



2026 NATIONAL REPORT CARD **Oregon**

CLASS OF
2026 GRADE



PROJECTED CLASS
OF 2027 GRADE



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. Oregon requires three credits of social sciences for graduation but does not identify required courses. For grade nine students enrolled in the 2022–2023 academic year (Class of 2026), state regulations indicate that the three credits in social sciences “shall include 0.5 unit of U.S. civics credit in addition to at least 2.5 units of credit aligned to the Oregon State Board adopted standards for U.S. history, world history, geography, economics, and financial literacy.”

Sources:

- [Oregon Diploma Graduation Requirements](#)
- [OAR 581-022-2000 Diploma Requirements](#)

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Personal finance standards are embedded for grades K through eight in the social sciences standards.

Sources:

- [Social Sciences Standards](#)

PROJECTED GRADE FOR CLASS OF 2027

Grade A for the Class of 2027. In 2023, a law was passed requiring that, beginning with the Class of 2027, students complete, while in grades nine through 12, one half credit of higher education and career path skills and one half-credit of personal financial education in order to receive a high school diploma. The State Board of Education (BOE) adopted rules with requirements for these two new courses and has approved standards for each course. The BOE also created rules regarding who can teach these newly required courses. The Higher Education and Career Path Skills course standards includes financial literacy topics related to career and college exploration. Based on the standards for these two courses, we estimate that students receive financial literacy instruction that is in excess of half of an academic year.

Sources:

- [Senate Bill 3](#)
- [Oregon Diploma Graduation Requirements](#)
- [Oregon’s Diploma Requirements for PFE & HECPS](#)
- [Senate Bill 3 Implementation Manual](#)
- [Frequently Asked Questions on Senate Bill 3 Implementation](#)
- [Oregon’s Newest High School Diploma Requirements](#)
- [Oregon’s High School Personal Financial Education Content Standards](#)
- [Oregon’s High School Higher Education and Career Path Skills Content Standards](#)

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HIGH SCHOOL EDUCATION STANDARDS

Instruction in Oregon schools must meet the academic standards adopted by the BOE. The social sciences standards approved by the BOE include financial literacy content in the economics strand of these standards. Each local school district's instructional program must include and be consistent with the approved social sciences standards. While there are no specific courses with this content required for high school graduation for the Class of 2026, there is an expectation that students are taught these financial literacy topics prior to graduation.

Sources:

- [Social Sciences Standards](#)

EXTRA CREDIT

The Oregon Department of Education's website includes information for educators on high-quality instructional materials and resources.

Sources:

- [Oregon's Diploma Requirements for PFE & HECPS](#)

CAVEAT

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