



2023 NATIONAL REPORT CARD

Nebraska

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, for the Class of 2023 a specifically identified course with personal finance concepts is not a graduation requirement. Each high school student must complete a minimum of 200 high school credit hours prior to graduation (10 credit hours are equal to a one-year course), and at least 80% of these credit hours are required to be from the core curriculum prescribed by the State Board of Education. As part of that core curriculum, Nebraska regulations require students to take 30 credit hours "of social studies/history with course content that includes civics/government, geography, United States and world history, and economic concepts." Local districts determine how they deliver this social studies content. In addition, the state requires that high schools offer at least 80 credit hours in career education but taking such courses is not a graduation requirement. This includes business, marketing, and management courses, which can include personal finance and consumer economics content.

Sources:

- [Rule 10](#) (pages 5–6 and 13–16)
- [Nebraska Revised Statute 79-729](#)

PROJECTED GRADE FOR CLASS OF 2024

Grade A for the Class of 2024. The Financial Literacy Act went into effect on August 28, 2021. Beginning with the high school graduating Class of 2024, this new law requires each student to complete at least one 5-credit course (equal to a half-year course) in personal finance or financial literacy. This act defines financial literacy as including but not limited to "knowledge and skills regarding budget and financial record keeping; banking; taxes; establishing, building, maintaining, and monitoring credit; debt; savings; risk management; insurance; and investment strategies." Beginning in 2024 and thereafter "each school district shall provide an annual financial literacy status report to its school board, including, but not limited to, student progress in financial literacy courses and other district determined measures of financial literacy progress from the previous school year."

Sources:

- [Financial Literacy Act Guidance](#)
- [Nebraska Revised Statute 79-3002](#)
- [Nebraska Revised Statute 79-3004](#)

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HIGH SCHOOL EDUCATION STANDARDS

Nebraska has adopted social studies standards that include economic concepts. Approximately one-third of the economics standards are personal finance in nature. The economics standards that are taught at the local district level must include these personal finance concepts. Local districts are required to have standards that are the same as, equal to, or more rigorous than the state social studies standards.

Sources:

- [Rule 10](#) (pages 7–8 and pages 41–44 of Appendix D)

PRE-K TO GRADE 8 EDUCATION STANDARDS

Nebraska’s social studies standards require financial literacy topics to be taught each year in grades K to 8. In 2021, the Financial Literacy Act required elementary and middle school instructional programs to include financial literacy instruction, as appropriate.

- [Rule 10](#) (Appendix D – Social Studies Standards pages 161–199)
- [Nebraska Revised Statute 79-3003](#)

EXTRA CREDIT

The Nebraska Department of Education provides an extensive list of free financial literacy professional development and curriculum resources. Nebraska’s Career Ready Practice Alignment document includes suggestions on how mathematics can incorporate financial well-being topics.

Sources:

- [Financial Literacy Act Guidance](#)
- [Career Ready Standards](#)

CAVEAT

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