

2021 SURVEY OF NEW HAMPSHIRE HIGH SCHOOLS

ECONOMICS REQUIREMENT: STANDARD 6 WITHIN THE CURRICULUM FRAMEWORKS



JANUARY 1, 2022
NH JUMP\$TART COALITION
WWW.NHJUMPSTART.ORG

Background:

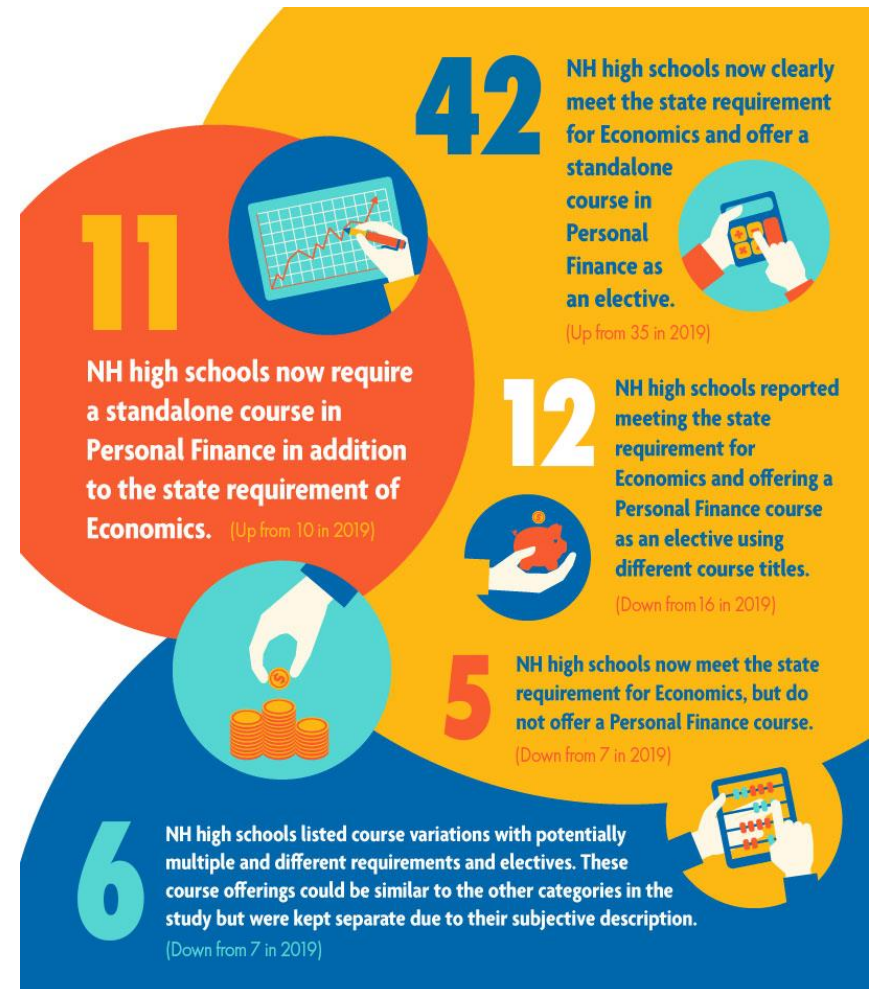
Since June 12, 2006, the New Hampshire State Board of Education has identified the 20 credits required for graduation to include one half credit of Economics under Administrative Rule Ed 306.27(n), and the Revised NH Curriculum Frameworks standard SS:EC:6 specifies that “students will be able to explain the importance of money management, spending, credit, saving, and investing in a free-market economy.”

This requirement represents the framework of a comprehensive personal finance curriculum that begins early in elementary school, builds on foundational knowledge and results in high school graduates who are competent, confident managers of their own money.

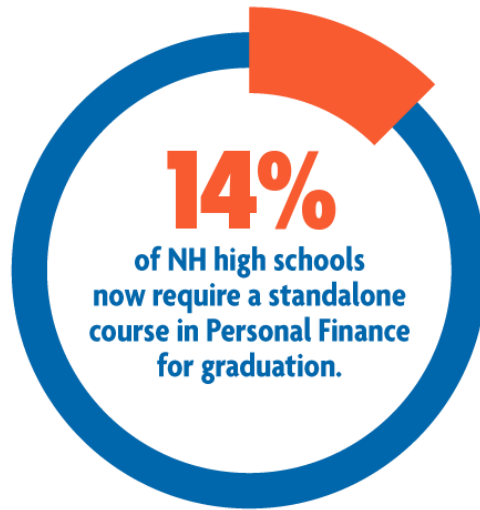
In 2013, the NH Jump\$tart Coalition released its first study of New Hampshire high schools to determine the extent of Personal Finance instruction in the Granite State. **Three high schools** were given a Governor’s Commendation for exceeding the State’s minimum requirements for its students with the additional graduation requirement of a half credit of Personal Finance. In April 2014, a recognition ceremony with officials from **Bedford High School, Hinsdale High School** and **Newfound Regional High School** was held with the Governor and Executive Council at the State House.

The study was updated in 2017 and 2019 with significant progress reported in each of those surveys. During the summer of 2021, the coalition once again updated its statewide analysis to identify any financial literacy progress since the 2019 release. The data was obtained by visiting each high school’s website and downloading their Program of Studies (*as of June 30, 2021*).

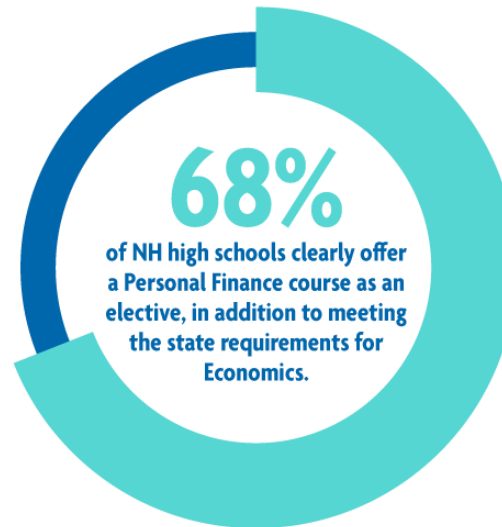
The results of this current study are located to the right:



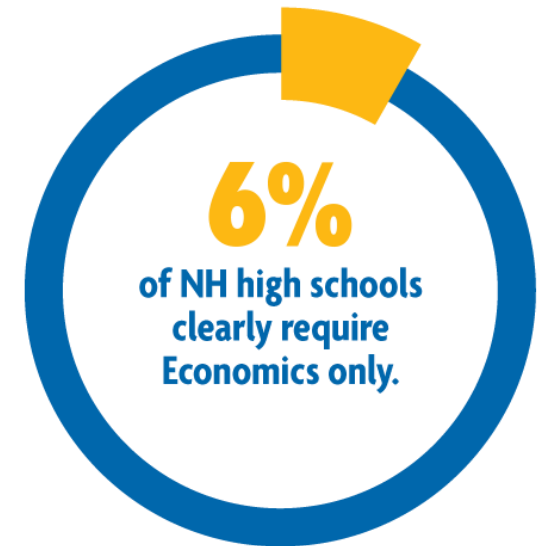
Current Status:



Source: NHJSC 2021 Survey of New Hampshire High Schools



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With curriculum decided at the local level, it can be challenging to make accurate comparisons of what our children are being taught in each of the state's school districts.

A [2021 study](#) by **Next Gen Personal Finance** ranked New Hampshire 26th in the United States in offering a "Gold Standard" of financial education by receiving at least one required semester of Personal Finance training.

In the 2021 NH Legislative Session, **HB242** was introduced to redesign the state's "criteria for an adequate education," the statutory structure that determines the minimum requirements for school curricula. The bill intended to add new areas of required instruction, including "personal finance literacy." The bill was passed by both the House and Senate but was ultimately vetoed by the governor in June 2021. The veto was narrowly upheld in January 2022. Clearly, the interest to increase the emphasis of personal finance instruction in NH schools is growing.

Our statewide survey listed the specific courses by each NH high school and their district's graduation requirement. We are encouraged by the positive movement for financial education based on this year's study and we will continue to promote the importance of providing our children the instruction they need to become financially capable adults.

The NH Jump\$tart Coalition believes that parents remain the singular force for change for the schools in their communities.

The Check Your School Campaign

NH Jump\$tart has embraced the ***Check Your School*** national public-engagement campaign. *Check Your School* is designed to support the goal of Jump\$tart's Project Groundswell which is to increase and improve effective financial education in our nation's classrooms. Through the *Check Your School* campaign and its [website](#), we hope to harness the "power of parents" to start the conversation about the importance of financial literacy and the need for financial education at their own kids' schools. Grandparents, guardians, aunts, uncles, neighbors, friends, and even students themselves have a role to play and are encouraged to participate.

New Hampshire is positioned to take a leadership role in the youth financial literacy arena – the students have a demonstrated desire to learn how to manage their money; we have educators who want to teach this content and have the opportunities to be trained in this field (*NH Jump\$tart conducts free, annual teacher training workshops*); we have state educational standards in place; and there are hundreds of curricula and resources* (*many of them provided at no cost*) available.

All that is needed is community will.

*The [Jump\\$tart Clearinghouse](#) is the premier financial literacy online resource for educators, parents, students and others to find effective, financial education resources from various sources.

NH Jump\$tart is dedicated to improving the personal financial education of students throughout New Hampshire. Since our creation in 2000, NH Jump\$tart (a non-profit 501(c) 3 organization) has reached thousands of children and teens with information about financial literacy and a message of smart consumer behavior.

There is no paid staff. All our successes are accomplished through the volunteer efforts of individuals bound by the common passion of teaching children sound financial habits. Visit nhjumpstart.org for more information about NH Jump\$tart.

**Survey of New Hampshire High Schools
As of June 30, 2021
Economics Requirement. Standard 6 within the Curriculum Frameworks**



High Schools Clearly Requiring Economics and a Stand-alone Course in Personal Finance (10)

Bedford High School	Hindsdale High School
Belmont High School	Newfound Regional High School
Bow High School	Pelham High School
Colebrook Academy	Profile High School
Gorham High School	Woodsville High School

High Schools Clearly Requiring Economics and Clearly Offering Personal Finance as an Elective (42)

Alvirne High School	Kearsarge High School	Oyster River High School
Berlin High School	Keene High School	Portsmouth High School
Campbell High School	Kennett High School	Prospect High School
Exeter High School	Lebanon High School	Raymond High School
Farmington High School	Littleton High School	Salem High School
Franklin High School	Manchester Central High School	Somersworth High School
Gilford High School	Manchester Memorial High School	Souhegan Regional High School
Goffstown High School	Manchester West High School	Spaulding High School
Groveton High School	Mascenic High School	Stevens High School
Hillsboro-Deering High School	Mascoma Valley Regional High School	Timberlane High School
Hollis-Brookline High School	Merrimack Valley High School	White Mountain Regional High School
Hopkinton High School	Nashua North & South High Schools	Windham High School
Inter-Lakes High School	Newmarket High School	Winnacunnet High School
John Stark Regional High School	Nute High School	Winnisquam Regional High School

High Schools Indicating an Economics Requirement and Offering Personal Finance as an Elective Using Different Course Titles (12)

Coe Brown Academy	General or Honors Economics - <i>required</i> Personal Finance Math - <i>elective</i>
Conant High School	College Prep, Honors Civics and Economics - <i>required</i> Financial Algebra - <i>elective</i>
Concord High School	Economics - <i>required</i> Money Management - <i>elective</i>

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Dover High School	Economics, Honors Economics - <i>required</i> Unified Independent Living - <i>elective</i>
Epping High School	Economics - <i>required</i> Business & Personal Finance- <i>elective</i>
Fall Mountain Regional High School	Government & Economics - <i>required</i> Financial Fitness - <i>elective</i>
Kingswood Regional High School	American Government/Economics- <i>required</i> Personal-Finance - <i>elective</i> Consumer Math - <i>elective</i>
Londonderry High School	CP Economics - <i>required</i> Independent Living and Money Management- <i>elective</i> CP Financial Services - <i>elective</i> C P Financial Planning - <i>elective</i>
Merrimack High School	Economics - <i>required</i> Banking & Credit - <i>elective</i>
Moultonboro High School	Economics- <i>required</i> Intro to Personal/Business Finance - <i>elective</i> Living On My Own - <i>elective</i> Money Smarts - <i>elective</i>
Pinkerton Academy	Intro to Economics level A, B or C- <i>required</i> Honors Economics - <i>required</i> Introduction to Economics Levels A, B, or C - <i>required</i> Consumer Economics- <i>elective</i> Practical Math for the Consumer- <i>elective</i> Personal Finance - <i>elective</i> Independent Living- <i>elective</i>
Sunapee High School	Economics- <i>required</i> Consumer Business - <i>elective</i>

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High Schools Clearly Requiring Economics Only (5)

ConVal High School
Laconia High School
Lin-Wood High School

Pembroke High School
Plymouth High School

Course Variations with Potentially Multiple and Different Requirements and Electives (6)

Hanover High School

Personal Finance - *elective*
Math Essentials A & B - *elective*
Economics - *elective*

Note: These courses incorporate the NH State Minimum Requirements of US and NH History (1 credit), US and NH Government/Civics (1/2 credit), Economics (1/2 credit), and World History, Global Studies, or Geography (1/2 credit). This also incorporates a district requirement of 1/2 credit in Modern America.

Milford High School

Marketing I and II - *elective*
Personal Finance - *elective*
Note: no Economics Requirement

Monadnock High School

Introduction to Business
Independent Living
Personal Finance
Economics
Note: can all be used to meet the economics requirement

Newport High School

Economics & Honors Economics - *must choose one to meet the economics requirement*
Personal Finance and Planning - *elective*
Career and Life Skills - *elective*
Senior Mathematical Topics - *elective*

Sanborn Regional High School

The Economy and Your Life - *required*
Your Government and You - *required*
Financial Skills for You - *elective*

World Studies, World Literature, Cultural Studies - *required-each one meets the economics requirement*
Financial Algebra-*elective*

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Wilton - Lyndenboro High School U.S. Government and Economics-*required*
Consumer Math - *elective*

Schools with Unavailable Updated Information:

Hillsboro-Deering High School
Lisbon High School