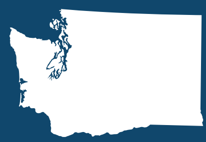
2026 NATIONAL REPORT CARD



Washington

CLASS OF 2026 GRADE: C

PROJECTED CLASS OF 2031 GRADE: C

GRADUATION REQUIREMENTS

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

No, taking a course with personal finance concepts is not a graduation requirement. The Class of 2026 has a noncredit graduation requirement called the High School and Beyond Plan (HSBP). The HSBP is a personalized learning plan that begins in seventh grade and is updated throughout high school. The HSBP requires students to identify career goals (with a skills assessment) and education goals. The HSBP requires that local school districts have evidence that each student has received information on the FAFSA (Free Application for Federal Student Aid) and the state's financial aid program that helps pay for postsecondary programs. The HSBP also requires that students be informed about the deadlines for applying for financial aid and postsecondary school admission. The HSBP covers some financial literacy topics.

Sources:

- Washington High School Graduation Requirements
- Graduation Requirements for the Class of 2024 (and beyond)
- High School and Beyond Plan
- High School and Beyond Plan FAQ

PROJECTED GRADE FOR CLASS OF 2031

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

HIGH SCHOOL EDUCATION STANDARDS

In 2015, the state passed a law requiring that financial education, skills, and content knowledge be integrated into the state's learning standards. In 2016, the state adopted financial education learning standards and guidelines. State law requires Washington school districts to provide all students in grades nine to 12 access to financial education, but it does not require that students take such education. Washington allows each school district to determine how it will offer personal finance instruction. NGPF's 2026 State of Financial Education Report indicates that only 3.1% of students attend a high school that locally requires them to take a standalone personal finance course as a high school graduation requirement and that another two-thirds of public high school students attend schools that offer a personal finance course elective. About 5% high school students attend a school where there is no personal finance class offered to students and 26.1% of students attend a high school with personal finance content is embedded in some other course offering (e.g., an economics elective).

Sources:

- RCW 28A.300.468
- Financial Education Learning Standards
- Financial Education Standards FAQs
- Financial Education
- NGPF's 2026 State of Financial Education Report

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C

PRE-K TO GRADE EIGHT EDUCATION STANDARDS

Washington has approved financial education standards for grades K to eight. Teachers of K to five students may incorporate the financial education standards into their classes but are not required to. Teachers of grades six to 12 students may be required by local districts to incorporate the standards. If personal finance is part of the course curriculum, teachers must use the state approved standards.

Sources:

- Financial Education Learning Standards
- Financial Education Standards FAQs

EXTRA CREDIT

In 2009, state law created the Financial Education Public-Private Partnership (FEPPP). The committee brings together individuals from both the public and private sector in an effort to provide quality financial education for students in the public school system. The FEPPP helps educators find professional development opportunities, classroom resources, and curriculum. In 2022, a new law was passed that requires each school district, by March 1, 2023, to adopt one or more goals for expanding financial education instruction to students in their district. The law includes the following examples of goals that school districts may adopt: "*(a) Increasing the number of financial education courses available to students in grades nine through 12; (b) Increasing the number of grades, schools, or both that provide students with instruction in, or access to instruction in, financial education; and (c) Expanding the amount financial education professional development training available to certificated staff.*" This law gives Washington school districts the opportunity to qualify for grants, disbursed through FEPPP, to increase integration of financial education courses into their districts and for professional development trainings for educators. FEPPP developed a menu of model goals that school districts may consider when complying with this new law.

Sources:

- FEPPP Website
- Professional Development Opportunities
- Financial Education Resources
- RWC 28A.300.467
- FEPPP Model Goals

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CAVEAT

While Washington requires all school districts to provide access to personal finance instruction, many delivery mechanisms are allowed to meet this requirement. Districts may provide instruction through "*a regularly scheduled class period, before or after school, during lunch periods, at library and study time, at home, via online learning opportunities, through career and technical education course equivalencies, or other opportunities.*" Districts must provide access to this instruction but are not required to make students participate in the instruction. Any voluntary programming that requires a high school student to come to school early or stay late, adds additional homework (like an online program), or skip lunch or study time will likely result in far fewer students taking the instruction than if it is offered as a standalone elective. This report is treating the state requirement to provide access to personal finance instruction as similar to requiring a high school to offer a standalone personal finance elective to all students. For this reason, Washington earns a grade of C. However, unlike a semester-long elective course, which requires 60 hours of instruction, the Washington requirement does not specify the number of instruction hours required to meet the access rule. The delivery mechanisms identified could be very short in duration and could greatly discourage attendance by being inconvenient for students. There is a large risk that some high schools and school districts will meet the access requirement in a manner that is so inconvenient that only a small percentage of students will take advantage of the personal finance instruction offering. It is not clear how Washington will measure student achievement in financial literacy or how the state monitors local school district implementation of the financial literacy education access requirement or measures what percent of high school students in the state participate in such offered education.

Sources:

- RCW 28A.300.468

NEFE
National Endowment for Financial Education