requirement. According to *NGPF's 2026 State of Financial Education Report*, 20.2% of Maine students attend high schools that offer a standalone personal finance course as a graduation requirement while 41.7% attend a high school with a standalone personal finance course elective. Many high schools appear to meet this requirement by providing students with personal finance concepts embedded in another required course (e.g., an economics course). By law, school districts are required to offer students life and career readiness opportunities to help them successfully enter the workforce, including creating and implementing postsecondary school plans.

Sources:

- Standards & Instruction - Social Studies
- Maine Learning Results for Social Studies-Personal Finance and Economics
- Maine Financial Literacy Framework & Resource Guide
- Standards – Life and Career Readiness
- NGPF's 2026 State of Financial Education Report

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EXTRA CREDIT

Maine's Department of Education (DOE) website has many financial literacy resources for educators. In 2025 a law was passed directing the DOE to do a review of personal finance course offerings in Maine schools and to convene a working group of relevant stakeholders to examine professional development, curriculum resources, instructional time, staffing and any other supports that the group considers necessary to expand and strengthen personal finance instruction in Maine schools.

Sources:

- Maine Financial Literacy Framework & Resource Guide
- Maine JumpStart Maine Financial Wellness Clearinghouse
- Maine JumpStart Financial Education Resources
- LD1069

CAVEAT

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