2026 NATIONAL REPORT CARD

Pennsylvania

CLASS OF 2026 GRADE

C

PROJECTED CLASS OF 2030 GRADE

A

GRADUATION REQUIREMENTS

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

No, Pennsylvania does not require a specific course for graduation that includes these concepts for the Class of 2026.

Sources:

- 22 Pa. Code § 4.24. High school graduation requirements
- Statewide High School Graduation Requirements

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Effective July 1, 2026, financial literacy education standards apply to grades K to eight. State career education and family and consumer sciences standards also include personal finance content and also apply to students in grades K to eight. How these topics are taught is left to local school district control, but the expectation is that these standards are taught to all students in the appropriate grade bands. The personal finance standards are organized by grade bands (K to two, three to five and six to eight).

Sources:

- 22 Pa. Code § 4.21. Elementary education: primary and intermediate levels
- 22 Pa. Code § 4.22. Middle level education
- PA Academic Standards
- Personal Finance PDE website
- Personal Finance Curriculum Framework

PROJECTED GRADE FOR CLASS OF 2030

Grade A for the Class of 2030. On December 13, 2023, the governor signed a bill into law that requires, beginning with students entering high school in the 2026-2027 school year (the Class of 2030), that each student take a mandatory half-year personal financial literacy course prior to graduation. The course must be worth at least one-half credit and can be completed in grades nine to 12. Students are not allowed to test out of this course requirement. A local education agency (LEA) may require all students to take the course in a specific grade or provide grade-level flexibility. LEAs that historically integrated personal finance into an existing course must separate the personal finance content into its own half-credit course. LEAs determine the structure and delivery of the personal finance course, consistent with the approved academic standards. An LEA may offer multiple courses that meet the definition of a standalone course in personal finance. For example, a district might offer the following; Personal Finance, Honors Personal Finance, and Financial Algebra. LEAs may develop local policies allowing students to apply up to one credit earned in a personal finance course toward locally determined graduation credit requirements in social studies, family and consumer sciences, mathematics, and/or business. LEAs have flexibility when determining which educator(s) will teach the mandatory high school course in personal finance. The PDE has developed a curriculum framework for the personal financial literacy programs.

Sources:

- SB 843
- Section 1551 of the Public School Code of 1949 (as amended by SB 843)
- Personal Finance PDE website

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2026 NATIONAL REPORT CARD

Pennsylvania

CLASS OF 2026 GRADE

C

PROJECTED CLASS OF 2030 GRADE

A

- Academic Standards for Personal Finance
- Personal Finance Toolkit
- Personal Finance Curriculum Framework
- 22 Pa. Code § 4. Appx. F (academic standards for personal finance, effective July 1, 2026)

HIGH SCHOOL EDUCATION STANDARDS

State regulations require that local school district instruction be aligned with academic standards approved by the State Board of Education (BOE) and that the following subject areas be provided to every student in high school: (i) social studies (including economics); (ii) family and consumer sciences; (iii) career education; and (iv) effective July 1, 2026, personal finance. Planned instruction by LEAs may be provided as a separate course or as an instructional unit within a course or other interdisciplinary instructional activity. Under Pennsylvania regulations, academic standards refer to what a student should know and be able to do at a specified grade level and describes the knowledge and skills that students will be expected to demonstrate before graduation. Local school curriculum is required to be designed to achieve the academic standards approved by the BOE. Prior to July 1, 2026, Pennsylvania did not have standalone standards for personal finance. Instead, personal finance concepts were found in multiple academic areas, including economics, family and consumer sciences and career education, all include some standards that contain personal finance topics. How these standards are implemented is left to the local control of each school district.

Sources:

- 22 Pa. Code § 4.4. General policies
- 22 Pa. Code § 4.11. Purpose of public education
- 22 Pa. Code § 4.12. Academic Standards
- 22 Pa. Code § 4.23. High school education
- 22 Pa. Code § 4. Appx. C (academic standards for economics, expires July 1, 2026)
- 22 Pa. Code § 4. Appx. D (academic standards for family and consumer sciences, expires July 1, 2026)
- 22 Pa. Code § 4. Appx. E (academic standards for career education, expires July 1, 2026)

EXTRA CREDIT

The PDE website has personal finance education resources available for K-12 educators.

Sources:

- Personal Finance Toolkit

CAVEAT

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