2026 NATIONAL REPORT CARD

Nevada

CLASS OF 2026 GRADE: **C**

PROJECTED CLASS OF 2029 GRADE: **B**

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 for the Class of 2026. The state requires students take three credits of social studies in order to graduate. The social studies standards for high schools includes financial literacy content. The state does mandate how financial literacy topics should be taught in high school but leaves it up to the local districts to specify how the content will be provided.

Sources:

- High School Diplomas and Graduation
- Classes of 2025-2028 Brochure
- NRS 389.018 (Effective through June 30, 2028)
- NRS 389.074 (Effective through June 30, 2028)
- Nevada Academic Content Standards for Social Studies (see page 47)

PROJECTED GRADE FOR CLASS OF 2029

Grade B for the Class of 2029. Nevada passed a law in 2017, requiring that students take a half-credit course (a half-year course) in economics and personal finance as a graduation requirement in the future. The law required the financial literacy instruction to include the skills necessary to develop financial responsibility; manage finances; understand the use of credit and the incurrence of debt; understand the basic principles of saving and investing; prevent and limit the consequences of identity theft and fraud; understand the basic assessment of taxes, including, without limitation, understanding the matter in which taxes are computed by local, state, and federal governmental entities; understand the basic principles of insurance; and plan for higher education and career choices. The economics and financial literacy half credit course graduation requirement was originally slated to become effective for the Class of 2023. However, a law passed in 2023 that amended this new graduation requirement language to ensure that the skills necessary to manage finances relating to developing a personal financial plan (as required in the 2017 law) now include understanding and budgeting for the costs of housing, transportation and health care. Please note, our 2023 Report Card grade of B for Nevada assumed that this 2017 law has been fully implemented for the Class of 2023, however this was not the case due to the regulatory interpretation of the 2023 legislation. This new legislation apparently resulted in a delay of this new economics and personal finance course graduation requirement from the Class of 2023 to the Class of 2029.

Sources:

- High School Diplomas and Graduation
- Classes of 2029 and Beyond Brochure
- NRS 389.074 (scroll down to the one that is Effective July 1, 2028)

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2026 NATIONAL REPORT CARD

Nevada

CLASS OF 2026 GRADE

C

PROJECTED CLASS OF 2029 GRADE

B

HIGH SCHOOL EDUCATION STANDARDS

Nevada's grades nine to 12 social studies standards include financial literacy content. There are 13 financial literacy content standards included in the state's social studies standards. Based on this information, we are unable to determine how many hours of instruction of financial literacy content is delivered to students due to the fact that there is no identified delivery mechanism for this content until the Class of 2029 graduates. It is likely that the required financial literacy content is generally included in the half-year economics course that is currently required for high school graduation. *NGPF's 2026 State of Financial Education Report* indicated that most students, 90.7% attend schools that embed personal finance content into another course. Nevada offers high school students a State Seal program that recognizes graduates who have attained a high level of proficiency in a variety of subjects, including financial literacy. Students who are eligible to receive a financial literacy seal have a notation placed on their high school diploma and high school transcript indicating that they have earned this seal.

Sources:

- Nevada Academic Content Standards for Social Studies
- Nevada Seal Programs
- NGPF's 2026 State of Financial Education Report

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Nevada requires age-appropriate financial literacy instruction in public schools for all students in grades three to 12. This content can be included in a course of study in economics, mathematics, or social studies. State law requires local school districts to encourage persons to volunteer time, expertise, and resources, as well as create partnerships with persons, businesses, or entities in which those persons, businesses, or entities provide the resources necessary to offer instruction in financial literacy. The state's social studies standards require financial literacy content to be taught in grades three to eight.

Sources:

- NRS 389.074
- Nevada Academic Content Standards for Social Studies

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EXTRA CREDIT

Nevada's Department of Education has a website that includes financial literacy information and resources for educators. In 2019, Nevada passed a law that created the State Financial Literacy Advisory Council. 2023 legislation changed the composition of the Council. The Council's website states: "*The Council's comprehensive approach includes developing a strategic plan for financial literacy education, creating standards for curriculum, awarding the State Seal of Financial Literacy, and organizing key events in collaboration with the Nevada Department of Education*." The Council's website includes financial literacy resources for educators.

Sources:

- Financial Literacy Content and Resource (NDE website)
- Nevada Advisory Council for Financial Literacy
- Financial Literacy in Nevada (Council's website, see resources tab)

CAVEAT

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