2026 NATIONAL REPORT CARD

North Dakota

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2031 GRADE
B	B

GRADUATION REQUIREMENTS

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

Yes, each student is required to take a half-year economics course (plus a half-year U.S. government course) or a full-year problems of democracy course. Since July 1, 2010, each school district has been required to ensure that its curriculum for either the economics or problems of democracy course includes the following concepts of personal finance: (i) checkbook mechanics, including writing checks, balancing, and statement reconciliation; (ii) saving for larger purchases; (iii) credit, including credit card usage, interest, and fees; (iv) earning power, including jobs for teenagers; (v) taxation and paycheck withholdings; (vi) college costs; (vii) making and living within a budget; and (viii) mortgages, retirement savings, and investments. The Choice Ready Guidance indicates that this financial literacy education requirement may also be met by incorporating the concepts listed above into the curriculum for any of these courses: Economics, AP Macroeconomics, AP Microeconomics, Problems of Democracy, or Financial Literacy. Upon written request, the superintendent of public instruction may allow a school district to select courses other than economics or problems of democracy for purposes of exposing students to the concepts of personal finance.

Sources:

- N.D.C.C. 15.1-21-02.2 High schools - Required units.
- N.D.C.C. 15.1-21-21 Concepts of personal finance - Inclusion in curriculum
- Graduation Requirements
- North Dakota Choice Ready webpage
- North Dakota Choice Ready chart
- Choice Ready Guidance (see page 2)
- Academic and Career Planning (see graduation requirements)

PROJECTED GRADE FOR CLASS OF 2031

No policy change is pending that would change North Dakota's grade. A new law was passed on this topic in the spring of 2025. The new law, although a step forward in personal finance education, will not increase the grade given to the state. HB 1553 strengthens the financial literacy education requirements by mandating that each school district require students to complete a half-unit of financial literacy or incorporate comprehensive personal finance concepts into economics or problems of democracy courses. The updated list of personal finance topics to be taught in the future now includes more modern and practical topics such as budgeting and money management, saving and investing, credit and debt management, banking and financial services, taxation and income, consumer skills and smart spending, insurance and risk management, college and career financial planning, retirement planning, and entrepreneurship and economic concepts. The bill removes older, more narrow topics. Schools retain flexibility in how they deliver this content, with the option to seek superintendent approval to use alternative courses to teach these financial concepts. This new law does not guarantee that all student will receive the equivalent of a half-year course in personal finance as a graduation requirement.

Sources:

- HB 1553
- N.D.C.C. 15.1-21-21 Concepts of personal finance - Inclusion in curriculum
- Financial Literacy webpage

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HIGH SCHOOL EDUCATION STANDARDS

North Dakota 2019 social studies standards has grades six to 12 economics standards that include financial literacy concepts. One of the seven standards is personal finance content. The economics standards consist of a total of 17 benchmarks, and five of them are personal finance in nature. We estimate that a half-year economics course would consist of about 18 hours of instruction. Since the personal finance high school education requirement in North Dakota can be delivered in multiple ways, it is impossible to estimate the number of instructional hours all students receive. In addition, state law requires each school to administer to students during their enrollment in grades nine or 10 a career interest inventory. The new financial literacy standards approved in July 2025 are required to be fully implemented by academic year 2026-2027. This means that ninth graders in academic year 2027-2028 will be the first high school class to graduate subject to these new, more robust, educational standards (the Class of 2030).

Sources:

- North Dakota 2019 Grades K – 12 Social Studies Content Standards (pages 23–25)
- Financial Literacy webpage
- North Dakota Financial Literacy Content Standards K-12 (July 2025)
- Disciplinary Connections for Financial Literacy
- N.D.C.C. 15.1-21-18. Career interest inventory - Educational and career planning - Consultation
- RUReadyND

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

North Dakota's 2019 social studies standards include modest amounts personal finance content to be taught in grades K to five as well as in the grades six to eight standards. The new 2025 financial literacy standards, created in response to HB 1533 include substantive personal finance content for grades K to 12. These new standards must be fully implemented by academic year 2026-2027. State law also requires each school to administer to students during their enrollment in grades seven or eight a career interest inventory. In grades seven or eight the state also requires students to complete a nine-week course on exploring career decisions or individual counseling with each student to: (i) discuss the results of the student's career interest inventory; (ii) select high school courses appropriate to their educational pursuits and career interests; and (iii) develop individual high school education plans.

Sources:

- North Dakota 2019 Grades K – 12 Social Studies Content Standards (pages 12–13 and 23–25)
- North Dakota Financial Literacy Content Standards K-12 (July 2025)
- N.D.C.C. 15.1-21-18. Career interest inventory - Educational and career planning - Consultation
- North Dakota Elementary Career Development Standards
- RUReadyND
- Academic and Career Planning (see: Career Interest Inventories)

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EXTRA CREDIT

North Dakota's Department of Financial Institutions has a financial literacy webpage with links to financial literacy resources for educators and links to financial literacy professional development opportunities.

Sources:

- Financial Literacy webpage (see: Resources and Professional Development)

CAVEAT

It is not clear how North Dakota measures student achievement in financial literacy or how the state monitors local school district implementation of the financial literacy education requirement. The new 2025 Financial Literacy Content Standards have two distinct grade bands in high school: Grades nine to 10; and Grades 11-12. States usually have a single grade nine to 12 grade band for high school personal finance standards. The state's graduation requirements indicate that the required high school personal finance education can be met by taking a single course. It is not clear how this grade band requirement impacts delivery mechanisms offered by local districts. Delivering all this content in a single educational intervention appears to be allowed only in grades 11 and 12.