



Personal Finance Learning
Exposure for Class of 2027

January 22, 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 learning exposure for the the class of 2027, one year ahead of the state mandate.
- 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.
- We are not recommending adding a graduation requirement for next year.



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.

Revised Approach



Implementation of a one-year personal finance learning requirement for the Class of 2027 (2026–27 school year), provided for learning exposure only, not counting toward graduation credit, and including a parent/guardian excusal option.

Personal Finance Learning Requirement – One-Year Implementation

For the 2026–2027 school year only, seniors will be required to take a personal finance course for learning exposure. This requirement does not count as a graduation credit and includes a parent/guardian option to have their student excused from participation.

1 Review Requirement



Students and families review the temporary personal finance course completion requirement and consider how it fits within senior-year schedule.

2 Complete Parent/Guardian Excusal Form



- **Student Name and ID**
- **Parent/Guardian Name & Signature**
- **Acknowledgement:** Student will not complete course
- **Reason for Excusal:**
 - ☐ Prior equivalent coursework
 - ☐ Conflicts with education plan
 - ☐ Extenuating circumstances

3 Review

Excusal request window open until **June 10, 2026**.

- Administration reviews request for completeness and alignment with process.

Counselors are available to support students in aligning their schedules with graduation plans.

4 Communication



- Notify families of excusal status and next steps.
- Counselors update student schedule as needed.



Discussion

Personal Finance Learning Exposure for Class of 2027