



Personal Finance Graduation Requirement

January 2026



Preparing Students for Life After High School

- Beginning next year, Minnesota requires all students in the graduating class of 2028 and beyond to complete a personal finance course. This ensures students leave high school with practical skills to manage money, make informed decisions, and confidently step into adulthood.
- In North Branch Area Public Schools, we are recommending to move forward with this graduation requirement for the the class of 2027, one year ahead of the state mandate.



Senior Year Personal Finance Course

Senior year is when students are making real-life decisions about jobs, college, military service, or entering the workforce. This course is designed to support students right when they need it most.

Topics like understanding a paycheck, managing a budget, choosing insurance, and using credit wisely are far more meaningful when students can immediately apply what they learn to their next steps after graduation.

This is a standalone personal finance graduation requirement, meaning it focuses specifically on financial life skills. It does not replace existing math or social studies requirements but instead adds an important layer of preparation for life after high school.



What will students learn?

Students will learn practical, real-world financial skills, including:

- How emotions and habits can affect money decisions
- How to read a paycheck and understand taxes
- How banks, credit unions, and financial systems work
- How credit, loans, and debt impact future opportunities
- How insurance protects people and property
- How to create a budget and begin planning for long-term financial security

These lessons are designed to help students avoid common financial mistakes and build confidence as they enter adulthood.

The course will be taught by licensed and qualified teachers with backgrounds in Career and Technical Education, Social Studies, or Math, educators who specialize in helping students connect learning to real-world applications.



Recommended Board Action

Approve adding a 0.5 credit personal finance graduation requirement for all students beginning with the 2026–27 school year, ensuring every graduate leaves North Branch prepared for financial independence.



Discussion

Personal Finance 26-27 School Year