2026 NATIONAL REPORT CARD

# West Virginia

CLASS OF 2026 GRADE

**B**

PROJECTED CLASS OF 2028 GRADE

**A**

## GRADUATION REQUIREMENTS

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

Yes, West Virginia requires students to take one credit (a full year course) of civics, which includes personal finance content, or AP® Government and Politics. Students who take the AP® Government and Politics (or Dual-Credit Civics) must be provided instruction in the personal finance standards applicable to the civics course. In 2005, a law was passed requiring the State Board of Education to develop a high school program of instruction on personal finance. The law allows the program to be integrated into the curriculum of an existing course or courses.

**Sources:**

- WVBE Policy 2510 (see 12)
- HB 2387

## HIGH SCHOOL EDUCATION STANDARDS

There are 45 civics, economics, personal finance, and geography standards in the civics course, 10 of which relate to personal finance. Based on this information, we estimate that students receive approximately 27 hours of instruction in personal finance (or 22% of a 120-hour full-year course).

**Sources:**

- College and Career Readiness Standards for Social Studies

## PROJECTED GRADE FOR CLASS OF 2028

Grade A for the Class of 2028. In March 2023, West Virginia passed a law that requires, beginning with the class of students entering ninth grade in the 2024–2025 academic year, that each high school student shall complete a half-credit course of study in personal finance during their 11th or 12th grade year as a requirement for high school graduation. In 2025 this law was amended to allow students to complete this required course in grades eight, nine, 10, 11 and 12. The Class of 2028 would be the first class to graduate with the new requirement. The Department of Education has issued guidance indicating that beginning with the 2024-2025 freshman cohort, graduation requirements increase to 23 credits, including one full credit in Personal Finance, (Course Code 1451). Business teachers (with specified endorsements), History teachers that obtained the Personal Finance Specialist Advanced Credential prior to the June 30, 2024 deadline, and certified teachers licensed to teach Grades five to 12 that have obtain the Personal Finance Specialist Advanced Credential may teach the course. This credential can be through one of two pathways: (i) completion of Finance University, a four-day, in-person training; or (ii) completion of the Personal Finance Specialist Advanced Credential via WVDE E-Learning.

**Sources:**

- W. Va. Code §18-2-7c
- WBVE Policy 2510 (page 13)
- Policy 2510 Foundations for High-Quality Developmentally Appropriate High School Programming (page 21)
- Instructional Resources Criteria (click on Personal Finance Criteria 2025 to see the course standards)

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## PRE-K TO GRADE EIGHT EDUCATION STANDARDS

There are modest levels of personal finance content in the social studies standards for grades K to four. Career exploration is required to be taught continuously throughout grades six to eight. Career exploration may be integrated throughout the middle school experience or taught as separate courses in grades six, seven, and eight. Beginning July 2021, schools are required to implement a structured, comprehensive career exploration middle school experience. Schools can use a variety of methods (course integration, online exploratory, community professionals, career days, etc.) and multiple resources to expose students to career opportunities. The West Virginia Department of Education has career exploration modules aligned with the 16 career clusters which schools may choose to use teach career exploration topics. Students must document a personalized career portfolio that is transportable throughout their middle and high school career.

**Sources:**

- W. Va. Code §18-9D-19a
- College and Career Readiness Standard for Social Studies (see pages 5-27)
- Policy 2510 Foundations for High-Quality Middle School Programming Best Practices (Grades 6–8) (pages 10-12)

## CAVEAT

Since the personal finance course requirement applies to grades eight to 12, local districts could include personal finance concepts in middle school and/or the early years of high school. Personal finance concepts are most relevant near graduation from high school when students are thrust into situations in which they must manage their daily living expenses and are considering student debt. It would not be optimal for students to receive all of this training in grades eight to 10 since knowledge obtained will fade over time. It is not clear how West Virginia measures student achievement in financial literacy.