



2023 NATIONAL
REPORT CARD

Florida

CLASS OF
2023 GRADE



PROJECTED CLASS
OF 2026 GRADE



GRADUATION REQUIREMENTS

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

No, personal finance is not included in the graduation requirements, either as a stand-alone course or embedded in another course. A half-credit economics course is a graduation requirement; however, since the passage of a 2019 law, this course is no longer required to include any personal finance content.

Sources:

- [Florida High School Graduation Requirements](#)

PRE-K TO GRADE 8 EDUCATION STANDARDS

The social studies standards for grades K to 3 and 7 include economic standards that contain a very modest level of personal finance concepts.

Sources:

- [Florida Education Standards](#)
(click on “Social Studies” then on the relevant grade to see the economics standards)

PROJECTED GRADE FOR CLASS OF 2026

Grade A for the Class of 2026. In March 2022, the governor signed into law a bill (SB 1054) that revised the topics required to be included in the state’s financial literacy education standards. The bill also requires that beginning with students entering grade 9 in the 2022–2023 academic year (the Class of 2026), students must earn a half-credit (a half-year stand-alone course) in personal financial literacy and money management in order to graduate from high school. Accordingly, the bill reduces the current number of elective credits required to earn a standard high school diploma from 8 to 7.5 credits.

Sources:

- [SB 1054](#)
- [SB 1054 Senate Staff Analysis](#)
- [§ 1003.41, Fla. Stat.](#)
- [§ 1003.4282, Fla. Stat.](#)

HIGH SCHOOL EDUCATION STANDARDS

Prior to 2019, every high school student was required to take a half-credit economics course in order to graduate. Substantive financial literacy topics were included in the social studies standards for this economics course. In our Center’s 2017 report, we estimated, based on the required economics course’s education standards, that at least half of this half-year course was allocated to personal finance topics. In 2019, a law was passed that substantially changed what was required for financial literacy instruction in Florida’s high schools. >>

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HIGH SCHOOL EDUCATION STANDARDS

>> For the Class of 2020 until the class of 2025, school districts are required to offer a financial literacy course consisting of at least a half-credit as an elective; however, it is not a graduation requirement.

Sources:

- [HB 7071](#) (pages 24 and 25)
- [Florida Education Standards](#)
(click on "Social Studies" then on "Grade 912" for the standards that will discontinue after the 2023–2024 academic year and for the new standards that were adopted in 2023)
- [§ 1003.41, Fla. Stat.](#)

EXTRA CREDIT

Not applicable.

CAVEAT

It is not clear how Florida measures how many students take the available financial literacy elective course or student achievement in financial literacy.