2026 NATIONAL REPORT CARD

New Hampshire

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2030 GRADE
B	A

GRADUATION REQUIREMENTS

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

Yes, New Hampshire requires that all high school students take a half-year course in economics that includes financial literacy concepts in order to graduate.

Sources:

- N.H. Code Admin. R. Ed 306.22 High School Curriculum, Credits, and Cocurricular Programs (scroll down to relevant section)
- N.H. Code Admin. R. Ed 306.23 Graduation Requirements (scroll down to relevant section)

HIGH SCHOOL EDUCATION STANDARDS

New Hampshire has adopted education standards to help educators understand what students should know and be able to demonstrate and that include clear goals for student learning. Curriculum consistent with these standards is chosen by local school districts. There are six standards of economics for grades nine through 12, and one of those standards covers personal finance topics. Based on this information, we estimate that students receive approximately 10 hours of instruction in personal finance. The social studies standards applicable to the Class of 2026 have not been revised since 2006. These standards are in the process of being updated, and revised standards will be approved by the State Board of Education (BOE).

Sources:

- College and Career Ready Standards
- 2006 New Hampshire Social Studies Standards (pages 81–86)

PROJECTED GRADE FOR CLASS OF 2030

Grade A for the Class of 2030. In 2022, HB 1263 was passed into law. The law requires local school boards to ensure that personal financial literacy instruction is taught as part of the curriculum. The law allows personal financial literacy instruction to be embedded in an existing course or grade level program of studies. This law applied to academic year 2022–2023. In 2022, HB 1671 was also passed into law. This law took effect in academic year 2023–2024. This second law requires schools to specify criteria and a substantive educational program that delivers the opportunity for an adequate education in personal financial literacy for students. Each school must define and identify approved personal financial education standards. These standards are required and cover grades K through 12th and clearly set forth the financial literacy skills to be obtain in each relevant grade, including whether there is a credit/course in personal financial literacy that is required in order to obtain a high school diploma. HB 1671 requires each school to demonstrate that it provides the opportunity for an adequate education for the school-approved personal financial literacy standards. In September 2022, the Department of Education (DOE) issued a technical advisory on the implementation of these two new laws that noted that the DOE "*will be undertaking rulemaking to amend Ed 306—Minimum Standards—to reflect all the changes that HB 1671 implements. That rulemaking process will provide more detail on what personal finance literacy should encompass as a course of instruction.*" The BOE has adopted a one-half credit (half-year course) financial literacy requirement beginning in the 2026-2027 school year for those students entering high school. This new graduation requirement will apply to the Class of 2030.

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New Hampshire

CLASS OF 2026 GRADE
B

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It is not yet clear from the current regulations what type of educators are qualified to teach personal finance from a teacher licensing perspective.

Sources:

- N.H. Rev. Stat. Ann. § 189:10 Studies
- N.H. Rev. Stat. Ann. § 193-E:2-a Substantive Educational Content of an Adequate Education
- 2022 DOE Technical Advisory
- N.H. Code Admin. R. Ed 306.22 High School Curriculum, Credits, and Cocurricular Programs (scroll down to relevant section)
- N.H. Code Admin. R. Ed 306.23 Graduation Requirements (scroll down to relevant section)
- N.H. Code Admin. R. Ed 500 Credential Standards for Educational Personnel

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

In 2022, two laws, HB 1263 and HB 1671, were passed. The laws require financial literacy content to be taught in grades K to 12 consistent with standards and regulations to be approved in the future by the BOE. The laws allow personal financial literacy instruction to be embedded in an existing course or grade level program of studies. Currently, there is some personal finance content required in the 2006 social studies standards for grades seven and eight. These standards are in the process of being updated.

Sources:

- N.H. Rev. Stat. Ann. § 189:10 Studies
- N.H. Rev. Stat. Ann. § 193-E:2-a Substantive Educational Content of an Adequate Education
- 2006 New Hampshire Social Studies Standards (page 54)

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CAVEAT

It is not clear how New Hampshire currently measures student achievement in financial literacy or how the state monitors local school district implementation of the financial literacy education requirement. In 2023 the BOE approved PragerU's online Cash Course Certificate program as a method that students could use to meet the state's new substantive one-half credit graduation requirement in financial literacy. A half-year high school course is equal to 60 hours of class room instruction. The PragerU financial literacy course consists of 15 videos (each approximately five minutes in length) and has 20 work sheets. In addition, PragerU has an end of course exam of 40 multiple-choice questions, of which 36 questions must be answered correctly to pass the course. Once a student passes that test, they can receive a half credit for graduation. It is not clear how many times a student can take this test. This online course of instruction can likely be completed in about 10 hours or less (the video content is only 75 minutes long in total). To allow a substantive one-half credit personal finance graduation requirement to be completed in this manner guarantees that all New Hampshire students will not have equitable access to personal finance content prior to high school graduation. Allowing such a reduction in rigor for many students could result in a lowering of New Hampshire's projected Grade A in a future report.

Sources:

- BOE Press Release on PragerU
- PragerU Summary of the Cash Course Program
- PragerU Cash Course webpage

NEFE National Endowment for Financial Education