



2023 NATIONAL REPORT CARD

Mississippi

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?

Yes, beginning with the Class of 2022, students are required to take a full-year course in College and Career Readiness (CCR). The required CCR course has a financial literacy component that is equal to one semester of personal finance instruction. Since academic year 1999–2000, Mississippi has required that financial literacy education be taught in high schools, but students were not required to take this specified course until the Class of 2022.

Sources:

- [Diploma with Endorsements Options](#)
- [Mississippi Accountability Standards 2022 \(Appendix A–6 to A–9\)](#)
- [Miss. Code Ann. § 37-16-7](#)
- [Miss. Code Ann. § 37-1-3](#)
- [College and Career Readiness](#)

HIGH SCHOOL EDUCATION STANDARDS

The Mississippi CCR course curriculum has been designed to give students the equivalent of a half-year course in personal finance instruction. The CCR course may be taught in one of the following sequences: (i) senior year only; (ii) junior year only; (iii) one semester in either freshman, sophomore, or junior year with the remaining semester taught in either junior or senior year; or (iv) a quarter Carnegie unit per year beginning with the freshman year. Any teacher with a valid grade 7 to 12 license may teach the CCR course.

Sources:

- [College and Career Readiness](#) (go to Resources section of the web page for the CCR Course Curriculum)

PROJECTED GRADE FOR CLASS OF 2028

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

PRE-K TO GRADE 8 EDUCATION STANDARDS

Mississippi does not require that personal finance concepts be taught to students during primary education (grades Pre-K to 8). The state's social studies standards have modest levels of personal finance concepts in the economics strand in a few grades.

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EXTRA CREDIT

The DOE notes that the “Mississippi Council on Economic Education developed a Master Teacher of College and Career Readiness (MTCCR) course that hundreds of teachers have gone through in the past year and hundreds more will go through” in the future.

Sources:

- [DOE Financial Literacy Report](#)

CAVEAT

The Mississippi Department of Education (DOE) notes that certain courses can substitute for the required CCR course, including: (i) career and technical work-based learning, (ii) a dual credit SmartStart course; (iii) identified Junior Reserve Officers’ Training Corps (JROTC) instruction; and (iv) Advanced Placement Capstone (completion of both AP Seminar and AP Research or equivalent International Baccalaureate and Cambridge International Courses). The AP Capstone was never designed or intended to be a financial literacy course substitute. Students taking this substitution route may receive little or no instruction in personal finance concepts. It is not clear how Mississippi monitors school district implementation of these personal finance education requirements to ensure all students have equal access to personal finance concepts prior to graduation or how it measures student achievement in financial literacy. Personal finance concepts are most relevant right after students graduate from high school, when they are thrust into a situation where they must manage their daily living expenses. Allowing students take personal finance concepts in freshman and sophomore years is not optimal, since knowledge obtained will fade over time. The 9th and 10th grade students will not use much of what they learn until many years after the instruction is completed.