



2023 NATIONAL REPORT CARD

Oregon

CLASS OF 2023 GRADE



PROJECTED CLASS OF 2027 GRADE



GRADUATION REQUIREMENTS

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

No, a specifically identified course with personal finance concepts is not a graduation requirement. Oregon requires 3 credits of social sciences for graduation but does not identify required courses. For the Class of 2023, state regulations indicate that the 3 credits of social sciences must include "history, civics, geography and economics (including personal finance)." For grade 9 students enrolled in the 2022–2023 academic year (Class of 2026), state regulations indicate that the 3 credits in social sciences "shall include 0.5 unit of U.S. civics credit in addition to at least 2.5 units of credit aligned to the Oregon State Board adopted standards for U.S. history, world history, geography, economics, and financial literacy."

Sources:

- [Oregon High School Graduation Credit Requirements](#)
- [OAR 581-022-2000](#) (download chapter 518 Oregon Department of Education)

PRE-K TO GRADE 8 EDUCATION STANDARDS

Personal finance standards are embedded for grades K through 8 in the social sciences standards.

Sources:

- [Social Sciences Standards](#)

PROJECTED GRADE FOR CLASS OF 2027

Grade A for the Class of 2027. On July 31, 2023, the governor signed a bill that requires, beginning with the class that graduates in 2027, that students complete, while in grades 9 through 12, one half-credit of higher education and career path skills and one half-credit of personal financial education in order to receive a high school diploma. The law authorizes the State Board of Education (BOE) to adopt rules with requirements for these two new courses. The BOE is also authorized to establish rules regarding who can teach these courses and rules that would allow these new courses to satisfy multiple credit requirements for a high school diploma, including a mathematics credit. The bill allocated \$426,367 for the development of academic content standards in higher education and career path skills and in personal financial education. Allowing a financial literacy course to be taken in grades 9 and 10 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 years after the instruction is completed.

Sources:

- [SB 3](#)
- [Enrolled SB 3](#)

CONTINUED ON NEXT PAGE 



2023 NATIONAL REPORT CARD

Oregon

CLASS OF 2023 GRADE



PROJECTED CLASS OF 2027 GRADE



HIGH SCHOOL EDUCATION STANDARDS

Instruction in Oregon schools must meet the academic standards adopted by the BOE. In addition, state law indicates that all schools “are encouraged to offer students courses or other educational opportunities in civics and financial literacy to allow every student who wants to receive instruction in civics and financial literacy to be able to receive the instruction.” The social sciences standards approved by the BOE include financial literacy standards. Each local school district’s instructional program must include and be consistent with the approved social sciences standards. While there are no specific courses with this content required for high school graduation for the Class of 2023, there is an expectation that students are taught these financial literacy topics prior to graduation. There are currently two sets of social sciences standards: (i) 2018 standards that can be used by school districts through the 2025 academic year and (ii) 2021 standards that integrate ethnic studies into each of the social sciences domains (and include additional financial literacy standards) that must be implemented by the 2026–2027 academic year.

Sources:

- [ORS 30 ch. 329.045\(4\)](#)
- [OAR 581-022-2030](#)
- [Social Sciences Standards](#)

EXTRA CREDIT

Not applicable.

CAVEAT

It is not clear how Oregon measures student achievement in financial literacy, since the social sciences assessment is optional, or how the state monitors local school district implementation of the financial literacy education requirement.

Sources:

- [Social Sciences Assessment](#)

