



2023 NATIONAL  
REPORT CARD

# Georgia

CLASS OF  
2023 GRADE



PROJECTED CLASS  
OF 2028 GRADE



## GRADUATION REQUIREMENTS

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

Yes, high school students in Georgia are required to take 3 credits of social studies for graduation, which includes a half-unit (half-year) course in economics.

**Sources:**

- [Georgia High School Graduation Requirements](#)
- [Graduation Requirement Rule](#) (page 5)

## HIGH SCHOOL EDUCATION STANDARDS

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The required course is called Personal Finance and Economics. This course has 22 standards, and 10 of these standards are personal finance in nature. Based on this information, we estimate that students receive approximately 27 hours of instruction in personal finance.

**Sources:**

- [Georgia Personal Finance and Economics Standards](#)

## PRE-K TO GRADE 8 EDUCATION STANDARDS

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Personal finance topics are required to be taught and are included in the social studies standards for grades K to 8.

**Sources:**

- [Georgia Social Studies Standards of Excellence](#)

## PROJECTED GRADE FOR CLASS OF 2028

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Grade A for the Class of 2028. In 2022, Georgia passed a law that requires high schools, beginning in the 2024–2025 academic year, to require all students during their 11th or 12th grade years to complete at least a half-credit course in financial literacy as a graduation requirement. The law requires the State Board of Education to adopt financial literacy content standards for this course. The law notes that the course may be provided within the framework of existing coursework offered by a local school system and indicates that the course is eligible to count toward a mathematics, social studies, or elective unit of credit requirement for graduation.

**Sources:**

- [O.C.G.A. § 20-2-149.4](#)
- [Georgia Social Studies Standards of Excellence](#) (see Financial Literacy Standard on pages 102 to 106)
- [Financial Literacy Educator Endorsement Program](#)
- [Social Studies Content](#) web page

## EXTRA CREDIT

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Not applicable.

## CAVEAT

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It is not clear how Georgia measures student achievement in financial literacy or how the state monitors local school district implementation of the financial literacy education requirement.