



2026 NATIONAL REPORT CARD

Utah

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, since 2008, Utah requires all high school students to take a half-year General Financial Literacy course as a graduation requirement.

Sources:

- [Utah Graduation Requirements](#)
- [Current Courses Meeting the Criteria for Graduation Requirements 2025-2026](#)
- [Utah Admin. Code R277-700-6](#) High School Requirements
- [Utah Code § 53E-3-505](#) Financial and Economic Literacy Education
- [Utah Admin. Code R277-704](#) Financial and Economic Literacy: Integration into Core Curriculum

HIGH SCHOOL EDUCATION STANDARDS

Utah has very robust education standards that are applicable to the mandated course. The General Financial Literacy Course is designed to be taken by students in their junior or senior year of high school. Utah law requires students to take an online standardized end-of-course personal finance exam that is administered by the state. Student can pass a financial literacy assessment exam as an alternative to taking this course.

Sources:

- [General Financial Literacy](#)
- [Strands and Standards General Financial Literacy](#)
- [Utah Code § 53E-4-204](#) Standards and graduation requirements

PROJECTED GRADE FOR CLASS OF 2031

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

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

State law requires the State Board of Education to integrate financial and economic literacy education into instruction in grades K to eight. The law suggests that such concepts can be integrated into existing instructional areas of the core standards, such as mathematics and social studies. It is not clear how Utah measures student competency in financial literacy or ensures that all students are getting equitable access to personal finance instruction in grades K to eight.

Sources:

- [Utah Code § 53E-3-505](#) Financial and Economic Literacy Education

CONTINUED ON NEXT PAGE





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EXTRA CREDIT

The State Board of Education makes available on its website a list of financial literacy resources. The State Board of Education requires a teacher endorsement with multiple ways for an educator to prove that they have demonstrable expertise in the subject matter before they are allowed to teach the General Financial Literacy course. State law also created a Financial and Economic Literacy Task Force that can make recommendations on how to improve financial and economic literacy education in the public school system, and every three years, it meets to review and recommend adjustments to the standards and objectives of the General Financial Literacy course. In 2018, the State Auditor issued a report of the efficacy of the decade-old General Financial Literacy (GFL) education graduation requirement in Utah. The Auditor's findings included: (i) students who take GFL courses appear to have greater financial knowledge and better financial behaviors, (ii) GFL assessment indicates students are increasingly proficient, and (iii) educators generally believe GFL is an important class that teaches students vital life skills.

Resources:

- [General Financial Literacy](#)
- [Utah Admin. Code R277-704](#) Financial and Economic Literacy: Integration into Core Curriculum
- [General Financial Literacy Educator Endorsement Form](#)
- [State Auditor Report](#)