2026 NATIONAL REPORT CARD

Oklahoma

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2029 GRADE
B	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. In 2007, the Passport to Financial Literacy Act of 2007 became law. Under this law, Oklahoma requires students to demonstrate competency in 14 areas of personal finance in order to graduate from high school. The requirement first applied to the Class of 2014. The law allows students to meet this graduation requirement anytime between grades seven to 12, depending on the local district's scope and sequence for personal financial literacy. In addition, students may test out of personal financial literacy through a district-created assessment or the State Department of Education's (DOE) online assessment.

Sources:

- Oklahoma High School Graduation Requirements for Class of 2026
- 70 O.S. §11-103.6h. Passport to Financial Literacy Act (Click on Title 70, got to pages 540-544)
- Personal Financial Literacy
- Personal Financial Literacy FAQ

PROJECTED GRADE FOR CLASS OF 2029

Grade B for the Class of 2029. Beginning with students entering the ninth grade in the 2025-2026 school year (the Class of 2029), students will need to complete personal financial literacy requirements during grades 10, 11 or 12. Students are required to complete the financial literacy requirement through a half-unit (half-year) personal finance course or this content can be integrated or embedded into one or more courses or through a Career and Technical Education course. School districts have the option of determining if a separate, half-year personal financial literacy course will be offered as an elective. This policy change will not change Oklahoma's grade.

Sources:

- Oklahoma High School Graduation Requirements for Class of 2029
- Multi-year State Graduation Requirements
- 70 O.S. §11-103.6h. Passport to Financial Literacy Act (Click on Title 70, got to pages 540-544)
- Personal Financial Literacy
- Personal Financial Literacy FAQ

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2026 NATIONAL REPORT CARD

Oklahoma

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2029 GRADE
B	B

HIGH SCHOOL EDUCATION STANDARDS

The passport method allows school districts to determine in which grades and courses they will embed the personal finance standards. They could be embedded in a variety of courses from grades seven to 12, or this requirement could be met by taking a standalone personal finance course in high school. The personal finance instruction must be consistent with the state's personal finance education standards. Although there are mandated academic standards for personal financial literacy, there is no mandated curriculum for this instruction. A student cannot take the personal financial literacy instruction on a pass/fail basis. The student's competency on this instruction must be recorded as a letter grade or percent.

Sources:

- Personal Financial Literacy
- Oklahoma Academic Standards Personal Financial Literacy
- Personal Financial Literacy Passport Form

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Personal finance instruction is not required in grades Pre-K to six. Personal finance instruction may occur in grades seven and eight, but it is not required for the financial literacy passport law to be complied with. For example, a Pre-K to eight district is expected, by the law, to provide instruction in personal financial literacy to students in grades seven and eight unless the district enters into a vertical articulated agreement with a Pre-K to 12 district for facilitating and sharing of the personal financial literacy curriculum. Such an agreement could include terms requiring all personal financial literacy instruction to be done at the upper secondary level (grades nine to 12) of the Pre-K to 12 district, and thus none would need to be done in grades seven and eight.

Sources:

- Personal Financial Literacy
- Personal Financial Literacy FAQ

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2026 NATIONAL REPORT CARD

Oklahoma

CLASS OF 2026 GRADE

B

PROJECTED CLASS OF 2029 GRADE

B

EXTRA CREDIT

State law requires the DOE to develop professional development programs that are designed to help teachers provide instruction in personal financial literacy. Development programs shall be designed to help teachers provide instruction through a separate personal financial literacy course. Professional development shall additionally be designed for teachers embedding personal financial literacy within their existing subject matter. The DOE shall also develop a bridge program designed for teachers seeking to transition from embedded instruction to a separate personal financial literacy course. The DOE is also required to provide resources to assist schools in developing a separate personal financial literacy course and resources for schools seeking to offer a separate personal financial literacy course. The DOE is also required to provide support to schools seeking to determine the most appropriate coursework when embedded instruction is necessary. The DOE's website provides professional development and other education resources online for districts and teachers to refer to. The Passport Financial Literacy Act also included the creation of a Personal Financial Literacy Education Revolving Fund. Any such funds may be used for developing and providing guidelines, materials, and resources for personal financial literacy for students and teachers, including online curricula, training, and professional development for teachers.

Sources:

- 70 O.S. §11-103.6h & §11-103.6h-1 (Click on Title 70, got to pages 540-544)

CAVEAT

Since the passport requirements currently apply to grades seven to 12, local districts could include personal finance concepts in middle school and/or the early years of high school. Personal finance concepts are most relevant near graduation from high school when students are thrust into situations in which they must manage their daily living expenses and are considering student debt. It would not be optimal for students to receive all of this training in grades seven to nine since knowledge obtained will fade over time. Additionally, it is not clear how the state monitors local school district compliance with the financial literacy education requirement. A district could offer personal financial literacy during alternative instructional times (i.e., before/after school, night classes, and/or summer classes). Since there is no specified seat time for instruction in personal financial literacy, it is likely that the quality and quantity of instructions varies greatly from school district to school district.