



2023 NATIONAL
REPORT CARD

Kentucky

CLASS OF
2023 GRADE



PROJECTED CLASS
OF 2024 GRADE



GRADUATION REQUIREMENTS

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

No, Kentucky does not require school districts to offer a stand-alone personal finance course, nor are personal finance topics embedded in another course required for graduation.

Sources:

- [Minimum High School Graduation Requirements](#)
- [704 KAR 3:305](#)

HIGH SCHOOL EDUCATION STANDARDS

The Kentucky high school academic standards contain the minimum required standards that all students should have the opportunity to learn before graduating from high school. The standards address what is to be learned but do not address how learning experiences are to be designed or what resources should be used. That is left to local school districts to decide. For classes that graduate prior to 2024, Kentucky requires high school students to obtain vocational studies instruction, which includes personal finance concepts.

Sources:

- [Kentucky Academic Standards for Career Studies](#) (pages 25–31)

PROJECTED GRADE FOR CLASS OF 2024

Grade B for the Class of 2024. It is a graduation requirement for students to successfully complete one or more courses or programs in financial literacy, beginning with students entering grade 9 in the academic year 2020–2021 (the Class of 2024). Local school districts determine how financial literacy will be taught to students, consistent with the approved academic standards. The Department of Education (DOE) has indicated that students can meet the requirement for financial literacy in a variety of ways: (i) as a business or family and consumer sciences pathway; (ii) as a math credit; (iii) districts may partner with postsecondary institutions to offer a dual credit or articulated credit course; (iv) schools may develop a program or a combination of course offerings in a variety of instructional formats (e.g., modules, online learning); or (v) schools implement the standards systematically by section through academic advising or enrichment sessions.

Sources:

- [Minimum High School Graduation Requirements](#)
- [KRS 158.1411](#)
- [704 KAR 8:080](#)
- [Graduation Requirements FAQ 2023–2024](#) (page 23)

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PRE-K TO GRADE 8 EDUCATION STANDARDS

Kentucky regulations require all local school systems to provide financial literacy instruction in elementary and middle school that is aligned to career studies standards developed by the state. The standards are divided into three grade bands: K to 3, 4 to 5, and 6 to 8. The academic standards for career studies outline the minimum content standards that Kentucky students shall learn within each respective grade band. The standards are organized by three domains: essential skills, careers, and financial literacy.

Sources:

- [Kentucky Academic Standards for Career Studies](#)
(pages 12–24)

EXTRA CREDIT

The DOE website includes financial literacy resources for educators to use in their classrooms.

Sources:

- [Financial Literacy Standards Resources](#)
- [Career Studies Standards Resources](#)

CAVEAT

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

