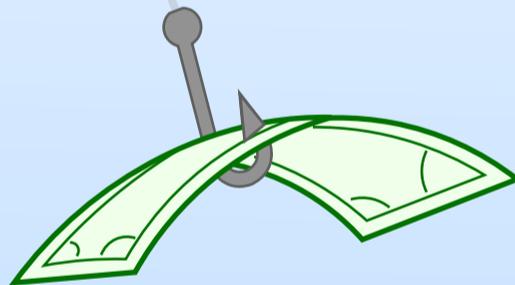


 Updated September 17, 2018

NEW: Jump Straight to Updated
Gold Standard Schools Listing



Who has access to financial education in America today?

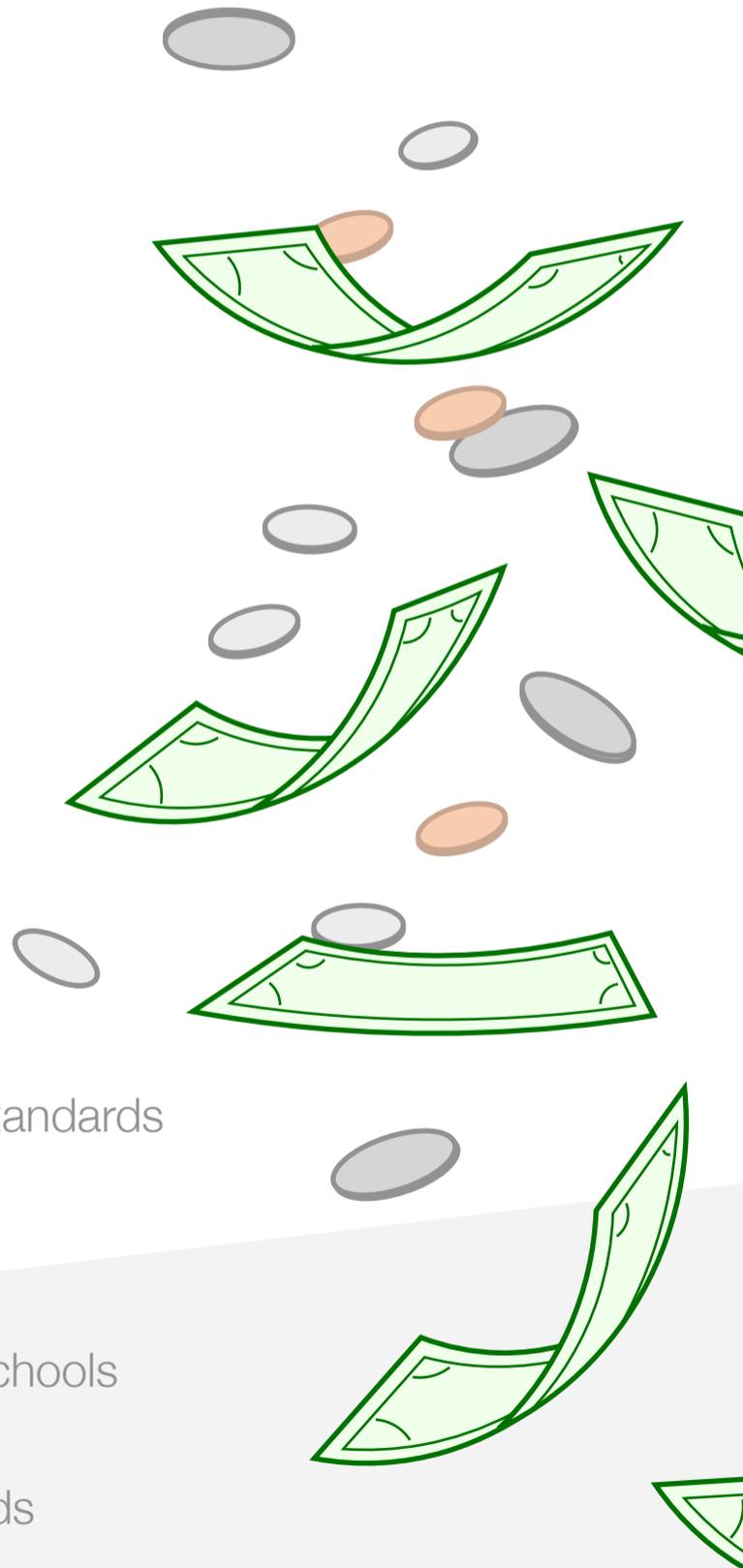
a nationwide study of 13 million students
across 11,000 high schools

Who has access to financial education in America today?

a nationwide study of 13 million students
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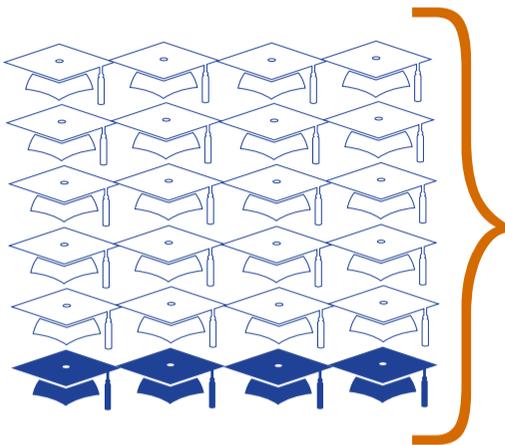
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- p7-14** ○ The Nationwide Study
 - 4 Questions
 - Metrics & Methods
 - Preliminary Findings
 - 4 Conclusions
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WHAT DID WE FIND?

{ 1 in 6 students receive required financial education, 1 in 12 in low income schools. }



1

Only **16.4%** OF STUDENTS NATIONWIDE are required to take a personal finance course to graduate high school.



2

OUTSIDE THE 5 STATES in which PF coursework is a statewide mandate - Alabama, Missouri, Tennessee, Utah and Virginia - **this proportion drops to 8.6%**

Roughly half of all students required to take a semester Personal Finance course to graduate reside in those 5 “mandate” states alone.



3

STUDENTS FROM LOW-INCOME BACKGROUNDS are **half as likely to have taken a personal finance course** compared to their wealthier peers.

Excluding the mandate states, only **5.5%** (1 in 20) of our nation’s lowest income students are required to take PF.



64.7% OF STUDENTS attend a high school that **offers at least one standalone personal finance course**. This is no guarantee that all students will take the course prior to graduation, as these courses are often limited to a single section.

4

EXECUTIVE SUMMARY

WHY IS THIS IMPORTANT?

{ Because personal finance critically affects every student in America. }

BEFORE THEY GRADUATE, students must learn to manage money, create budgets and build good credit habits to become financially secure adults in the “real world.” Without exposure to these skills in school, they often learn them by making costly mistakes with lasting consequences.

Yet research shows that the United States lags its peers in financial literacy, especially among young people. In the OECD Programme for International Student Assessment (PISA), the United States ranked between 7th and 9th in financial literacy out of the 15 participating countries¹. Students are taking out education loans at an alarming rate - over \$1.4 trillion currently² - and are forced to learn through costly mistakes what they should be taught in school.

In all 50 states, researchers see this problem, but their efforts typically examine only state-level policies. As a result, current knowledge of financial education in the U.S. is fractured and state-specific.



THOUGH INDIVIDUAL SCHOOLS AND DISTRICTS are ultimately responsible for their own course offerings, decisions typically run “top-down” from state or even federal legislatures that rely on the best available research. But if their data is fractured and state-specific, their efforts will be, too.

This comprehensive report, with data painstakingly collected from individual high schools across all 50 states and DC, aims to paint a complete picture of US financial education today.

In turn, we hope to inspire our nation’s power-brokers to **build a better financial future for America’s young people.**

¹ “Results From PISA 2015 Financial Literacy: United States.” Organisation for Economic Co-Operation and Development. <http://www.oecd.org/pisa/PISA-2105-Financial-Literacy-USA.pdf> <accessed September 27, 2017>

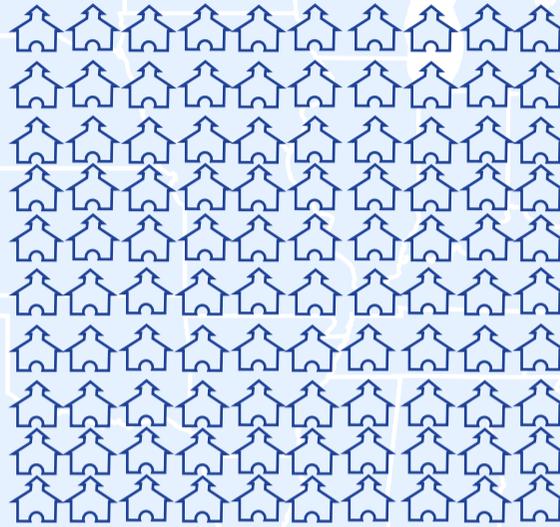
² Federal Reserve Bank of St. Louis, 2017. Outstanding Student Loan Debt Owned and Securitized. <https://fred.stlouisfed.org/series/SLOAS> <accessed September 27, 2017>

HOW DID WE DO THIS?

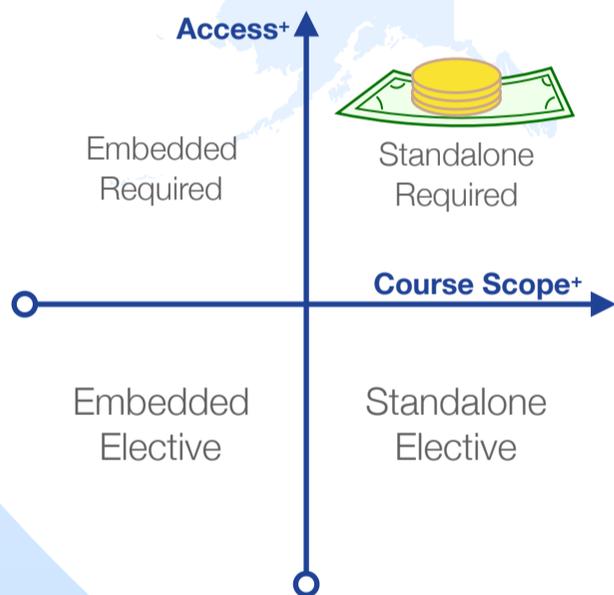
{ By examining every high school personal finance course we could find. }

The first financial education study to cover **over 85% of US high schoolers**

11,000+ **schools**
13 million+ **students**



COURSE CATEGORIZATION



SUMMARY METRICS

- **% Standalone:** the percentage of students OFFERED at least one STANDALONE, one-semester PF course. NOT embedded in another course.
- **% Gold Standard:** the percentage of students counted REQUIRED to take at least one STANDALONE, one-semester PF course for graduation³.

DATA SOURCES

- course **catalogs**
- department **websites**
- teacher **websites**
- teacher **syllabi**
- teacher/counselor **surveys**

EXECUTIVE SUMMARY

³ See our Full Data Collection Methodology for more details.

WHO ARE WE AND WHY ARE WE HERE?

NGPF. Because all young people deserve a free, high quality financial education.

FOUNDED IN 2014, Next Generation Personal Finance believes that all young people deserve a free, high quality financial education that provides them with the knowledge, skills and habits to thrive.

NGPF believes that all students deserve the **Gold Standard** (ngpf.org

We cannot accept that only **1 in 6 students nationwide and just 1 in 20 low-income students** graduates from a high school with the Gold Standard - a required personal finance course. **We must do better!**

NGPF takes a **THREE-PRONGED APPROACH** to this social justice issue:

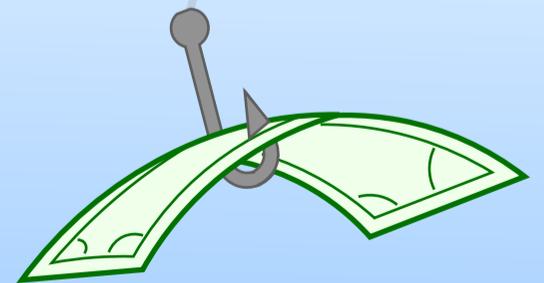
A free, high-quality, engaging and up-to-date **curriculum** that financial educators refer to as their “one stop shop.”

A comprehensive set of **professional development** opportunities to ensure a confident teacher in every classroom.

An **advocacy** strategy focused on building support at the grassroots level and through ground-breaking research, such as this report.

NGPF commissioned this study to answer a very basic - but very important - question: **Who has access to financial education in America’s high schools?**

OUR ANALYSIS REACHES BELOW THE SURFACE by looking at **granular level data from individual high schools**, and strives to reveal other important facets of student access to financial capability education such as: concepts covered by real personal finance courses, performance at both state and school level, and the impact of socioeconomic factors on access.



“Who has access to financial education in America today?” is the primary question we sought to answer in this study, but embedded within this top-line investigation are several branches. We asked and answered four related questions about the state of financial education in America today, with one primary question from each branch:



METRICS & METHODS

We read course descriptions to determine whether a course was solely dedicated to personal finance concepts (**Standalone**), or merely covered select topics under an umbrella course like Economics (**Embedded**).

We then examined the individual high school or district's graduation requirements to determine whether the specific course was required for all students (**Requirement**), or just qualified for elective credit (**Elective**). We then calculated summary metrics.

SUMMARY METRICS

$$\% \text{ Standalone} = \left(\frac{\text{number of students in a state's counted schools offered 1 semester+ } \textit{standalone} \text{ personal finance course}}{\text{total \# of students in that state's counted schools}} \right)$$

$$\% \text{ Gold Standard} = \left(\frac{\text{number of students in a state's counted schools that receive 1 semester+ } \textit{required} \text{ PF course for graduation}}{\text{total \# of students in that state's counted schools}} \right)$$

If a semester-long personal finance course was both **Required** and **Standalone**, we considered it a **Gold Standard** course. By distinguishing which courses were Standalone and which met the Gold Standard, we drew a line between which courses students *had access to* and which courses they were *mandated to take*.

The mere presence of a Standalone course meant that all the students at the school had the *ability* to take a personal finance course (though actual participation could range as low as 2.5% of students in a given school) whereas the presence of a Gold Standard course meant that all students at the school had the *requirement* to take a class in personal finance.

Figure 1 shows the proportion of students in each state who attend a school that *offers* a standalone personal finance course. A lighter color signals a higher percentage of students with access to standalone courses. This does not include *embedded* personal finance, but gives a promising picture that many states are picking up on the importance of promoting financial literacy among students.

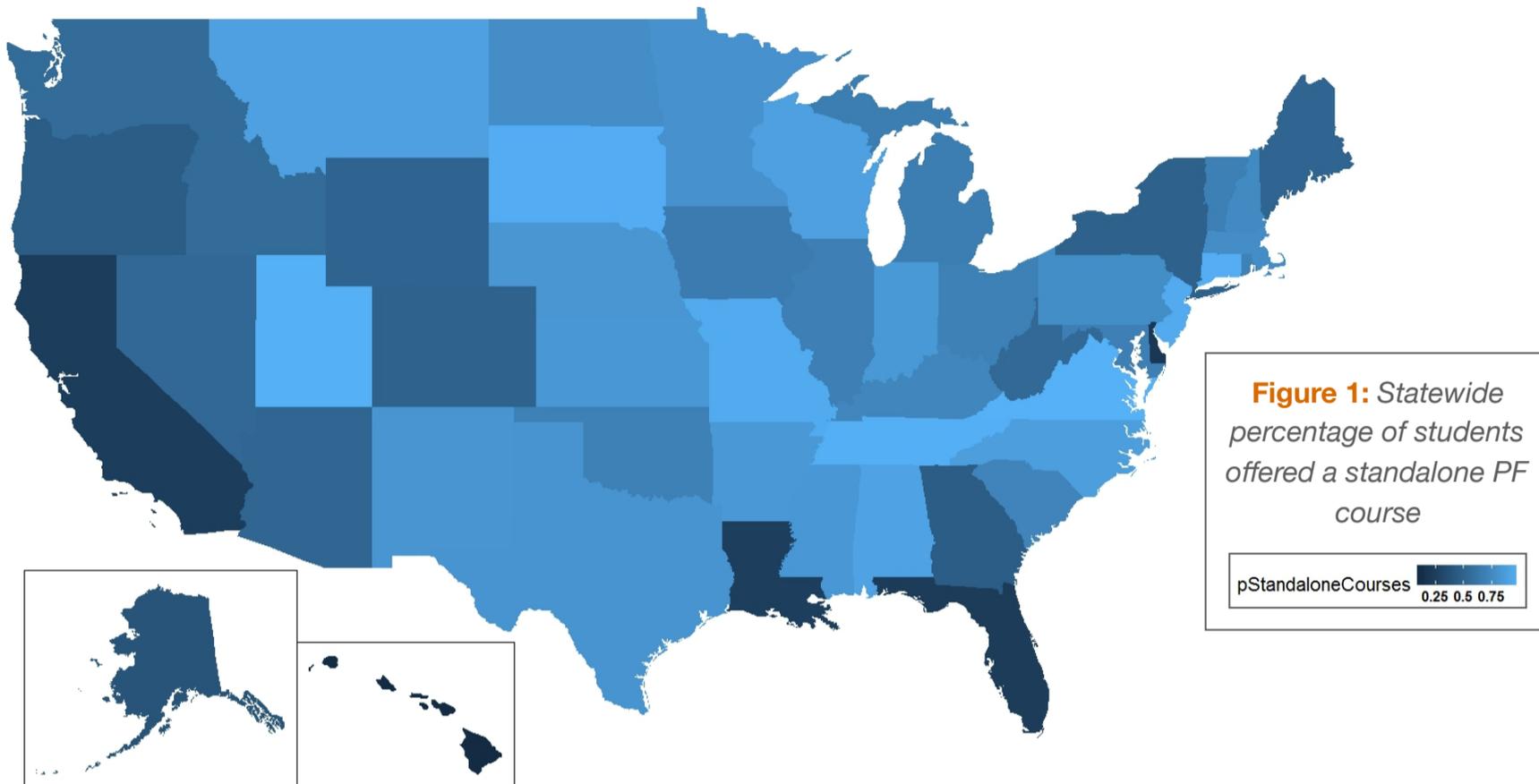


Figure 1: Statewide percentage of students offered a standalone PF course

pStandaloneCourses 0.25 0.5 0.75

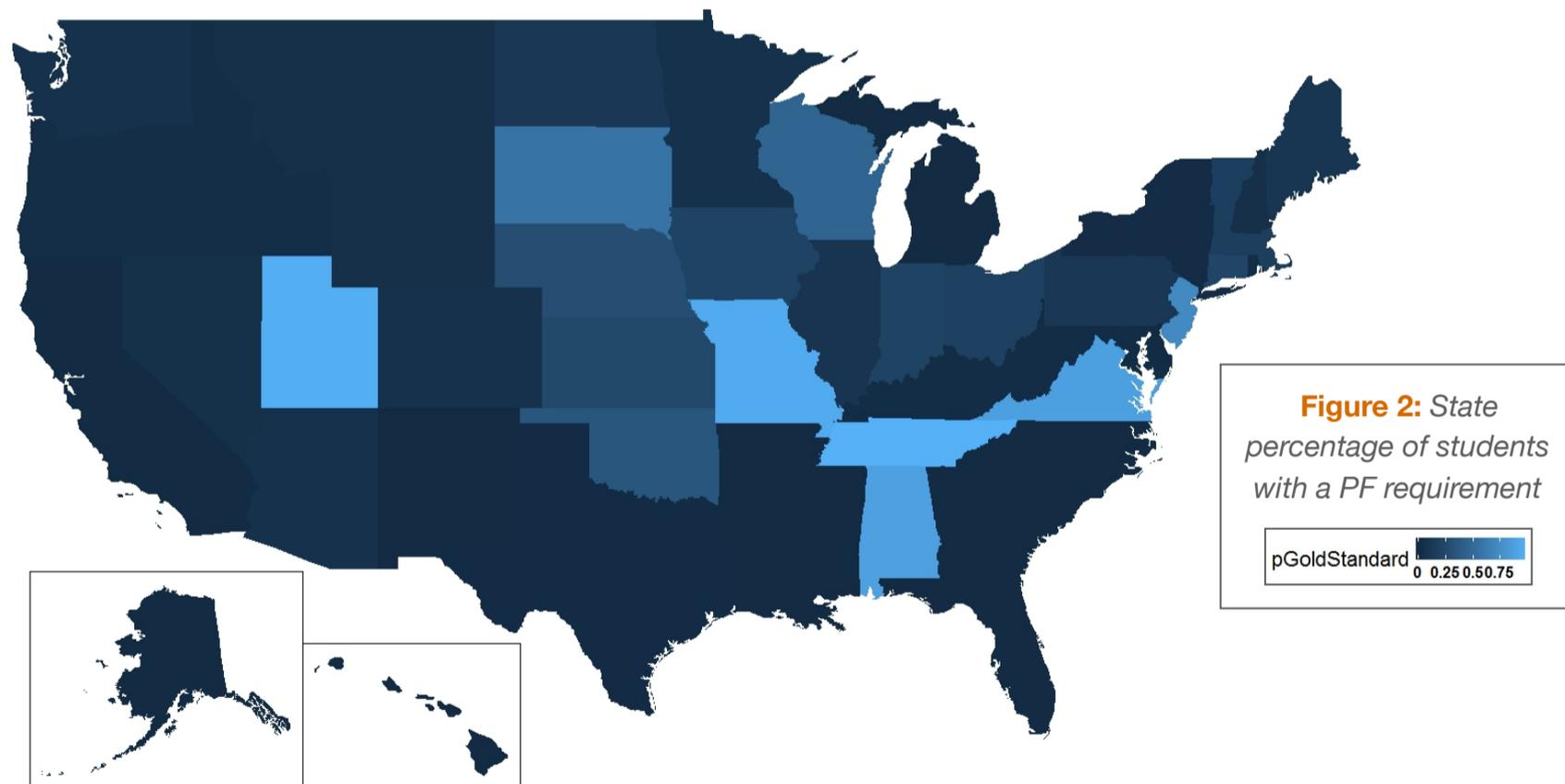


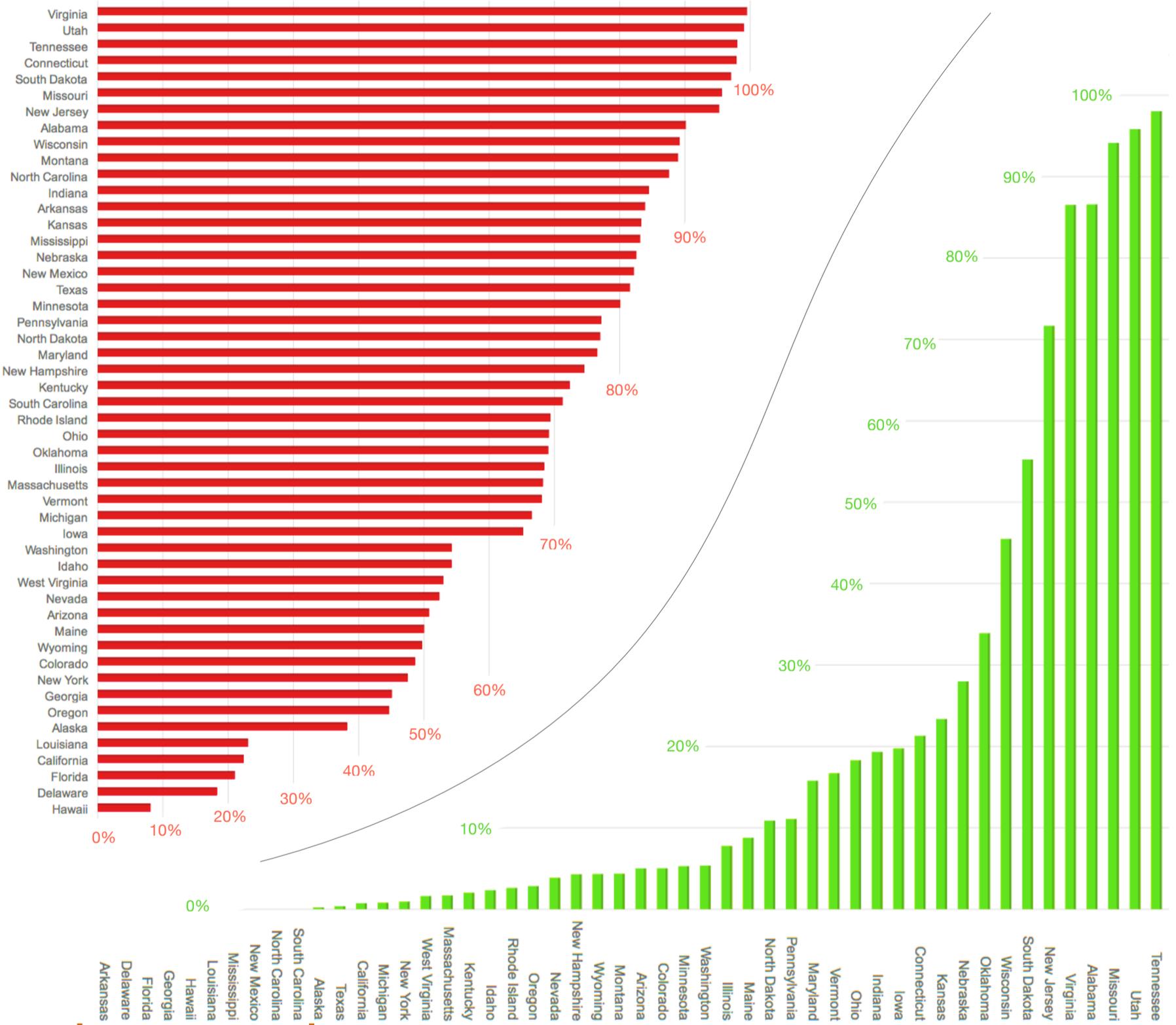
Figure 2: State percentage of students with a PF requirement

pGoldStandard 0 0.25 0.50 0.75

Figure 2 shows the proportion of students in each state who are *required* to take a standalone personal finance course to graduate - the “Gold Standard.” This noted shift to a darker shade across all 50 states from Figure 1 to Figure 2 shows the discrepancy between “access” to personal finance education and *guaranteed exposure* to it. Notable: states with high % Gold Standard are mainly states with personal finance mandates - AL, MO, TN, UT, and VA. This discrepancy shows how short public policy has fallen in guaranteeing personal finance education for all of America’s youth.

In **Figures 3** and **4**, we ranked individual states based on the percentage of their students who had access to standalone personal finance courses (**% Standalone**, **Figure 3**) and percentage of students required to take a personal finance course to graduate (**% Gold Standard**, **Figure 4**).

Figure 3: State rankings by percentage of students with access to a standalone personal finance course



THE NATIONWIDE STUDY

Figure 4: State rankings by percentage of students with a personal finance graduation requirement

{ ! }

IN 10 STATES, 0% of students received the Gold Standard

Figure 5 sorts states by “grade” - a compound measure, generated by a machine-learning algorithm, that combines the proportions of students offered standalone personal finance courses and students taking required personal finance courses. Out of 46 states with sufficient course information, 6 states received an A.

States are color coded by their respective grades, while the size of each data point corresponds to the total student population for the indicated state. Not all states are labeled. Not surprisingly, **four states with state-level personal finance mandates (MO, UT, VA and TN)** all received an “A” Grade.

Three notable states, **NJ, SD** and **WI** also received “A” or high “B” Grades due to relatively large proportions of students required to take personal finance courses despite not having mandates at the state level. In Wisconsin, for example, there’s been a surge in partnerships between state and local organizations to require more students undergo financial education.

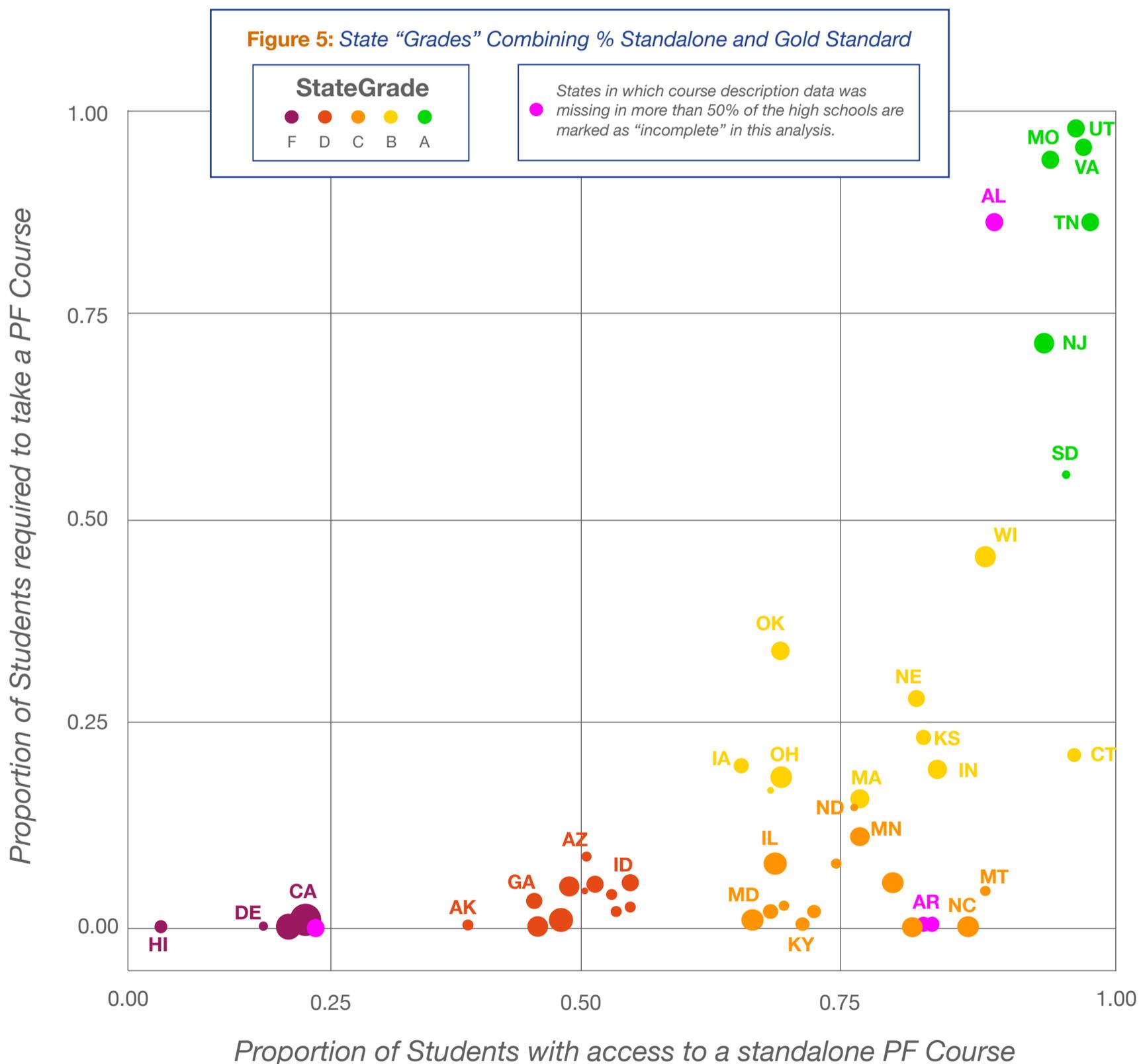
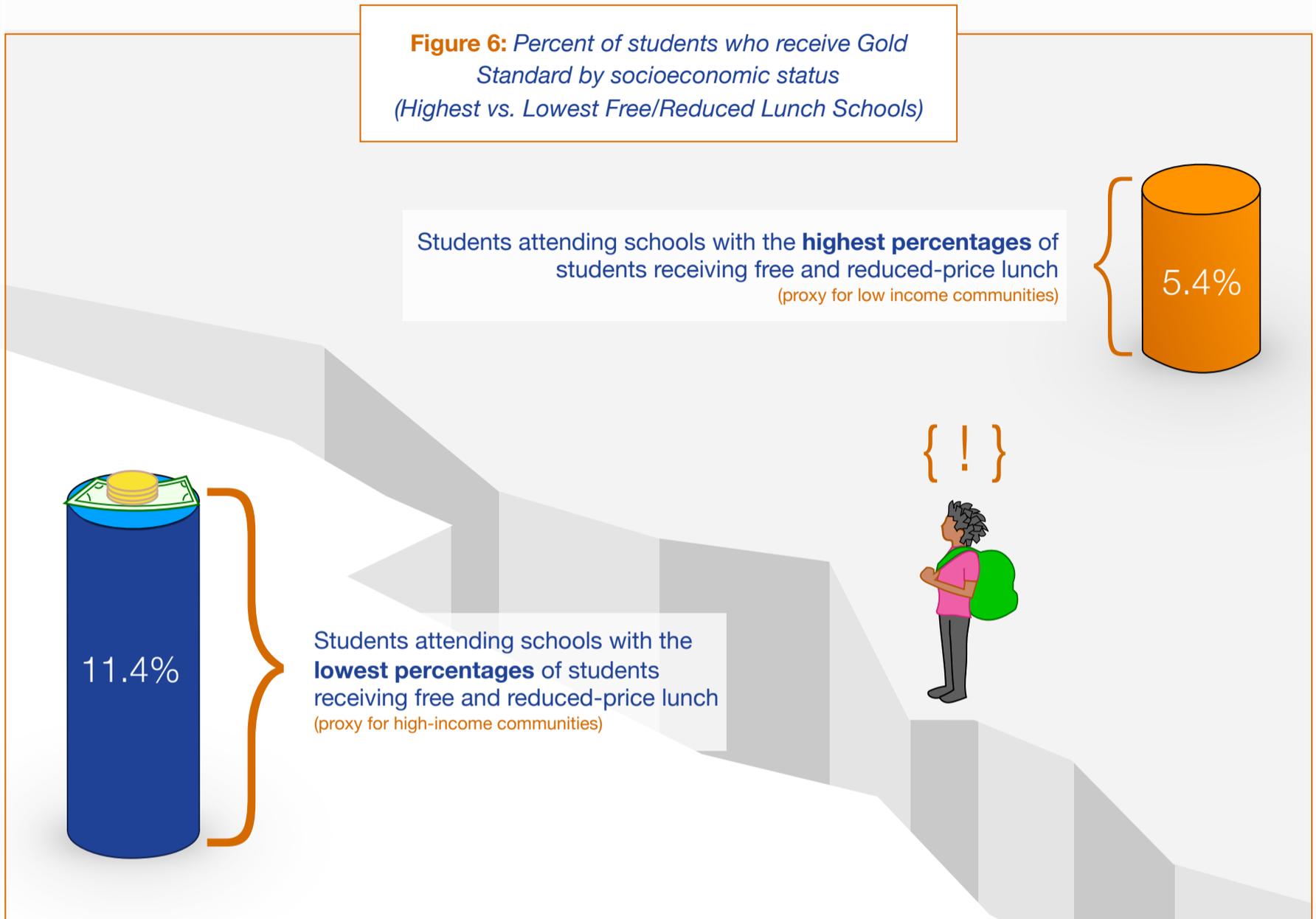


Figure 6 shows that students who attend schools with high free and reduced-price lunch ratios are half as likely to have taken a personal finance course before graduation compared to students who attend low free/reduced lunch ratio schools. Twice as many high schools with low free and reduced-priced lunch ratios offer and require personal finance education. This measure *excludes states with personal finance mandates*. The gap in financial education between the top and bottom quintiles is both shocking and statistically significant ($p < 0.01$).



Based on student-level free and reduced-price lunch data from the [National Center for Education Statistics \(NCES\)](#), we calculated the percentage of each high school's student population receiving free or reduced-price lunch.

These high schools come from the 45 states without a state-level standalone personal finance mandate. The five states excluded are **AL**, **MO**, **TN**, **UT**, and **VA**; inclusion of schools from these states would confound the data.

We sorted schools by percentile; the top quintile consists of the 20% of schools with the highest ratio of students receiving free and reduced-price lunch, while the bottom quintile consists of the opposite.

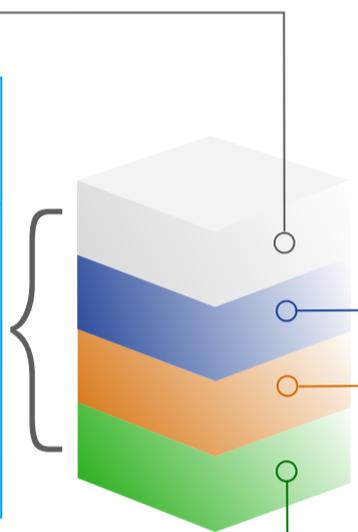
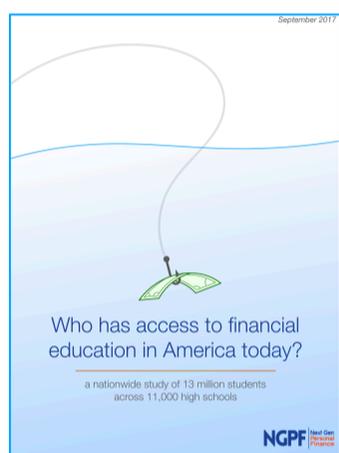
The ratio of Free/Reduced Lunch to the general school student population serves as a proxy for local socioeconomic demographics, as commonly used by previous literature.

How prevalent is financial education in schools across the US?

In the first ever below-the-surface, course-by-course study of the state of financial education in America, we concluded that only 1 in 6 students graduates from high school with a required, standalone personal finance course. While 64.7% of students attend a high school that offers at least one standalone personal finance course, this albeit larger, more encouraging proportion is not an indication of broader participation in this critical course. *Offering* falls short of *requirement* in that an offer of a personal finance course does not guarantee 100% student participation.

This gap between % *Standalone* courses offered and % *Gold Standard* courses required should be the focus of policy makers and community stakeholders as we push for greater efficacy in our students' financial education.

Standalone Course: 64.7% of Schools
Gold Standard: 16.4% of Schools



Where does each state rank on our two primary metrics?

There is a large amount of variation in states' performance on both % *Standalone* and % *Gold Standard*. Unsurprisingly, states that mandate personal finance coursework as a graduation requirement (VA, UT, TN, MO and AL) feature the highest percentages of students with personal finance course credits.

Meanwhile, others with no mandates and little grassroots support for financial education feature 0% of students with a required personal finance course.

How do socioeconomic factors impact our two metrics?

While 1 in 6 students nationwide graduates with a personal finance requirement, 1 in 12 low income students do (including mandate states).

In fact, a student from a low-income community is less than half as likely to graduate with a personal finance course than wealthier peers.

“The difference in financial education between the top and bottom quintiles is both shocking and statistically significant.”

This gap between rich and poor students is concerning, as poor people are more likely to be targeted by predatory lenders⁴. Financial education is an underutilized weapon in the fight against the American cycle of poverty.

What's being taught in American high school personal finance courses?

Most personal finance courses are not up to date with the most prescient issues in personal financial capability today. While “investing,” “budgeting,” and “decisions,” were cited most frequently in course descriptions, what was significantly underrepresented from this list was anything pertaining to financing college or retirement, with “college” the 32nd most frequent word and “retirement,” 64th.

There is also a lack of instruction related to legal issues, such as identity theft and banking scams. Probably the most surprising area wanting from personal finance courses, however, is how technology has shaped it. With the rise of mobile finance and online banks, it would be interesting to see these new concepts presented in a classroom setting.

⁴ Center for American Progress, 2013. Predatory Payday Lending. <https://www.americanprogress.org/issues/economy/reports/2013/08/20/72591/predatory-payday-lending/> <accessed Sep 27, 2017>

FUTURE RESEARCH

IT IS CRUCIAL that power brokers take note of the shocking gaps highlighted by this study, then take action to close them. This issue is particularly urgent as young people make decisions with lasting financial consequences either based on the knowledge they pick up in school - or by making costly mistakes. The St. Louis Fed measured student **debts totaling \$1.45 trillion**⁵. Meanwhile, borrowers know little about student loans in the first place: a survey of college seniors in 2017 from *The Student Loan Report* showed that 45% regret taking out as much student debt as they did and 28% believed that student debt was eliminated by declaring bankruptcy⁶.

THE IMPORTANCE OF PERSONAL FINANCE EDUCATION is slowly being realized and implemented within schools. Though currently only five states have strong mandates on financial literacy education in high schools, more states are adopting personal finance concepts into their standards. According to the National Conference of State Legislatures, **33 states are currently debating financial capability education legislation in 2017**⁷.

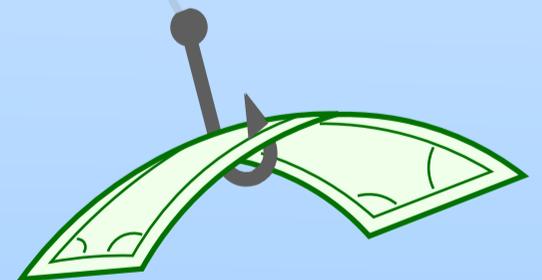
While 33 states are currently contemplating the implementation of financial literacy into their education standards, **only eight of those states are focusing on making financial capability a requirement**. California, Florida, Kentucky, Maryland, New York, Pennsylvania, South Carolina, and Wisconsin all have legislation directed at revising the high school standards to make a personal finance course a graduation requirement.

For these states, the data and findings of this report provide a *before* snapshot that can be compared to data after the implementation of the new mandates.

For some states like California, the implementation of these laws will not take place until 2019. The gradual shift towards new personal finance standards - and the impact of these new requirements - will be a focus of further research to be conducted after a few years.

In the meantime, there is a gap in existing research regarding *implementation* of personal finance graduation requirements. In the states that have adopted the requirement, what was the impetus? Were requirements pushed as a grassroots effort from concerned students, parents, educators and community members, or purely “top-down?” What were commonly met roadblocks and obstacles?

In a related set of questions, **a gap exists in our assessment of students’ financial competency**. Once PF courses are required in all 50 states, then implemented under a standards-based framework, how will stakeholders know they’re hitting the right targets for universal financial competency? What will those targets be? Is rote demonstration of standards-based knowledge enough? Or should all students meet standards for *application* of that knowledge?



⁵ Federal Reserve Bank of St. Louis, 2017. Outstanding Student Loan Debt Owned and Securitized. <https://fred.stlouisfed.org/series/SLOAS> <accessed September 27, 2017>

⁶ Cloud, Drew. “How Much Does the Class of 2017 Know About Their Student Debt?” *The Student Loan Report*, 31 May 2017. <https://studentloans.net/much-class-2017-know-student-debt/> <accessed September 27, 2017>

⁷ Morton, Heather. “Financial Literacy 2017 Legislation” National Conference of State Legislatures. <http://www.ncsl.org/research/financial-services-and-commerce/financial-literacy-2017-legislation.aspx> <accessed September 27, 2017>

Sources

All course information came from publicly available course catalogs on individual school or district websites. When full course catalogs were not accessible, we supplemented with subject and department websites, teacher websites and syllabi, and teacher and counselor survey responses. Priority was given to information from course catalogs.

We retrieved all high school demographic information from the National Center for Education Statistics (NCES) database. We surveyed all “Regular” high schools serving Grades 9 - 12, which covered all public, charter, and magnet high schools. The information derived from the NCES data included school details such as location and contact information along with the number of students, teachers, free and reduced lunch values. For more information on the NCES database, please refer to <https://nces.ed.gov/ccd/schoolsearch/>.

Overall, **the survey included over 11,000 high schools and covered more than 13 million students out of approximately 15 million students nationwide**, as measured by NCES data. This accounts for more than 85% of the student population listed in the NCES database.

For each state, the number of schools surveyed covered more than 80% of the state student population. States with less than 50% coverage (i.e. the number of high schools with course information covered less than 50% of the state’s student population) are listed as ‘Incomplete’.

Vital Signs

We collected three vital signs from each course to evaluate whether the course was solely focused on personal finance or only included limited personal finance concepts.

- Duration of the class,
- Course description,
- Course fulfillment of graduation requirements

For more detailed information, please contact us at info@nextgenpersonalfinance.org

Determination of Standalone vs. Embedded

- Courses that included solely financial literacy topics such as money management, insurance, credit, banking, etc were marked as Standalone courses.
- Courses that did not explicitly state financial literacy topics or only included one in combination with other non-related topics were marked as Embedded.

Determination of Requirement vs. Elective

- Courses were also categorized as Requirement or Elective, depending on whether the course was a graduation requirement.
- If the course was an elective course or part of a cluster of courses that could fulfill a graduation requirement, the course was still marked as an Elective.
- Though a “cluster” course may be used to fulfill a graduation requirement, students may still take other courses in the “cluster” to fulfill the requirement and not necessarily learn about personal finance. We therefore marked these cluster courses as electives.

Mandate States below 100%

In none of the states with a personal financial education mandates did we find 100% of schools required a personal finance course. This was due to our methodology and not to any shortcoming on the part of those states. If we were unable, for any reason, to view a particular school’s personal finance course (for instance, if its course description was behind a district firewall and we couldn’t gain access in time for publication), we did not count that school in our analysis.

Exclusions and Alterations

Certain courses were accounted for differently during the data collection process. Special education, vocational, and alternative high schools were excluded due to time constraints and information availability. Online personal finance classes were only counted if they were standalone and required. Specialized courses such as JROTC or special education (IEP) classes were excluded as they were only offered to a certain population at the school.

ANALYZING THE STANDARDS OF STATES WITH STANDALONE REQUIREMENTS AND EMBEDDED REQUIREMENTS (PELLETIER, 2015)⁷**Time Measurement:**

1 year= 36 weeks; 1 semester = 18 weeks; 1 quarter = 9 weeks
 1 year = 120 hours; 1 semester = 60 hours; 1 quarter = 30 hours

Standalone States:

State	Course Name	Length of Course	% of State Standards	Hours
Utah	Financial Literacy	1 semester	100%	60/60 hours
Missouri	Personal Finance*	1 semester	100%	60/60 hours
Tennessee	Tennessee	1 semester	100%	60/60 hours
Alabama	Career Preparedness	1 year	56.5%	68/120 hours
Virginia	Economics and Personal Finance	1 year	50%	60/120 hours

*The requirement states that students are required to take either a half-year course in personal finance or a half-year of personal finance instruction embedded in a full-year course of social studies or practical arts.

Embedded States:

State	Course Name	Length of Course	% of State Standards	Hours
Arizona	Economics	1 semester	20.0%	12/60 hours
Arkansas	Economics	1 semester	22.2%	13/60 hours
Florida	Economics	1 semester	62.2%	37/60 hours
Georgia	Economics	1 semester	27.3%	16/60 hours
Idaho	Economics	1 semester	18.8%	11/60 hours
Illinois	Consumer Education	1 quarter	33.3%**	10/30 hours**
Louisiana	Civics	1 semester	12.5%	7/60 hours
Maine	No specific classes- left to school district	N/A	N/A	N/A

Embedded States (Cont'd):

State	Course Name	Length of Course	% of State Standards	Hours
Michigan	Economics	1 semester	13.6%	8/60 hours
Minnesota	Economics	1 semester	14.7%	9/60 hours
New Hampshire	Economics	1 semester	16.7%	10/60 hours
New Jersey	Financial, Economic, and Entrepreneurial Literacy ^{***}	1 semester	25%	15/60 hours
New York	Economics	1 semester	25.0%	15/60 hours
North Carolina	Civics and Economics	1 semester	20.0%	12/60 hours
North Dakota	Problems of Democracy or Govt & Econ	Problems of Dem- 1 year;	N/A*	N/A*
Ohio	No specific classes- left to school district	N/A	N/A	N/A
South Carolina	Economics	1 semester	12.0%	7/60 hours
Texas	Economics	1 semester	25.0%	15/60 hours
West Virginia	Civics for the Next Generation	1 year	11.6%	14/120 hours

*North Dakota requires each school district to ensure that its curriculum for either economics or problems of democracy includes personal finance concept. There are no set state standards.

**Based on Illinois Standards of Consumer Education - https://www.isbe.net/Documents/consumer_ed09.pdf#search=consumer%20education

***The New Jersey requirement states that students either complete a half-year course in financial, economic, and entrepreneurial literacy or to complete one or more electives that integrate the required content and skills. The numbers in the chart above are not reflective of what each student receives.

⁷ Pelletier, John. "Is Your State Making the Grade?" Center for Financial Literacy, Champlain College. <http://www.champlain.edu/centers-of-excellence/center-for-financial-literacy/report-making-the-grade>

HOW TO USE THIS REPORT

This report is intended for use by educators, researchers, local, state and federal legislatures and other community advocates for high quality, free, universal financial education.

No party, whether for-profit or non-profit, may redistribute this report for sale or promotional purposes without written consent from Tim Ranzetta, co-founder and Chief Executive Officer, Next Generation Personal Finance (NGPF).

Please contact Tim at info@ngpf.org for requests and questions about attribution.

When citing this report in future research, please use the following language:

Next Gen Personal Finance, 2017. *Who has access to financial education in American high schools today?* <http://www.ngpf.org> Accessed <date accessed>.



WHAT HIGH SCHOOLS MEET THE GOLD STANDARD?

As NGPF's listing of Gold Standard Schools is always changing (while this long-form report is updated less frequently), we have moved our nationwide listing of Gold Standard Schools [here](#).

 **Updated September 17, 2018**



5 in 6 students are **missing out.**



Only 16% of US high schoolers graduate with a required Personal Finance course.

2018-19
Gold Standard School

Our school is different.

Here, **all** students learn real-world financial skills:

 Insurance	 Taxes	 Entrepreneurship	 Soft Skills	 Career Planning	 Avoiding Pitfalls
 Credit	 Saving	 Paying for College	 Budgeting	 Modern Banking	 Investing

We are the Gold Standard.

NGPF Next Gen Personal Finance
▶ Free Interactive Teacher PD
▶ Free Classroom Resources
▶ Free Advocacy Support

ngpf.org

APPENDIX D: GOLD STANDARD SCHOOLS

HOW DO STATES RANK IN PERSONAL FINANCE EDUCATION?

State	% Standalone Students	% Gold Standard	Grade
Missouri	95.67%	94.14%	A
New Jersey	95.26%	71.68%	A
South Dakota	97.08%	55.25%	A
Tennessee	98.04%	98.04%	A
Utah	99.05%	95.84%	A
Virginia	99.54%	86.53%	A
Connecticut	97.93%	21.30%	B
Indiana	84.49%	19.33%	B
Alabama	87.34%	83.90%	B
Iowa	65.23%	19.75%	B
Kansas	83.34%	23.36%	B
Massachusetts	68.27%	1.69%	B
Nebraska	82.57%	27.98%	B
Ohio	69.19%	18.29%	B
Oklahoma	69.08%	33.92%	B
Vermont	68.08%	16.70%	B
Wisconsin	89.21%	45.49%	B
Arkansas	84.14%	0.00%	B
Illinois	68.46%	7.76%	C

APPENDIX E: STATE REPORT CARDS

State	% Standalone Students	% Gold Standard	Grade
Kentucky	72.36%	2.02%	C
Maryland	76.60%	15.79%	C
Michigan	66.56%	0.79%	C
Minnesota	80.11%	5.29%	C
Montana	88.97%	4.36%	C
New Hampshire	74.60%	4.30%	C
New Mexico	82.21%	9.41%	C
North Carolina	87.57%	0.00%	C
North Dakota	77.03%	0.10%	C
Pennsylvania	77.20%	11.08%	C
Rhode Island	69.42%	10.0%	C
South Carolina	71.28%	0.00%	C
Texas	81.59%	0.38%	C
Alaska	38.25%	0.22%	D
Arizona	50.83%	5.01%	D
Colorado	48.65%	5.04%	D
Georgia	45.11%	0.00%	D
Idaho	54.26%	2.35%	D

HOW DO STATES RANK IN PERSONAL FINANCE EDUCATION?

State	% Standalone Students	% Gold Standard	Grade
Maine	50.07%	8.77%	D
Nevada	52.39%	3.86%	D
New York	47.54%	0.94%	D
Oregon	44.69%	2.84%	D
Washington	54.27%	5.35%	D
West Virginia	53.01%	1.62%	D
Wyoming	49.73%	4.33%	D
California	22.39%	0.73%	F
Delaware	18.32%	0.00%	F
Florida	21.04%	0.00%	F
Hawaii	8.11%	0.00%	F
Louisiana	23.07%	0.00%	IN*
District of Columbia**	0.00%	0.00%	IN*
Mississippi	85.82%	0.00%	IN*

*IN = Incomplete (The number of schools with course information covered less than 50% of the state student population)

**Information for District of Columbia was close to none- almost no course information was found

APPENDIX E: STATE REPORT CARDS

HOW CAN I HELP CHANGE THIS?

Join our grassroots advocacy campaign. Become a #FinHero

BECOME A #FINHERO



Learn how to become a #FinHero at ngpf.org/finhero

