



2023 NATIONAL
REPORT CARD

Missouri

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, commencing with the Class of 2010, high school students in Missouri are required to take one half-unit of personal finance, the equivalent of a half-year course. The half-unit of credit for personal finance may be earned in social studies, practical arts, or as an elective. The half-unit may also be delivered as an embedded credit. This occurs when a high school chooses to embed competencies from one subject (e.g., personal finance) into another class (e.g., economics or mathematics) and award credit to students for both the embedded content and the other subject.

Sources:

- [Graduation Requirements](#)
- [2023 Graduation Handbook](#)

PRE-K TO GRADE 8 EDUCATION STANDARDS

The state’s social studies standards include very modest levels of personal finance concepts referenced in the economics strand for grades K to 5.

Sources:

- [MLS Social Studies Standards Grades K–5](#) (pages 9–10)

PROJECTED GRADE FOR CLASS OF 2028

No policy change is pending that would change Missouri’s grade.

HIGH SCHOOL EDUCATION STANDARDS

The 2006 personal finance standards were updated in September 2017 by the State Board for implementation during the 2019–2020 academic year. Missouri has created an assessment on financial literacy at no cost to its school districts. Students who take their personal finance from embedded coursework are required to take the assessments, and the local district determines the pass rate. The assessment is optional for students who choose to take personal finance as a stand-alone elective. Students are also given the option of “testing out” of the personal finance course requirement if they obtain a score of 90% or higher on the assessment exam. However, we are unable to determine if the assessment provides Missouri with an accurate and meaningful measurement of the quality and quantity of the personal finance education being delivered to students.

Sources:

- [Missouri Personal Finance Course Level Expectations](#)
- [BMIT – Personal Finance](#)

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EXTRA CREDIT

Personal finance resources for educators are available on the Department of Elementary and Secondary Education's website, including tools created by the Federal Reserve Bank of St. Louis to help educators teach the state's personal finance competencies.

Sources:

- [Social Studies Resources](#) (click on Personal Finance)

CAVEAT

It is not clear how Missouri monitors school district implementation of these personal finance education requirements.

