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# 2023 SURVEY OF NEW HAMPSHIRE HIGH SCHOOLS

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ECONOMICS REQUIREMENT: STANDARD 6 WITHIN THE CURRICULUM FRAMEWORKS



JANUARY 31, 2024  
NH JUMP\$TART COALITION  
[WWW.NHJUMPSTART.ORG](http://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 district 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 has been updated in 2017, 2019, and 2021 with significant progress reported in each of those surveys. During the summer of 2023, the coalition once again updated its statewide analysis to identify any financial literacy progress since the 2021 release. The data was obtained by visiting each high school’s website and downloading their Program of Studies (*as of June 30, 2023*).

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



## **A Positive Shift for the Future**

During the 2021-2022 NH legislative session, HB 1263, made slight modifications to pre-existing curriculum requirements and added personal finance literacy as a new area of instruction.

HB 1263 became effective July 26, 2022, and was applicable to the 2022-2023 academic school year. However, it is important to note that during this time period, financial literacy instruction could be embedded into a pre-existing course or grade level program of studies.

In June 2022, Governor Chris Sununu signed HB1671 into law which added personal finance as a core academic subject under the state's definition of an adequate education.

It is worth noting that the requirement under HB 1671, did not become effective until the 2023-2024 academic school year. As of the printing date of this survey, the Department of Education is undertaking rulemaking to amend Ed 306—Minimum Standards—to reflect all the changes that HB 1671 implements.

### **That rulemaking process will provide more detail on what personal finance literacy should encompass as a standalone course of instruction.**

As such, as of June 30, 2023, there exists an inherent “gap” between the requirement of HB 1263—that personal finance literacy be taught as a standalone course of study **OR** integrated in a current curriculum, and HB 1671 which makes the new instruction area as a standalone course of study a requirement beginning with the 2023-2024 academic year.

Finally, the Department of Education must survey school districts on a biennial basis to receive reports on compliance with this law. As a result, we anticipate the next edition of our statewide survey will reflect even more improvement.

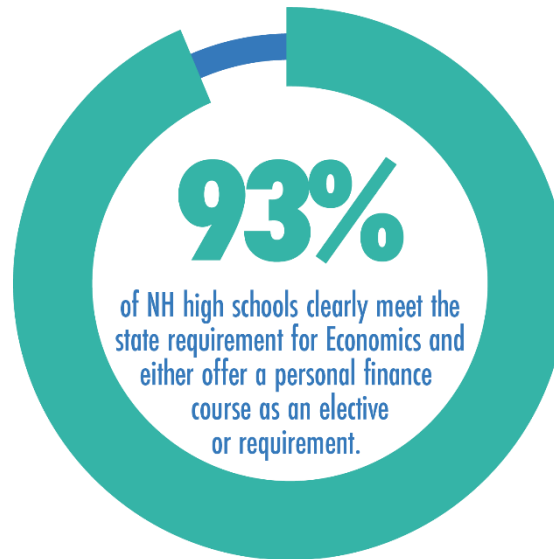
With curriculum decided at the local level, it can be challenging to make accurate comparisons of what our children are being taught in each of the state's school districts.

Our statewide survey lists 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 with the effective instruction they need to become financially capable adults.

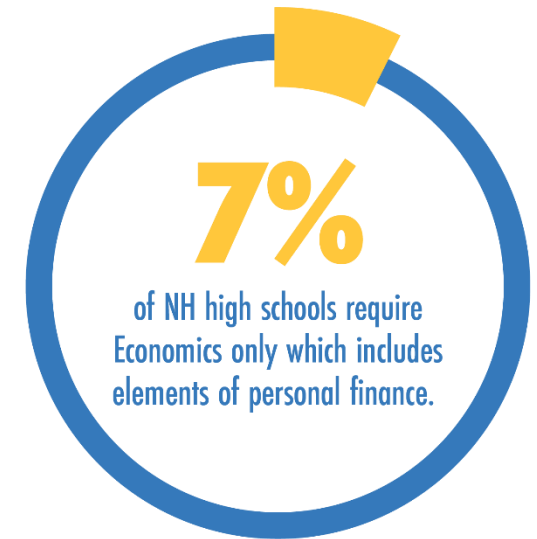
## Current Status:



Source: NHJSC 2023 Survey of New Hampshire High Schools



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

\*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](http://nhjumpstart.org) for more information about NH Jump\$tart.

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**High Schools Clearly Requiring Economics and a Stand-alone Course in Personal Finance (16)**

Bedford High School	Hindsdale High School	Profile High School
Bow High School	John Stark Regional High School	Spaulding High School
Colebrook Academy	Mascenic High School	Winnisquam Regional High School
Gorham High School	Newfound Regional High School	Woodsville High School
Hopkinton High School	Pelham High School	
Inter-Lakes High School	Prospect High School	

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**High Schools Clearly Requiring Economics and Clearly Offering Personal Finance as an Elective (40)**

Alvirne High School	Kennett High School	Plymouth High School
Berlin High School	Lebanon High School	Portsmouth High School
Campbell High School	Lisbon Regional High School	Raymond High School
Concord High School	Littleton High School	Salem High School
Exeter High School	Manchester Central High School	Sanborn Regional High School
Farmington High School	Manchester Memorial High School	Somersworth High School
Franklin High School	Manchester West High School	Souhegan Regional High School
Gilford High School	Mascoma Valley Regional High School	Stevens High School
Goffstown High School	Merrimack Valley High School	Timberlane High School
Groveton High School	Nashua North & South High Schools	White Mountain Regional High School
Hillsboro-Deering High School	Newmarket High School	Windham High School
Hollis-Brookline High School	Nute High School	Winnacunnet High School
Kearsarge High School	Oyster River High School	
Keene High School	Pembroke High School	

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**High Schools Indicating an Economics Requirement and Offering Personal Finance as an Elective Using Different Course Titles (10)**

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>
Epping High School	Economics - <i>required</i> Business & Personal Finance- <i>elective</i>

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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> CP Financial Planning - <i>elective</i>
Merrimack High School	Economics - <i>required</i> Banking & Credit - <i>elective</i>
Moultonboro Academy	Economics- <i>required</i> Intro to Personal/Business Finance - <i>elective</i> Money Smarts - <i>elective</i>
Pinkerton Academy	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>
Sunapee High School	Economics- <i>required</i> Consumer Business - <i>elective</i>

**High Schools Clearly Requiring Economics Only (5) - with personal finance embedded in the course**

Belmont High School ConVal High School Dover High School	Lin-Wood High School Newport High School
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**Course Variations with Potentially Multiple and Different Requirements and Electives (5)**

Hanover High School	Personal Finance - <i>elective</i> Economics - <i>elective</i> <i>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.</i>
Laconia High School	Citizenship - <i>this course fulfills the graduation requirements for Civics and Economics</i> Financial Math - <i>elective</i>
Milford High School	US & NH Economics / Finance Personal Finance - <i>elective</i>
Monadnock High School	Introduction to Business Independent Living Personal Finance Economics <i>Note: can all be used to meet the economics requirement</i>
Wilton - Lyndenboro High School	U.S. Government and Economics- <i>required</i> Consumer Math - <i>elective</i>

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