2026 NATIONAL REPORT CARD

Ohio

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, starting with students who begin ninth grade after July 1, 2022 (Class of 2026), students will be required to receive a half credit of financial literacy to graduate from high school. This is equal to a half-year course of instruction under Ohio law. One-half credit of financial literacy can be used as one-half credit for electives or mathematics. The one-half credit of mathematics cannot be Algebra 1; Geometry; Advanced Computer Science; or Algebra 2. Financial Literacy cannot count towards Social Studies credits. A law passed in 2021 mandates that beginning with the 2024– 2025 academic year, districts require financial literacy licensure for educators teaching financial literacy. The law indicates that social studies, family and consumer sciences, and business education teachers will be able to teach financial literacy without the need for the additional validation contemplated by the law.

Sources:

- 33 O.R.C. § 3313.603 Requirements for high school graduation
- Ohio's Long-term Graduation Requirements
- Complete Courses and Requirements
- Financial Literacy in High School
- Financial Literacy Frequently Asked Questions

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Ohio's Learning Standards require districts to teach financial literacy in three grade spans: grades K to three, four to six, and middle school (grades seven and eight). The standards for financial literacy can be incorporated into existing standards for social studies and mathematics when teaching financial literacy concepts. These standards provide connections between these content areas and provide examples of how the personal finance content can be incorporated into existing social studies and mathematics courses. Schools can teach the middle school financial literacy standards as standalone courses or integrate them into other appropriate courses. Ohio also has a model curriculum that can be used by districts in grades K to eight. State law does not mandate school districts use these guides.

Sources:

- Financial Literacy in Elementary Grades
- Financial Literacy in Middle Grades

PROJECTED GRADE FOR CLASS OF 2031

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

CONTINUED ON NEXT PAGE

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CLASS OF 2026 GRADE: **A**

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HIGH SCHOOL EDUCATION STANDARDS

Ohio's Learning Standards for Financial Literacy were revised in 2025. The standards list the following topics: financial responsibility and decision-making, planning and money management, the informed consumer, investing, credit and debt, risk management and insurance, and free market capitalism. Ohio law states the study and instruction of financial literacy shall align with Ohio's *Learning Standards and Model Curriculum for Financial Literacy*. The purpose of Ohio's model curriculum is to add clarity to the standards and to support educators in planning and implementing their locally prescribed curriculum. The model curriculum for financial literacy is not a complete curriculum nor is it mandated for use. In June 2024, Ohio enacted into law new requirements for free market capitalism academic content in the state's financial literacy standards and model curriculum.

Sources:

- Financial Literacy Standards & Model Curriculum
- Ohio's Financial Literacy Standards High School Grades 9-12
- Ohio's Model Curriculum for Financial Literacy High School Grades 9-12
- 33 O.R.C. § 3301.079 Academic standards - model curriculum
- Financial Literacy Standards in High School Crosswalk

CAVEAT

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