2026 NATIONAL REPORT CARD

North Carolina

CLASS OF 2026 GRADE

A

PROJECTED CLASS OF 2031 GRADE

A

GRADUATION REQUIREMENTS

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

Yes, in 2019, a law was passed requiring students entering grade nine in the 2020–2021 academic year (Class of 2024) to take a full-credit course (full-year course) focused solely on Economics and Personal Finance (EPF) as a high school graduation requirement. Students are required to take four social studies credit to graduate from high school and one of these credits must be the EPF course.

Sources:

- High School Graduation Requirements
- N.C. Gen. Stat. § 115C-81.65

HIGH SCHOOL EDUCATION STANDARDS

The 2019 law required the BOE to adopt standards for this course that are at a minimum as rigorous as national standards in economics and financial literacy that were developed by the Council for Economic Education. The law also requires educators to complete an EPF professional development course in order to teach this course. The standards created for the EPF course consists of 12 standards and eight of these standards are financial literacy concepts. Based on this information, a student taking this full-year course should receive at least the equivalent of a half-year course in personal finance.

Sources:

- N.C. Gen. Stat. § 115C-81.65
- North Carolina Standards for Economics and Personal Finance
- Social Studies Standards

PROJECTED GRADE FOR CLASS OF 2031

No policy change is pending that would change North Carolina's grade.

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

North Carolina includes some personal finance content in their elementary and middle school social studies standards. Personal finance is included in the Economics Strand of the Social Studies Standards for grades four, five & eight.

Sources:

- Social Studies Standards

EXTRA CREDIT

The North Carolina Council for Economic Education has a free EPF course guide and pacing guide available for educators on their website.

Sources:

- NCCEE Economic Education & Financial Literacy Resources

CAVEAT

It is not clear how North Carolina measures student achievement in financial literacy. The 2019 law gives the training role for educators teaching this course exclusively to a nonprofit organization in the state—the North Carolina Council of Economic Education (NCCEE) if funding is provided by the state government. It is not clear that the best professional development training for EPF educators is exclusively offered by the NCCEE.

Sources:

- N.C. Gen. Stat. § 115C-81.65

NEFE National Endowment for Financial Education