2026 NATIONAL REPORT CARD

Nebraska

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 2024 each student is required to complete at least one five-credit course (equal to a half-year course) in personal finance or financial literacy. Beginning with the graduating class of 2025, each public high school senior student must complete and submit to the United States Department of Education a Free Application for Federal Student Aid (FAFSA) prior to graduating from high school. A student will not be required to submit a FAFSA if an opt-out form is filled out and signed by a parent or guardian, the student themselves if 19 years old, or by the school principal or principal's designee.

Sources:

- Neb. Rev. Stat. § 79-729
- Neb. Rev. Stat. § 79-3002
- Neb. Rev. Stat. § 79-3003
- Neb. Rev. Stat. § 79-3004
- Financial Literacy Act Guidance
- Title 92, Nebraska Administrative Code, Chapter 10-003.05 Graduation Requirements (enter Education, Department of for Agency; Title 92; Chapter 10)
- FAFSA
- Frequently Asked Questions (FAFSA)

PROJECTED GRADE FOR CLASS OF 2031

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

HIGH SCHOOL EDUCATION STANDARDS

Nebraska has not adopted financial literacy standards for the required high school course. State law defines financial literacy as including but not limited to *"knowledge and skills regarding budget and financial record keeping; banking; taxes; establishing, building, maintaining, and monitoring credit; debt; savings; risk management; insurance; and investment strategies."* The Nebraska Department of Education (NDE) recommends the following courses (but does not require) to meet this graduation requirement: Personal Finance; Wealth Building Fundamentals; and Life and Career Readiness. Each school district determines the standards, curriculum, and which course and/or courses will satisfy both the legal requirements and their local educational needs. State law also requires that, beginning in 2024 and thereafter, *"each school district shall provide an annual financial literacy status report to its school board, including, but not limited to, student progress in financial literacy courses and other district determined measures of financial literacy progress from the previous school year."*

Sources:

- Accreditation, Rule 10
- Financial Literacy Act Guidance

CONTINUED ON NEXT PAGE

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PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Nebraska's social studies standards require financial literacy topics to be taught each year in grades K to eight. In 2021, the Financial Literacy Act required elementary and middle school instructional programs to include financial literacy instruction, as appropriate.

Source:

- Neb. Rev. Stat. § 79-3003
- Social Studies Standards

EXTRA CREDIT

On its website, the NDE has a list of recommended instructional material resources for personal finance and recommended instructional materials. Nebraska's Career Ready Practice Alignment document includes suggestions on how mathematics can incorporate financial well-being topics.

Sources:

- Financial Literacy Act Guidance
- Career Ready Standards

CAVEAT

It is not clear how Nebraska measures student achievement in financial literacy and whether this education is equitably taught to all students. Unlike most Grade A states, Nebraska has not adopted financial literacy standards for the required high school course. Each local school district is responsible for determining the personal finance standards to be used.