

PUBLIC PRIORITIES FOR FINANCIAL EDUCATION IN HIGH SCHOOL CURRICULUM

AUGUST 11-15, 2025

Background

In August 2025, the National Endowment for Financial Education (NEFE), in collaboration with Verasight, surveyed a representative sample of 1,200 U.S. adults on their opinions regarding the general purpose and importance of current education curricula at the high school level, and how personal finance instruction should fit into that purpose in comparison to a range of other subjects. The following provides a summary of the survey's high-level results.

Key Findings

Guaranteed rights to everyone:

More than eight in ten (82%) respondents say access to "Public K-12 Education" is a guaranteed right to everyone, which was higher than "Food/Adequate Nutrition" (75%), "Healthcare" (74%), "Public Transportation" (63%), "Housing" (62%), "Childcare" (48%), and "Higher Education" (44%).

- Younger Americans (18-29 years old) are more likely to believe everyone has a guaranteed right to access "Healthcare," "Housing," "Higher Education," "Public Transportation," and "Childcare." In contrast, "Public K-12 Education" and "Food/Adequate Nutrition" are seen more equally across all age demographics.
- Adults in the highest household income category ($\geq \$150k$ a year) are more likely than the other income brackets to believe people do not have a guaranteed right to access any of the listed items ("None of the above": 12%), compared to four percent of those with household incomes $< \$50k$, and five percent of those with household incomes $\$50k - < \$100k$ and $\$100k - < \$150k$. Those in the highest income bracket are also least likely to believe people have a guaranteed right to access any of the listed items.
- Females are more likely than males to believe everyone has a guaranteed right to access all listed categories, especially the right to "Childcare" (15 percentage points difference); "Housing" and "Higher Education" (14 percentage points difference); and "Public Transportation" (12 percentage points difference). However, access to "Public K-12 Education" received the most overwhelming support from both males (79%) and females (85%).

- 89% of respondents who identify as Asian or Asian American say access to “Public K-12 Education” is a guaranteed right, while 84% of respondents identifying as mixed race, 83% who identify as white, 83% who identify as Black/African American and 78% who identify as Hispanic said the same. Respondents identifying as Black/African American selected a number of goods/services they believed should be accessible as a guaranteed right at a much higher rate than the overall sample, including housing (78%-63%) and childcare (64%-48%).

Core subjects in high school curriculum:

Respondents could select up to six topics as part of their ideal core curriculum. “Economic/Personal Finance Education” (76%), “Mathematics” (75%), and “English/Language Arts” (73%) were the top courses chosen, followed by “Social Studies” (64%), “Science” (63%), “Computer Science/Digital Literacy” (58%), “Health/Sex Education” (50%), “Physical Education” (30%), “Arts” (22%), and “Secondary Languages” (21%).

- Support for “Economic/Personal Finance Education” is consistent among all demographics, with no demographic dropping below 72%.
- Other courses experience a difference among demographics. For example, younger Americans (18-29 years old) are the least likely age group to select “Computer Science/Digital Literacy” at a rate at least 19 percentage points lower than all other age groups. Those 50-64 years old (40%) and 65+ years old (37%) are less likely to select “Health/Sex Education” than those 18-29 years old (67%) and those 30-49 years old (57%).
- The most common course written in, in addition to the listed courses, was “Home Economics/Family and Consumer Sciences” (teaching life skills such as nutrition, meal planning, cooking, sewing, child development and parenting, etc.).
- “Economics/Personal Finance Education” was selected as an essential course by 75% of respondents who identify as Democrat or lean Democrat; 77% of those who identified as Independent and 75% of those who identified themselves as Republican or lean Republican.

Required vs. Elective vs. Unnecessary: Comparing high school subjects:

Respondents were provided with a list of subjects commonly seen in high school curricula and asked if they should be required for all students, offered as an elective, or not necessary to offer. “English/Language Arts” (88%), “Personal Finance Education” (80%), “U.S. History” (78%), “Foundational Math” (77%), and “Civics/U.S. Government” (75%) were the five courses most respondents selected to be required for all students.

Course	Required for all students	Offered as an elective	Not necessary to offer
English/Language Arts (e.g., focused on reading comprehension and writing)	88%	11%	1%
Personal Finance Education	80%	19%	1%
U.S. History	78%	19%	3%
Foundational Math (e.g., Algebra, Geometry)	77%	20%	3%
Civics/U.S. Government	75%	22%	2%
World History & Geography	71%	26%	3%
English and/or World Literature (e.g., focused on reading and analyzing literary texts)	70%	27%	3%
Health/Sex Education	70%	25%	5%
Economics	69%	29%	2%
Computer Science/Digital Literacy	67%	32%	2%
Biology	58%	39%	4%
Physical Education	56%	39%	5%
Chemistry	33%	62%	5%
Physics	28%	65%	7%
Advanced Math (e.g., Advanced Algebra, Trigonometry, Calculus)	27%	67%	6%
Secondary Language (e.g., Spanish, French, etc.)	26%	66%	7%
Arts (e.g., Music, Theater, Visual Arts)	25%	67%	8%

- “Personal Finance Education” is strongly supported as a required course for all students across all demographics, with the lowest levels of support seen from approximately three in four people with annual household incomes under \$50k (76%) and those with a high school diploma or less (74%).
- Respondents clearly differentiated between “Personal Finance Education” from “Economics” with a 10 percentage point difference in whether it should be a required course, indicating that the broad support for “Personal Finance Education/Economics” in other questions may be largely from support for financial education courses.
- Just one percent of respondents said that “English/Language Arts” and “Personal Finance Education” courses were not necessary to offer—the lowest among all courses listed.

Additional funding for teacher training and resources:

Respondents could select up to three topics for which they believe additional funding should be set aside for teacher training, professional development, materials, etc. (assuming there is existing funding for core subjects). “Economic/Personal Finance Education” (46%) and “Computer Science/Digital Literacy” (41%) stand out among the choices. “Mathematics” (30%), “Health/Sex Education” (29%), “Science” (26%), “English/Language Arts” (23%), “Arts” (23%), “Social Studies” (19%), “Secondary Languages” (15%), and “Physical Education” (13%) follow.

- Nearly half of parents of K-12 students (48%) would like to see additional funding allocated toward “Economic/Personal Finance Education.”
- Parents of K-12 students are also more likely than those who are not parents of K-12 students to support additional funding for “Health/Sex Education” (32%), “Arts” (25%), and “Secondary Languages” (20%).
- Males are more likely to support additional funding for “Mathematics” (10 percentage point difference), “Science” (nine percentage point difference), and “Social Studies” (five percentage point difference), while females are more likely to support additional funding for “Economic/Personal Finance Education” (eight percentage point difference), “Health/Sex Education” (nine percentage point difference), and “Arts” (seven percentage point difference).

The main purpose of public education:

Respondents were asked what they think the main purpose of public education should be and were able to select up to three responses.

Purpose	Selected
Teaching children basic life skills they will rely on in adulthood	57%
Expanding children's knowledge and critical thinking skills	53%
Teaching children subjects like reading, writing, and math	44%
Ensuring every child has access to free education	29%
Positioning children to have a financially secure future	26%
Encouraging children to be engaged citizens and community members in adulthood	23%
Supporting children's social and emotional development	19%
Reducing economic inequality in U.S. society	11%
Teaching children the importance of embracing differences	11%
Fostering children's creativity and self-expression	9%

- Younger Americans are more likely to think “Supporting children’s social and emotional development,” “Teaching children the importance of embracing differences,” “Reducing economic inequality in U.S. society,” and “Fostering children’s creativity and self-expression” are among the main purposes of public education. In contrast, older Americans are more likely to think “Teaching children basic life skills they will rely on in adulthood” and “Teaching children subjects like reading, writing, and math” are among the main purposes of public education.
- Males are more likely to favor “Teaching children subjects like reading, writing and math” while females are more likely to favor “Supporting children’s social and emotional development.”
- Adults with household incomes <\$50k are more likely to say that the main purpose(s) of public education is “Positioning children to have a financially secure future,” “Ensuring every child has access to free education” and “Reducing economic inequality in U.S. society.” Those in higher income brackets are more likely to believe that “Expanding children’s knowledge and critical thinking skills,” “Teaching children subjects like reading, writing, and

math” and “Encouraging children to be engaged citizens and community members in adulthood” are among the main purposes of public education.

The most valuable outcome(s) of high school-level financial education:

Four in five (80%) respondents believe the most valuable outcome of financial education at the high school level is “Budgeting, saving, and money management,” followed by “Financial independence” (66%), “Avoiding debt and credit delinquencies” (65%), and “Understanding taxes and insurance” (60%). “Planning for college, homeownership, or other large purchases” (56%), “Reducing financial stress or anxiety” (52%), and “Investing/preparing for retirement” (44%) were also seen as among the most valuable outcomes by around half of respondents.

- One percent of respondents in the sample do not think that financial education at the high school level has value, and two percent were unsure.
- Older Americans (65+ years old) are more likely to think that “Budgeting, saving, and money management” are most valuable, at 88%, compared to 77% of those 18-29 years old, 76% of those 30-49 years old, and 81% of those 50-64 years old. Those 65+ years old also think “Avoiding debt and credit delinquencies” is valuable at 76%, at least 13 percentage points higher than all other age demographics.
- 61% of younger Americans (18-29 years old) think that “Reducing financial stress or anxiety” is among the most valuable outcomes of financial education, compared to 52% of those 30-49 years old, 48% of those 50-64 years old, and 47% of those 65+ years old.

Participation in and value of personal finance courses:

Respondents were asked if they had had the opportunity to take a course or training focused on personal finance, and whether it happened in a school setting.

- If they had taken a course (n=500), they were asked how long the instruction was—a full semester or course, a few weeks or several lessons, a single workshop or class, or informal tips, videos, or advice only.
- They were also asked how valuable they consider the personal finance course or training they received.
- If they did not have the opportunity to take a course or training focused on personal finance (n=675), they were asked if they believe the quality of their financial life would be better if they had received financial education in school.

In total, a quarter of respondents (25%) have taken a personal finance course or training in school, 17% have taken it outside of school (e.g., community program, nonprofit, religious group, employer, or online course), 55% have not taken one, and 2% are unsure.

- Taking a course outside of school is consistent among age demographics, while younger Americans are more likely to have taken a course in school (18-29 year olds: 40%; 30-49 year olds: 23%; 50-64-year-olds: 20%; 65+ years old: 19%).

- Taking a course in school is consistent among income brackets, but those in higher income brackets are more likely to have taken a course outside of school (<\$50k: 11%; \$50k-<\$100k: 16%; \$100k-<\$150k: 28%; \$150k+: 24%).
- Males are more likely to have taken a course in school (27%) and outside of school (19%), compared to females (23% in school; 16% outside of school).
- Those with a high school diploma or less (64%) are most likely to have not taken any financial education course or training, compared to about half of those with some college or a two-year degree (51%) and those with a four-year or post-graduate degree (50%).
- Almost half (47%) of people who reported having an opportunity to take a personal finance course took a whole semester or full course, 29% received a few weeks or several lessons, 15% received a single workshop or class, and 7% received informal tips, videos, or advice only.
- Adults with household incomes <\$50k are most likely to say the instruction was very valuable (55%), compared to those with household incomes \$50k-<\$100k (49%), \$100k-<\$150k (45%), and \$150k+ (51%).
- 86% of respondents who reported the personal finance course or training they had taken was a full semester in length said they considered it somewhat (22%) or very (64%) valuable. That number declined to 76% for those that took only a few weeks or several lessons and further to 71% for a single workshop or class.
- Of adults who reported not having an opportunity to take a personal finance course, 70% believe the quality of their financial life would be better had they received financial education in school, while 11% believe it would not be better, and 19% are unsure.
 - Younger adults (18-49 years old), Black adults, Hispanic adults, those in lower household income brackets (<\$100k) and those with lower levels of education are more likely than their demographic counterparts to believe the quality of their financial life would be better had they received financial education in school.

Full Methodology

This survey was conducted in partnership with Verasight. The data for this survey was collected from August 11-15, 2025. The sample consists of 1,200 United States adults. The sample criteria included being a U.S. adult (age 18+) and passing all data quality assurance checks, outlined below:

The data are weighted to match the July 2025 Current Population Survey on age, race/ethnicity, sex, income, education, region, and metropolitan status, as well as to population benchmarks of partisanship and 2024 presidential vote. The margin of sampling error, which accounts for the design

effect and is calculated using the classical random sampling formula, is +/- 2.9%. All respondents were recruited from the Verasight Community, which is composed of individuals recruited via random address-based sampling, random person-to-person text messaging, and dynamic online targeting. All Verasight community members are verified via multi-step authentication, including providing an SMS response from a mobile phone registered with a major U.S. carrier (e.g., no VOIP or internet phones) as well as within-survey technology, including verifying the absence of non-human responses with technologies such as [Google reCAPTCHA v3](#). Those who exhibit low-quality response behaviors over time, such as straight-lining or speeding, are also removed and prohibited from further participation in the community. Verasight Community members receive points for taking surveys that can be redeemed for Venmo or PayPal payments, gift cards, or charitable donations. Respondents are never routed from one survey to another and receive compensation for every invited survey, so there is never an incentive to respond strategically to survey qualification screener questions. To further ensure data quality, the Verasight data team implements a number of post-data collection quality assurance procedures, including confirming that all responses correspond with U.S. IP addresses, confirming no duplicate respondents, verifying the absence of non-human responses, and removing any respondents who failed in-survey attention, speeding, and/or straight-lining checks. Unmeasured error in this or any other survey may exist. Verasight is a member of the American Association for Public Opinion Research [Transparency Initiative](#).

A Note About Reading the Report and Data Supplement

The percentage of respondents has been included for each item. Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple responses.