



2023 NATIONAL REPORT CARD

Ohio

CLASS OF 2023 GRADE



PROJECTED CLASS OF 2026 GRADE



GRADUATION REQUIREMENTS

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

Yes, Ohio requires that students who entered 9th grade before July 1, 2022 (until the Class of 2025) receive instruction in financial literacy as a high school graduation requirement.

Sources:

- [Ohio's Graduation Requirements](#)
- [Complete Courses and Requirements](#)

PRE-K TO GRADE 8 EDUCATION STANDARDS

Ohio's Learning Standards require districts to teach financial literacy in three grade spans: grades K to 3, 4 to 6, and middle school (grades 7 and 8). The standards for financial literacy can be incorporated into existing standards for social studies and mathematics when teaching financial literacy concepts. These standards provide connections between these content areas and provide examples of how the personal finance content can be incorporated into existing social studies and mathematics courses. Schools can teach the middle school financial literacy standards as stand-alone courses or integrate them into other appropriate courses. Ohio also has a model curriculum that can be used by districts in grades K to 8. State law does not mandate school districts use these guides.

Sources:

- [Ohio's Learning Standards for Financial Literacy](#)
- [Ohio Financial Literacy Model Curriculum](#)

PROJECTED GRADE FOR CLASS OF 2026

Grade A for the Class of 2026. Starting with students who begin 9th grade after July 1, 2022 (Class of 2026), students will be required to receive a half-credit of financial literacy to graduate from high school. This is equal to a half-year course of 60 hours of instruction under Ohio law. The financial literacy course can substitute for a half-credit elective or for certain half-credit math courses required for graduation. The financial literacy course cannot count toward social studies graduation credit. A law passed in 2021 mandates that beginning with the 2024–2025 academic year, districts require financial literacy licensure for educators teaching financial literacy. The law indicates that social studies, family and consumer sciences, and business education teachers will be able to teach financial literacy without the need for the additional validation contemplated by the law.

Sources:

- [Financial Literacy in High School](#)
- [Financial Literacy Requirements Frequently Asked Questions](#)
- [RC 3319.238](#)
- [Senate Bill 1](#)

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PROJECTED CLASS
OF 2026 GRADE



HIGH SCHOOL EDUCATION STANDARDS

Ohio's Learning Standards for Financial Literacy were adopted by the State Board of Education in February 2018. The standards list the following topics: financial responsibility and decision-making, planning and money management, the informed consumer, investing, credit and debt, and risk management and insurance. It is up to local districts to determine how to best meet the needs of their students when implementing this graduation requirement. For example, the financial literacy content may be incorporated into another course, or some districts may require students to take a stand-alone financial literacy course for a half-credit that can meet either a graduation requirement for social studies or an elective. Hours of instruction cannot be estimated for all students, since each local school district determines how it will deliver the required personal finance education and implementation methods vary by local school districts. The Department of Education has created an Ohio Financial Literacy Model Curriculum. This curriculum gives guidance to educators as they teach the standards and create aligned assessments. State law does not mandate that school districts use these guidelines.

Sources:

- [Learning Standards for Financial Literacy](#)
- [Ohio Financial Literacy Model Curriculum](#)
- [Complete Course Requirements](#)

EXTRA CREDIT

The Ohio Department of Education's website includes a robust list of financial literacy resources. In 2021, Senate Bill 1 created a high school financial literacy fund to help pay for educator training in this area.

Sources:

- [Resources for Financial Literacy](#)
- [Senate Bill 1](#)

CAVEAT

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