

CLASS OF 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, as a result of a law passed in 2017, students are required to take a half-credit course (a half-year course) in economics and personal finance as a graduation requirement. The law requires the financial literacy instruction to include the skills necessary to develop financial responsibility; manage finances; understand the use of credit and the incurrence of debt; understand the basic principles of saving and investing; prevent and limit the consequences of identity theft and fraud; understand the basic assessment of taxes, including, without limitation, understanding the matter in which taxes are computed by local, state, and federal governmental entities; understand the basic principles of insurance; and plan for higher education and career choices.

Sources:

- Nevada Graduation Requirements
- NRS 389.074 Instruction in financial literacy

PROJECTED GRADE FOR CLASS OF 2028

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

HIGH SCHOOL EDUCATION STANDARDS

Nevada's Civics & Economics grades 9 to 12 social studies standards include financial literacy content. There are 11 economics content standards and 13 financial literacy content standards included in the state's social studies standards. Based on this information, we estimate that approximately 32 hours of financial literacy content is delivered to students in the half-year economics and personal finance course that is required for high school graduation. Nevada has a State Seal program that recognizes public high school graduates who have attained a high level of proficiency in a variety of subjects, including financial literacy. Students who are eligible to receive a seal have a notation placed on their high school diploma and high school transcript indicating that they have earned the seal.

Sources:

- Nevada Social Studies Standards (pages 42-47)
- Nevada Seal Programs
- NRS 388.596 & NRS 388.5962

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PRE-K TO GRADE 8 EDUCATION STANDARDS

Nevada requires age-appropriate financial literacy instruction in public schools for all students in grades 3 to 12. This content can be included in a course of study in economics, mathematics, or social studies. State law requires local school districts to encourage persons to volunteer time, expertise, and resources, as well as create partnerships with persons, businesses, or entities in which those persons, businesses, or entities provide the resources necessary to offer instruction in financial literacy. The state's social studies standards requires financial literacy content to be taught in grades 3 to 8.

Sources:

- NRS 389.074 Instruction in Financial Literacy
- Nevada Social Studies Standards

EXTRA CREDIT

Nevada's Department of Education has a website that includes financial literacy information and resources for educators. In 2019, Nevada passed a law that created the State Financial Literacy Advisory Council. The Council's website describes its duties as follows: "The Council works to develop a strategic plan for the development of education resources in financial literacy, which will serve as a foundation for the professional development of students. This includes identifying learning activities targeted toward the standards and criteria for a curriculum in financial literacy and developing the criteria a pupil must meet to be awarded the State Seal of Financial Literacy. In coordination with the Nevada Department of Education, the Council also develops and facilitates Financial Literacy Month, Student Smart Week, Money Week, the Parent and Family Engagement Summit, and the Annual Summit for Educators. A written report, which includes recommendations concerning the instruction and curriculum in financial literacy and a summary of the activities of the council, is produced each even-numbered year." Council reports for 2020 and 2022 were not available on the Council's website.

Sources:

- Council's Website (see resources tab)
- NRS 388.5966 & NRS 388.5968 State Financial Literacy Advisory Council

CAVEAT

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

