2026 NATIONAL
REPORT CARD

Mississippi

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2031 GRADE
A	A

GRADUATION REQUIREMENTS

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

Yes, beginning with the Class of 2022, students are required to take a full-year course in College and Career Readiness (CCR). The required CCR course has a financial literacy component that is equal to one semester of personal finance instruction. Since academic year 1999–2000, Mississippi has required that financial literacy education be taught in high schools, but students were not required to take this specified course until the Class of 2022.

Sources:

- Diploma with Endorsements Options
- Mississippi Accountability Standards 2025 (Appendix A–6 to A–9)
- College and Career Readiness

HIGH SCHOOL EDUCATION STANDARDS

The Mississippi CCR course is a one credit course, meaning a full academic year of instruction. The CCR course curriculum gives students the equivalent of a half-year course in personal finance instruction. The CCR course may be taught in one of the following sequences: (i) senior year only; (ii) junior year only; (iii) one semester in either freshman, sophomore, or junior year with the remaining semester taught in either junior or senior year; or (iv) a quarter Carnegie unit per year beginning with the freshman year. There are CCR course substitutions for students in CTE, Dual Enrollment SmartStart, JROTC and early college programs and for students taking Advanced Placement Seminar or equivalent International Baccalaureate and Cambridge International Courses. Any teacher with a valid grade seven to 12 license may teach the CCR course.

Sources:

- College and Career Readiness (go to Resources section of the web page for the 2025 CCRS Standards)

PROJECTED GRADE FOR CLASS OF 2031

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

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PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Mississippi does not require that personal finance concepts be taught to students during primary education (grades Pre-K to eight). The state's social studies standards have modest levels of personal finance concepts in the economics strand in a few grades.

Sources:

- Standards for Social Studies

EXTRA CREDIT

The Mississippi Departement of Education (DOE) notes that the *"Mississippi Council on Economic Education developed a Master Teacher of College and Career Readiness (MTCCR) course that hundreds of teachers have gone through in the past year and hundreds more will go through"* in the future.

Sources:

- DOE Financial Literacy Report

CAVEAT

The DOE notes that certain courses can substitute for the required CCR course, including: (i) career and technical work-based learning, (ii) a dual credit SmartStart course; (iii) identified Junior Reserve Officers' Training Corps (JROTC) instruction; (iv) Advanced Placement Seminar and or equivalent International Baccalaureate and Cambridge International Courses); and (v) College and Career Readiness Seminar courses for Early College High Schools (available Freshman to Senior year). The AP Seminar (and similar classes) was not designed or intended to be a financial literacy course substitute. Students taking this AP course or the other substitution courses may receive less financial instruction than those students taking the CCR course. It is not clear how Mississippi monitors school district implementation of these personal finance education requirements to ensure all students have equitable access to personal finance concepts prior to graduation or how it measures student achievement in financial literacy.