



2026 NATIONAL REPORT CARD

Tennessee

CLASS OF
2026 GRADE



PROJECTED CLASS
OF 2031 GRADE



GRADUATION REQUIREMENTS

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

Yes, beginning with the high school graduating Class of 2013, Tennessee students have had to complete a half semester class (a half-year course) on personal financial education as a graduation requirement. Three years of JROTC may be substituted for a half-credit of Personal Finance if the JROTC instructor attends the Personal Finance training conducted by the Department of Education (DOE).

Sources:

- [Graduation Requirements](#)
- [Tenn. Comp. R. & Regs. 0520-01-03-.06](#) Graduation Requirements

HIGH SCHOOL EDUCATION STANDARDS

Personal Finance is a course designed to inform students how individual choices directly influence occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing. The state has identified a list of teacher endorsements that automatically allow educators with these endorsements to teach the high school course. Only educators without these endorsements are required to attend state-approved training in personal finance prior to teaching the course.

Sources:

- [Personal Finance](#)
- [Personal Finance Standards](#)

PROJECTED GRADE FOR CLASS OF 2031

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

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Tennessee has a modest amount of personal finance concepts embedded in the economics strand of the social studies academic standards for grades K to two. There is no substantive personal finance content for grades three to eight in the social studies academic standards.

Sources:

- [Social Studies](#)
- [Tennessee Social Studies Standards](#) (current version)
- [Tennessee Social Studies Standards](#) (revised version for 2027-2028 academic year)

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EXTRA CREDIT

The Tennessee Treasurer's website includes free resources and training information for educators. The University of Tennessee offers a 14-hour asynchronous, on-demand course for educators on how to teach personal finance. The state has created the Tennessee Financial Literacy Commission, a tax-exempt, nonprofit corporation that operates primarily through donations from businesses and individuals dedicated to improving the financial culture in Tennessee. In April 2023, the governor signed into law a bill that requires local districts to offer information about financial literacy education provided to public elementary and middle school students during the school year to the Commission, upon its request.

Sources:

- [Treasurer's Resources](#)
- [PFTT](#)
- [Financial Literacy Commission](#)
- [Tenn. Code Ann. 49-6-1701 to 1709](#) (click on Title 49 Education, Chapter 6 Elementary and Secondary Education, Part 17 Financial Literacy Program Act of 2010)

CAVEAT

It is not clear how Tennessee measures student achievement in financial literacy.