2026 NATIONAL REPORT CARD

South Dakota

CLASS OF 2026 GRADE	PROJECTED CLASS OF 2031 GRADE
F	F

GRADUATION REQUIREMENTS

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

No, South Dakota requires high school students to take a half-year course in either personal finance or economics, but it does not require students to take or require schools to offer a personal finance course. Courses may not be counted more than once to fulfill high school graduation requirements. For example, Economics cannot meet both the Social Studies elective credit requirement and the Personal Finance or Economics credit requirement. It can only meet one of the requirements.

Sources:

- High School Graduation Requirements
- Graduation Requirements Handbook
- ARSD 24:43:11:02 General requirements for high school graduation

HIGH SCHOOL EDUCATION STANDARDS

South Dakota does have personal finance standards applicable to the high school personal finance course, if offered or required by a school district. The standards for the high school economics course do not include substantive personal finance concepts. If offered or required, the personal finance course may be taught by mathematics, social studies, business, and family and consumer sciences educators.

Sources:

- South Dakota Content Standards
- Personal Finance Standards
- Economic Standards for high school in the Social Studies Standards (pages 114–121)

PROJECTED GRADE FOR CLASS OF 2031

No policy change is pending that would change South Dakota's grade. South Dakota's grade could be improved to a Grade B if the graduation regulation required each student to take a half-year course that included both economics and personal finance concepts, as is currently done in many other states. South Dakota's grade could increase to a Grade C if every high school was required to offer a standalone personal finance course elective. According to *NGPF's 2026 State of Financial Education Report,* 52.2% of students attend high schools that require a standalone course in financial literacy as a local graduation requirement and another 46.5% of students attend high schools that offer students a financial literacy elective course. Only 1.3% of students attend schools in the state that do not offer a personal finance elective.

Sources:

- NGPF's 2026 State of Financial Education Report

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

The social studies standards do not require that substantive personal finance concepts be taught to students in grades Pre-K to eight.

Sources:

- Social Study Standards

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CAVEAT

A school district can require students to take an economics course as a graduation requirement and not offer a personal finance course at all. The economics course is not required to contain any substantive personal finance content. It is possible for South Dakota students to graduate from high school without any financial literacy instruction. It is not clear how South Dakota measures student knowledge in financial literacy and ensures that all students have equitable access to this content.