

National Rankings of State Financial Education Standards



A State-by-State Standards
Parity Report



Prepared by the National Financial Educators Council (NFEC)

March 2026

Introduction

This report presents the national rankings of state financial education mandates based on their alignment with minimum academic standards routinely applied to required core high school subjects. It provides a clear, comparative snapshot of how state financial education policies perform relative to established expectations for instructional rigor, governance, curriculum oversight, and accountability.

Over the past decade, states have increasingly adopted financial education requirements for high school graduation. While these mandates reflect growing recognition of the importance of and need for financial capability, the structure and quality of financial education policies vary significantly across jurisdictions. In many cases, requirements exist without the supporting infrastructure commonly associated with other required academic subjects.

To support informed policy review and decision-making, the National Financial Educators Council conducted a comprehensive national evaluation of state financial education mandates using a standards-based framework grounded in existing academic practice. The results of that evaluation provide the foundation for the rankings presented in this report.

This document summarizes those findings in a concise, state-by-state format designed to support policymakers, educators, and stakeholders in understanding relative performance across states and identifying opportunities to strengthen financial education systems.

How to Read a State Profile

Each state page provides a standardized summary of financial education policy performance, measured by alignment with minimum academic standards for required core high school subjects.

The Key Data Box highlights the state's overall ranking, total standards alignment score, classification, and the distribution of performance across the 12 evaluation criteria.

Results are organized into four domains that represent the core structural components of high-quality academic programs. Each criterion is rated as Failing, Below Par, or At Par based on the degree of alignment with baseline academic expectations.

Detailed scoring definitions and evaluation criteria are documented in the companion policy analysis referenced throughout this report.



Purpose of This Report

This publication presents a concise, state-by-state summary of financial education policy performance across all 50 states using a consistent standards parity framework. Each state profile provides an overall ranking based on performance across 12 criteria representing the minimum academic standards routinely applied to required core subjects such as mathematics, science, English/language arts, and social studies.

The rankings presented in this report are derived directly from the comprehensive national policy analysis titled:

National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment: Assessing Parity with Core High School Academic Requirements Across All 50 States

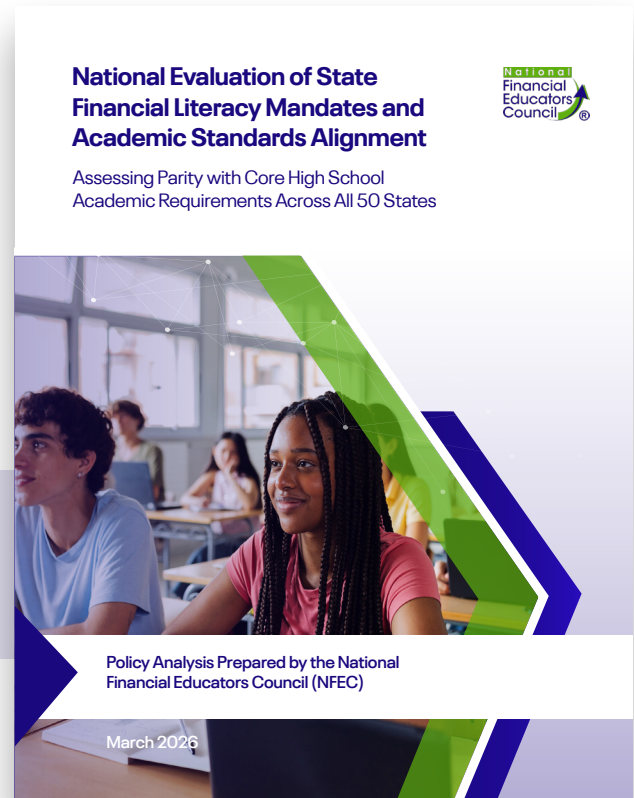
That policy analysis establishes the full methodological foundation for the rankings presented here. It defines the evaluation framework, scoring criteria, rating thresholds, and evidentiary standards used to determine each state's performance and ranking.

This report serves as a companion reference designed to translate the detailed findings of the national policy analysis into a clear, accessible format for policymakers, educators, and stakeholders.

Specifically, this report is intended to:

- Provide a clear, accessible summary of each state's overall performance.
- Enable direct comparison across states using a consistent standards baseline.
- Support policymakers, educators, and stakeholders in identifying strengths and structural gaps.
- Serve as a practical reference tool for state-level decision-making and public communication.

Readers seeking detailed explanations of scoring criteria, rating definitions, or evaluation methods should refer to the full national policy analysis referenced above.



How This Report Relates to the National Policy Analysis

This rankings report is designed to be used alongside the national policy analysis. Together, the two documents provide both the technical foundation and the practical summary necessary for informed policy review.

The national policy analysis provides the methodological and evidentiary basis for the rankings. This report presents the summarized results in a format designed for quick reference and cross-state comparison.

What This Rankings Report Provides

- A concise summary of each state's performance
- A standardized comparison across jurisdictions
- A clear ranking of all 50 states using a consistent framework
- A practical tool for communication, benchmarking, and decision-making

What the National Policy Analysis Provides

- The full evaluation methodology
- Detailed scoring criteria and rating definitions
- Criterion-level evidence and documentation
- National distributions and comparative findings
- Policy implications and standards-based recommendations

How the Rankings Were Determined

Each state ranking reflects performance across 12 evaluation criteria organized into four policy domains that represent the foundational components of high-quality academic programs. These criteria were not developed as aspirational benchmarks. Instead, they reflect the same minimum academic expectations already institutionalized in required high school subjects.

The evaluation framework examines whether state financial education policies demonstrate alignment with the baseline standards governing core academic subjects.

The maximum possible score for each state was 24 points, representing full alignment with minimum core academic standards. Each criterion was scored using a three-point scale:

Failing:

The state does not meet minimum baseline expectations applied to required core academic subjects.

Below Par:

The state demonstrates partial alignment but meaningful structural gaps remain.

At Par:

The state meets the minimum baseline standards routinely applied to required academic coursework.

Academic Standards Compliance Scale

The Academic Standards Compliance Scale defines the rating framework used to evaluate state financial education policies across the 12 criteria included in this analysis. Each criterion is assessed using a consistent three-level classification – Failing, Below Par, and At Par – based on the degree of alignment with minimum academic standards routinely applied to required core subjects.

Review Appendix 1 for the complete definitions, scoring thresholds, and performance expectations associated with each level of the scale, which provide the detailed foundation for interpreting the ratings presented throughout this report.



Overview of the Standards Parity Framework

The Standards Parity Framework organizes the evaluation of state financial education policies across 12 criteria that represent the minimum education standards required of high school-level subjects. Together, these domains establish a consistent foundation for assessing whether financial education is designed, delivered, and supported at levels comparable to science, math, English, and social studies.

Domain 1:

Program Structure, Academic Rigor, and Instructional Continuity

This domain evaluates whether financial education is structured with sufficient instructional time, coherence, and continuity to support meaningful learning outcomes.

Criteria evaluated:

- Instructional Time and Academic Rigor
- Standalone with Interdisciplinary Integration
- Continuum of Learning & Post-Graduate Reinforcement

Domain 2:

Professional Capacity, Governance, and Accountability

This domain evaluates whether the professional infrastructure supporting financial education mirrors that of other required academic subjects.

Criteria evaluated:

- Educator Qualification Standards
- Leadership and Administrative Oversight
- Assessment and Outcome Measurement

Domain 3:

Curriculum Integrity, Relevance, and Learner Responsiveness

This domain evaluates whether curriculum selection, review, and instructional practices reflect standards-based academic expectations.

Criteria evaluated:

- Curriculum Review and Approval Process
- Real-World Relevance and Applied Learning
- Needs-Based Instructional Adaptation

Domain 4:

Program Investment, Developmental Sequencing, and Family Partnership

This domain evaluates whether financial education is supported by sustained infrastructure, sequencing, and engagement consistent with other required academic subjects.

Criteria evaluated:

- Program Funding and Resource Allocation
- Sequenced Instruction Beginning in Primary Grades
- Structured Family Engagement Integration

National Rankings Overview

Rank Order

Rank	Name	Sum	Score
1	Utah	4	16.7%
2	California	3	12.5%
3	Florida	3	12.5%
4	Kentucky	3	12.5%
5	Tennessee	3	12.5%
6	Alabama	2	8.3%
7	Colorado	2	8.3%
8	Mississippi	2	8.3%
9	New Hampshire	2	8.3%
10	Ohio	2	8.3%
11	Pennsylvania	2	8.3%
12	Texas	2	8.3%
13	Wisconsin	2	8.3%
14	Connecticut	1	4.2%
15	Delaware	1	4.2%
16	Georgia	1	4.2%
17	Illinois	1	4.2%
18	Indiana	1	4.2%
19	Iowa	1	4.2%
20	Kansas	1	4.2%
21	Louisiana	1	4.2%
22	Maryland	1	4.2%
23	Michigan	1	4.2%
24	Minnesota	1	4.2%
25	Missouri	1	4.2%

Rank	Name	Sum	Score
26	Nebraska	1	4.2%
27	Nevada	1	4.2%
28	North Carolina	1	4.2%
29	Oregon	1	4.2%
30	Virginia	1	4.2%
31	West Virginia	1	4.2%
32	Alaska	0	0.0%
33	Arizona	0	0.0%
34	Arkansas	0	0.0%
35	Hawaii	0	0.0%
36	Idaho	0	0.0%
37	Maine	0	0.0%
38	Massachusetts	0	0.0%
39	Montana	0	0.0%
40	New Jersey	0	0.0%
41	New Mexico	0	0.0%
42	New York	0	0.0%
43	North Dakota	0	0.0%
44	Oklahoma	0	0.0%
45	Rhode Island	0	0.0%
46	South Carolina	0	0.0%
47	South Dakota	0	0.0%
48	Vermont	0	0.0%
49	Washington	0	0.0%
50	Wyoming	0	0.0%

Alphabetical Order

Name	Sum	Score
Alabama	2	8.3%
Alaska	0	0.0%
Arizona	0	0.0%
Arkansas	0	0.0%
California	3	12.5%
Colorado	2	8.3%
Connecticut	1	4.2%
Delaware	1	4.2%
Florida	3	12.5%
Georgia	1	4.2%
Hawaii	0	0.0%
Idaho	0	0.0%
Illinois	1	4.2%
Indiana	1	4.2%
Iowa	1	4.2%
Kansas	1	4.2%
Kentucky	3	12.5%
Louisiana	1	4.2%
Maine	0	0.0%
Maryland	1	4.2%
Massachusetts	0	0.0%
Michigan	1	4.2%
Minnesota	1	4.2%
Mississippi	2	8.3%
Missouri	1	4.2%

Name	Sum	Score
Montana	0	0.0%
Nebraska	1	4.2%
Nevada	1	4.2%
New Hampshire	2	8.3%
New Jersey	0	0.0%
New Mexico	0	0.0%
New York	0	0.0%
North Carolina	1	4.2%
North Dakota	0	0.0%
Ohio	2	8.3%
Oklahoma	0	0.0%
Oregon	1	4.2%
Pennsylvania	2	8.3%
Rhode Island	0	0.0%
South Carolina	0	0.0%
South Dakota	0	0.0%
Tennessee	3	12.5%
Texas	2	8.3%
Utah	4	16.7%
Vermont	0	0.0%
Virginia	1	4.2%
Washington	0	0.0%
West Virginia	1	4.2%
Wisconsin	2	8.3%
Wyoming	0	0.0%

Program Structure, Academic Rigor, and Continuity Framework **Professional Capacity, Governance, and Outcomes Framework** **Curriculum Integrity, Relevance, and Learner Responsiveness Framework** **Program Investment, Developmental Sequencing, and Family Partnership Framework**

	Instructional Time & Academic Rigor	Stand-Alone with Interdisciplinary Integration	Continuum of Learning & Post-Graduate Reinforcement	Educator Qualification Standards	Leadership & Administrative Oversight	Assessments & Outcome Measurements	Real-World Relevance & Applied Learning	Curriculum Review & Approval Process	Needs-Based Instructional Adaptation	Program Funding & Resource Allocation	Sequenced Instruction Starting in Primary Grades	Structured Family Engagement Integration	Summative Evaluation Score
Alabama	0	1	0	0	0	1	0	0	0	0	0	0	2
Alaska	0	0	0	0	0	0	0	0	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0	0	0	0	0	0	0	0
California	0	1	0	0	0	0	0	2	0	0	0	0	3
Colorado	0	1	0	0	0	0	0	0	0	0	1	0	2
Connecticut	0	1	0	0	0	0	0	0	0	0	0	0	1
Delaware	0	1	0	0	0	0	0	0	0	0	0	0	1
Florida	0	1	0	0	0	0	0	1	0	0	1	0	3
Georgia	0	1	0	0	0	0	0	0	0	0	0	0	1
Hawaii	0	0	0	0	0	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0	0	0	0	1	0	1
Indiana	0	1	0	0	0	0	0	0	0	0	0	0	1
Iowa	0	1	0	0	0	0	0	0	0	0	0	0	1
Kansas	0	1	0	0	0	0	0	0	0	0	0	0	1
Kentucky	0	1	0	0	2	0	0	0	0	0	0	0	3
Louisiana	0	1	0	0	0	0	0	0	0	0	0	0	1
Maine	0	0	0	0	0	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0	0	0	0	1	0	1
Massachusetts	0	0	0	0	0	0	0	0	0	0	0	0	0
Michigan	0	1	0	0	0	0	0	0	0	0	0	0	1
Minnesota	0	1	0	0	0	0	0	0	0	0	0	0	1
Mississippi	0	1	0	0	0	0	0	0	0	0	1	0	2
Missouri	0	1	0	0	0	0	0	0	0	0	0	0	1
Montana	0	0	0	0	0	0	0	0	0	0	0	0	0
Nebraska	0	1	0	0	0	0	0	0	0	0	0	0	1
Nevada	0	0	0	0	0	0	0	0	0	0	1	0	1
New Hampshire	0	1	0	0	0	0	0	0	0	0	1	0	2
New Jersey	0	0	0	0	0	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0	0	0	0	0	0
New York	0	0	0	0	0	0	0	0	0	0	0	0	0
North Carolina	0	1	0	0	0	0	0	0	0	0	0	0	1
North Dakota	0	0	0	0	0	0	0	0	0	0	0	0	0
Ohio	0	1	0	0	0	0	0	0	0	0	1	0	2
Oklahoma	0	0	0	0	0	0	0	0	0	0	0	0	0
Oregon	0	1	0	0	0	0	0	0	0	0	0	0	1
Pennsylvania	0	1	0	0	0	0	0	0	0	0	1	0	2
Rhode Island	0	0	0	0	0	0	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0	0	0	0	0	0
Tennessee	0	1	0	0	1	0	0	0	0	0	1	0	3
Texas	0	1	0	0	0	0	0	0	0	0	1	0	2
Utah	0	1	0	0	1	1	0	0	0	0	1	0	4
Vermont	0	0	0	0	0	0	0	0	0	0	0	0	0
Virginia	0	1	0	0	0	0	0	0	0	0	0	0	1
Washington	0	0	0	0	0	0	0	0	0	0	0	0	0
West Virginia	0	1	0	0	0	0	0	0	0	0	0	0	1
Wisconsin	0	1	0	0	1	0	0	0	0	0	0	0	2
Wyoming	0	0	0	0	0	0	0	0	0	0	0	0	0





State-by-State Reports

State-by-State Reports

This section presents individual summaries of financial education policy performance for each state, using a consistent standards alignment framework. Each page provides a detailed ranking based on performance across 12 evaluation criteria that represent the minimum academic standards routinely applied to required core high school subjects.

The state profiles are designed to support clear comparison across jurisdictions and provide a practical reference for policymakers, educators, and stakeholders seeking to understand how financial education mandates align with baseline academic expectations.

[National Rankings of State Financial Education Standards: A State-by-State Review](#)

[Alabama](#)

[Alaska](#)

[Arizona](#)

[Arkansas](#)

[California](#)

[Colorado](#)

[Connecticut](#)

[Delaware](#)

[Florida](#)

[Georgia](#)

[Hawaii](#)

[Idaho](#)

[Illinois](#)

[Indiana](#)

[Iowa](#)

[Kansas](#)

[Kentucky](#)

[Louisiana](#)

[Maine](#)

[Maryland](#)

[Massachusetts](#)

[Michigan](#)

[Minnesota](#)

[Mississippi](#)

[Missouri](#)

[Montana](#)

[Nebraska](#)

[Nevada](#)

[New Hampshire](#)

[New Jersey](#)

[New Mexico](#)

[New York](#)

[North Carolina](#)

[North Dakota](#)

[Ohio](#)

[Oklahoma](#)

[Oregon](#)

[Pennsylvania](#)

[Rhode Island](#)

[South Carolina](#)

[South Dakota](#)

[Tennessee](#)

[Texas](#)

[Utah](#)

[Vermont](#)

[Virginia](#)

[Washington](#)

[West Virginia](#)

[Wisconsin](#)

[Wyoming](#)



Alabama

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Alabama's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between Alabama's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Alaska

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Alaska's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Alaska's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Arizona

State-Level Standards Alignment



Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Arizona's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Arizona's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Arkansas

State-Level Standards Alignment



Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Arkansas's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Arkansas's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

California

State-Level Standards Alignment



Summary

This summary presents a consolidated view of California's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 12.5 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 1 criterion

At Par: 1 criterion

This distribution indicates misalignment between California's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Colorado

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Colorado's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between Colorado's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Connecticut

State-Level Standards Alignment



Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Connecticut's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Connecticut's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Delaware

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Delaware's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Delaware's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Florida

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Florida's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 12.5 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 9 criteria

Below Par: 3 criteria

At Par: 0 criteria

This distribution indicates misalignment between Florida's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Georgia

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Georgia's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Georgia's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Hawaii

State-Level Standards Alignment



Summative Score: 0.0 out of 100
Overall Classification: F
Evaluation Scope: 12 criteria

Standards Alignment Distribution:
Failing: 12 criteria
Below Par: 0 criteria
At Par: 0 criteria

This distribution indicates misalignment between Hawaii's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Hawaii's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Idaho

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Idaho's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Idaho's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Illinois

State-Level Standards Alignment



Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Illinois's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Illinois's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Indiana

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Indiana’s performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Indiana’s financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students’ diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Iowa

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Iowa's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Iowa's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Kansas

State-Level Standards Alignment



Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Kansas's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Kansas's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Kentucky

State-Level Standards Alignment



Summative Score: 12.5 out of 100
Overall Classification: F
Evaluation Scope: 12 criteria

Standards Alignment Distribution:
Failing: 10 criteria
Below Par: 1 criterion
At Par: 1 criterion

This distribution indicates misalignment between Kentucky's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Kentucky's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Louisiana

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Louisiana’s performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Louisiana’s financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students’ diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Maine

State-Level Standards Alignment



Summative Score: 0.0 out of 100
Overall Classification: F
Evaluation Scope: 12 criteria

Standards Alignment Distribution:
Failing: 12 criteria
Below Par: 0 criteria
At Par: 0 criteria

This distribution indicates misalignment between Maine's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Maine's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Maryland

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Maryland's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Maryland's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Massachusetts

State-Level Standards Alignment



Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Massachusetts's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Massachusetts's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Michigan

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Michigan's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Michigan's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Minnesota

State-Level Standards Alignment



Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Minnesota's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Minnesota's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Mississippi

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Mississippi's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between Mississippi's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Missouri

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Missouri's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Missouri's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Montana

State-Level Standards Alignment



Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Montana's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Montana's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Nebraska

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Nebraska's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Nebraska's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Nevada

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Nevada’s performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Nevada’s financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students’ diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

New Hampshire

State-Level Standards Alignment



Summary

This summary presents a consolidated view of New Hampshire's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between New Hampshire's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

New Jersey

State-Level Standards Alignment



Summary

This summary presents a consolidated view of New Jersey's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between New Jersey's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

New Mexico

State-Level Standards Alignment



Summary

This summary presents a consolidated view of New Mexico's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between New Mexico's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

New York

State-Level Standards Alignment



Summary

This summary presents a consolidated view of New York's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between New York's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

North Carolina

State-Level Standards Alignment



Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between North Carolina's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of North Carolina's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

North Dakota

State-Level Standards Alignment



Summary

This summary presents a consolidated view of North Dakota's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between North Dakota's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Ohio

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Ohio's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between Ohio's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Oklahoma

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Oklahoma's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Oklahoma's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Oregon

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Oregon's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Oregon's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Pennsylvania

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Pennsylvania's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between Pennsylvania's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Rhode Island

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Rhode Island's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Rhode Island's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

South Carolina

State-Level Standards Alignment



Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between South Carolina's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of South Carolina's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

South Dakota

State-Level Standards Alignment



Summative Score: 0.0 out of 100
Overall Classification: F
Evaluation Scope: 12 criteria
Standards Alignment Distribution:
Failing: 12 criteria
Below Par: 0 criteria
At Par: 0 criteria

This distribution indicates misalignment between South Dakota's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of South Dakota's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Tennessee

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Tennessee's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 12.5 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 9 criteria

Below Par: 3 criteria

At Par: 0 criteria

This distribution indicates misalignment between Tennessee's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Texas

State-Level Standards Alignment



Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between Texas's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Texas's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Utah

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Utah’s performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 16.7 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 8 criteria

Below Par: 4 criteria

At Par: 0 criteria

This distribution indicates misalignment between Utah’s financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students’ diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Vermont

State-Level Standards Alignment



Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 12 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Vermont's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Vermont's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Virginia

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Virginia's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between Virginia's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Washington

State-Level Standards Alignment



Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Washington's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of Washington's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

West Virginia

State-Level Standards Alignment



Summative Score: 4.2 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 11 criteria

Below Par: 1 criterion

At Par: 0 criteria

This distribution indicates misalignment between West Virginia's financial education program and minimum academic standards.

Summary

This summary presents a consolidated view of West Virginia's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Wisconsin

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Wisconsin's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 8.3 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 2 criteria

At Par: 0 criteria

This distribution indicates misalignment between Wisconsin's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Wyoming

State-Level Standards Alignment



Summary

This summary presents a consolidated view of Wyoming's performance across twelve evaluative criteria representing the minimum structural and instructional standards routinely applied to required core high school academic subjects. The analysis examines whether state-governed financial education policies are designed, implemented, and supported at levels comparable to other foundational disciplines.

Ratings reflect the degree to which these policies align with baseline expectations for instructional rigor, governance and administrative oversight, curriculum integrity and vetting, educator qualification and capacity, assessment and outcome measurement, and sustained program funding and support. Collectively, the criteria provide a standardized framework for assessing alignment with the academic safeguards that underpin quality, consistency, and accountability in required coursework.

Summative Score: 0.0 out of 100

Overall Classification: F

Evaluation Scope: 12 criteria

Standards Alignment Distribution:

Failing: 10 criteria

Below Par: 0 criteria

At Par: 0 criteria

This distribution indicates misalignment between Wyoming's financial education program and minimum academic standards.

Program Structure, Academic Rigor, and Continuity Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Instructional Time and Academic Rigor: Instructional time and cognitive demand to ensure measurable development of applied financial competencies.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Stand-Alone with Interdisciplinary Integration: Dedicated instructional delivery reinforced by intentional cross-curricular integration for relevance and depth.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Continuum of Learning and Post-Graduate Reinforcement: Structured progression and postsecondary reinforcement supporting sustained financial capability development

Professional Capacity, Governance, and Outcomes Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Educator Qualification Standards: Subject-specific competencies that verify educator expertise and instructional effectiveness in financial education.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Leadership and Administrative Oversight: Led by people with experience in ensuring standards alignment, educator support, and implementation accountability.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Assessments and Outcome Measurements: Required, embedded formative, summative, and performance-based assessments emphasizing higher-order thinking, real-world application, and demonstrated mastery.

Curriculum Integrity, Relevance, and Learner Responsiveness Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Curriculum Review and Approval Process: Formal, standards-aligned vetting processes ensuring instructional quality and curricular coherence.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Real-World Relevance and Applied Learning: Instruction anchored in authentic, near-term financial decisions students will encounter.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs-Based Instructional Adaptation: Differentiated pathways adjusting content, depth, and pacing to students' diverse financial contexts and goals.

Program Investment, Developmental Sequencing, and Family Partnership Framework

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Program Funding and Resource Allocation: Dedicated financial and structural resources supporting sustained program implementation.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sequenced Instruction Starting in Primary Grades: Vertically aligned instruction beginning in early grades with scaffolded progression over time.
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Structured Family Engagement Integration: Systematic family engagement practices reinforcing financial learning beyond the classroom.



Methodological Reference

Detailed scoring definitions, criterion-level rubrics, and the full Standards Parity crosswalk are documented in [National Evaluation of State Financial Literacy Mandates and Academic Standards Alignment](#), which defines the benchmarks used to assign Failing, Below Par, and At Par ratings across all twelve criteria.

Appendix 1: Standards Parity Framework

Domain 1: Program Structure, Academic Rigor, and Continuity Framework

Instructional Time and Academic Rigor

Failing:

Less than one year of dedicated financial literacy instruction, with standards that emphasize low-rigor cognitive skills or mandate minimal performance expectations. Instruction lacks sufficient depth, reinforcement, encouragement of higher-order thinking skills, and applied competencies.

Below Par:

One to two years of instruction with moderate to high rigor. Programs include some tangible, real-world financial education outcomes and applied learning experiences, but lack sustained multi-year reinforcement, consistent progression, or demonstrable applied competencies.

At Par:

Two or more years of instruction with high rigor and an outcome-based design. Financial education is aligned to higher-order cognitive skills and real-world financial application, with impact measured through performance-based assessments demonstrating applied competencies. Programs may integrate career education components that support employability, résumé development, and workforce preparation when aligned with rigorous financial learning outcomes.

Standalone Instruction with Interdisciplinary Integration

Failing:

No standalone financial literacy course is required for high school graduation. Financial literacy instruction, when present, is optional, inconsistently implemented, or informally embedded within other subject areas without defined standards or accountability.

Below Par:

A standalone financial literacy course is required for graduation; however, instruction is treated as isolated coursework. There is no mandated, systematic cross-curricular integration across high school grade levels to reinforce learning or support skill transfer.

At Par:

A standalone financial literacy course is required for graduation, and financial literacy is intentionally integrated across relevant high school subject areas at corresponding grade levels. Instruction is reinforced through coordinated, cross-curricular design aligned with established best practices applied to core academic disciplines.

Continuum of Learning and Post-Graduate Reinforcement

Failing:

No post-graduation financial education reinforcement is provided. Instruction concludes at high school graduation, with no formal follow-up, guidance, or continued learning support during early adulthood.

Below Par:

Limited or informal post-graduation reinforcement is provided, such as optional resources or ad hoc communications. Supports are not systematically structured, lack alignment with critical life transitions, and do not adequately address documented gaps in postsecondary education, workforce entry, or related transitions.

At Par:

A structured post-graduation reinforcement pathway is established to address financial capability gaps and to support learners across postsecondary trajectories, including higher education, workforce entry, military service, apprenticeships, and non-degree pathways. Reinforcement is delivered through intentional, life event-based communications and learning support designed to promote sustained, positive financial outcomes.

Domain 2: Professional Capacity, Governance, and Outcomes Framework

Educator Qualification Standards

Failing:

No mandated professional development requirements exist for educators delivering personal finance instruction. When professional development is offered, it lacks qualitative and quantitative assessments to verify instructor competency and emphasizes content exposure rather than instructional effectiveness, learner outcomes, or implementation fidelity.

Below Par:

Professional development includes limited competency verification, using either qualitative or quantitative assessments. Training remains largely content-focused, with minimal evaluation of instructional practice, learner outcomes, or implementation fidelity, and is only partially aligned with the required curriculum and core subject professional development standards.

At Par:

Mandated professional development requirements apply to all educators delivering personal finance instruction. Programs require both qualitative and quantitative assessments to verify instructor competency and include monitored implementation processes to ensure instructional fidelity, professional performance, and consistency of delivery.

Leadership and Administrative Oversight

Failing:

Program leadership reflects fewer than five years of combined experience in personal finance instruction or financial education program management and is often assigned as a secondary responsibility within broader subject areas. Leadership may be contract-based, part-time, or externally positioned outside the state department of education, limiting institutional authority and instructional support.

Below Par:

Program leadership reflects five to fewer than 10 years of combined experience in personal finance instruction or financial education program management. While leadership responsibility is more clearly defined, it may still be treated as a secondary assignment within broader subject areas or positioned outside the department of education, limiting institutional authority, continuity, and instructional support.

At Par:

Program leadership is housed within the department of education and reflects 10 or more years of combined relevant experience in high school personal finance instruction and financial education program leadership or development. Program directors possess at least five years of direct classroom experience teaching personal finance, consistent with leadership expectations in other core academic disciplines.

Assessments and Outcome Measurements

Failing:

Programs receiving this rating do not require content knowledge assessments or administer assessments that are not required for course completion. Assessment – when present – is optional, informal, or insufficiently connected to instructional outcomes or completion requirements.

Below Par:

Programs require students to pass a content knowledge assessment to complete the course, establishing a baseline level of accountability. However, assessment practices are primarily recall-based and do not align with established best practices for performance-based or applied competency evaluation.

At Par:

Assessment is required for course completion and embedded throughout instruction using formative, summative, and performance-based measures that emphasize higher-order thinking and real-world application. Where applicable, assessment is reinforced through externally benchmarked measures, ensuring that mastery is demonstrated through performance and aligned with core academic standards.

Domain 3: Curriculum Integrity, Relevance, and Learner Responsiveness Framework

Curriculum Review and Approval Process

Failing:

Curriculum undergoes limited or informal review, such as basic standards alignment or optional district approval. Materials lack pilot testing, independent evaluation, comprehensive review rubrics, and stable funding. Vetting falls below the multi-year, committee-based adoption processes used for core academic subjects.

Below Par:

Curriculum receives structured district- or state-level review; however, adoption processes are incomplete. Review may include educator input or alignment analysis but lacks pilot implementation, independent evaluation, public board approval, or consistent funding. Practices exceed ad hoc selection yet do not meet core subject adoption standards.

At Par:

Curriculum is adopted through a formal state or district process including educator review committees, standards alignment, pilot implementation, public board approval, and dedicated funding. Materials demonstrate coherent instructional design, integrated assessment, accessibility, and evidence of effectiveness, consistent with adoption practices in core academic disciplines.

Real-World Relevance and Applied Learning

Failing:

Indicates minimal alignment with real-world financial contexts. Instruction presents personal finance as discrete, topic-based content with limited connection to the financial decisions students will encounter following graduation. Emphasis is placed on awareness or terminology rather than application, and students are not required to demonstrate readiness for real-world financial responsibilities.

Below Par:

Reflects partial real-world relevance. Programs incorporate limited connections between financial concepts and practical contexts and may include isolated activities or projects that approximate real-world tasks. However, instruction is not systematically organized around anticipated postsecondary transitions, and expectations for applied readiness are inconsistent or incomplete.

At Par:

Represents strong real-world alignment and instructional coherence. Programs are intentionally structured around the financial transitions students face immediately after high school. Instruction is organized by life stages or decision points rather than isolated topics, and students are required to demonstrate readiness through applied, performance-based tasks aligned to authentic financial outcomes.

Needs-Based Instructional Adaptation

Failing:

Programs provide no meaningful differentiation. Financial education is delivered as a uniform course with identical pacing, content, and performance expectations for all students, without regard to learner readiness, contextual factors, or postsecondary trajectories.

Below Par:

Programs demonstrate limited differentiation through optional topics or minor instructional adjustments. While some consideration is given to differing student contexts, instruction remains largely standardized and is not systematically aligned to distinct learner pathways or post-graduation scenarios.

At Par:

Programs implement intentional, structured differentiation aligned to learner readiness and post-high school pathways. Instruction, assessment, and expected outcomes are adapted for students pursuing workforce entry, postsecondary education, or blended pathways, ensuring relevance, access, and demonstrated competence consistent with differentiation practices applied in core academic disciplines.

Domain 4: Program Investment, Developmental Sequencing, and Family Partnership Framework

Program Funding and Resource Allocation

Failing:

Financial education programming receives less than 49.99% of the per-pupil funding applied to core academic subjects for student instructional resources and teacher professional development related to financial education.

Below Par:

Financial education programming receives 50.00% to 99.99% of the per-pupil funding applied to core academic subjects for student instructional resources and teacher professional development related to financial education.

At Par:

Financial education programming receives 100% or more of the per-pupil funding applied to core academic subjects for student instructional resources and teacher professional development related to financial education.

Sequenced Instruction Starting in Primary Grades

Failing:

No mandated financial education requirements are established in the primary grades, and no defined instructional progression or cross-curricular standards exist to support early financial concept development.

Below Par:

Elementary-level financial education standards are mandated and embedded across grade levels; however, instruction is delivered primarily through integration within other subject areas, without protected instructional time, standalone sequencing, or clearly articulated benchmarks for cumulative mastery.

At Par:

Financial education is implemented through a clearly articulated, vertically aligned framework beginning in the primary grades. Instruction includes protected instructional time, scaffolded progression across elementary grade levels, and intentional interdisciplinary reinforcement, consistent with instructional models and sequencing practices applied to core academic subjects.

Structured Family Engagement Integration

Failing:

No required or recommended structures for parental or family involvement exist at the high school level. Financial education is delivered exclusively through classroom instruction, with minimal home-based reinforcement, family-facing resources, or expectations for shared learning.

Below Par:

Parental or family involvement is required through course-related activities; however, engagement remains informal, inconsistent, and peripheral to formal accountability structures. Home-based reinforcement is encouraged rather than systematically embedded within program design.

At Par:

Intentional, structured family engagement is embedded within financial education program design. Schools provide clear guidance, developmentally appropriate activities, and accessible resources that enable families to reinforce learning beyond the classroom, consistent with family-school partnership expectations applied to core academic disciplines.