



2023 NATIONAL REPORT CARD

Hawaii

CLASS OF 2023 GRADE



PROJECTED CLASS OF 2028 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, and schools are not required to offer financial literacy courses.

Sources:

- [Hawaii High School Graduation Requirements](#)

PRE-K TO GRADE 8 EDUCATION STANDARDS

There is no personal finance content in the social studies standards; however, economic concepts are included.

Sources:

- [Subject Matter Standards](#)

PROJECTED GRADE FOR CLASS OF 2028

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

HIGH SCHOOL EDUCATION STANDARDS

Hawaii has not approved standards for a high school course elective in financial literacy or an economics course elective. Hawaii has minimal personal finance instructional requirements. The state's graduation requirements include awarding a student a half-credit for completion of the required Personal Transition Plan (PTP). The PTP is started in 9th grade and completed in 12th grade. The PTP is periodically reviewed and updated. The PTP includes certain concepts contained in the Earning Income strand (one of six strands) of the National Standards for Personal Finance Education. Students, parents, and school personnel have a shared responsibility in the development and execution of the PTP during high school. The PTP is an individually designed and customized plan of action for each high school student to move successfully from high school to postsecondary and/or career venues. The Department of Education (DOE) has a financial literacy resources web page and notes that "extensive resources exist that can assist teachers, schools, and the DOE to integrate financial literacy concepts into Hawaii's classrooms." >>

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HIGH SCHOOL EDUCATION STANDARDS

>> It is clear that most schools are not teaching personal finance in Hawaii in a substantive manner. NGPF's Got Finance website indicates that no student in Hawaii attends a high school that locally requires a personal finance course graduation requirement (one of the lowest rates in the nation), and only 7% of student attend schools that offer a stand-alone personal finance elective course.

Sources:

- [National Standards for Personal Finance Education](#)
- [NGPF's Got Finance website](#)
- [Graduation Requirements](#)
- [Subject Matter Standards](#)
- [Personal Transition Plan Regulations](#)
- [NGPF's 2023 State of Financial Education Report](#) (page 5)

EXTRA CREDIT

The DOE has a web page of financial literacy resources for educators. In the fall of 2015, the Financial Literacy Task Force released a report that made its recommendations for increasing financial literacy among young Hawaiians. The report made five recommendations, including aligning current content standards with financial literacy concepts and identifying professional development opportunities for teachers to deliver personal finance education.

Sources:

- [Financial Literacy Resources](#)
- [Hawaii Financial Literacy Task Force Report 2015](#)

CAVEAT

Not applicable.