



2024 SURVEY OF NEW HAMPSHIRE HIGH SCHOOLS

Minimum Standards for Public Schools Approval, ED 306.01-306.26
Approved August 14, 2024



JANUARY 6, 2025
NH JUMP\$TART COALITION
WWW.NHJUMPSTART.ORG

Background:

Since June 12, 2006, the New Hampshire State Board of Education had 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 represented 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, 2021, 2023 and 2024 with significant progress reported in each of those surveys. During the summer of 2024, the coalition once again updated its statewide analysis to identify any financial literacy progress since the previous year’s release. The data was obtained by visiting each high school’s website and downloading their Program of Studies (*as of June 30, 2024*).

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.

HB1263 became effective July 26, 2022, and was applicable to the 2022-2023 academic year. However, it is important to note that during this period, financial literacy instruction could still be embedded into a pre-existing course or grade level program of studies.

During the summer of 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" and was intended to replace HB1263.

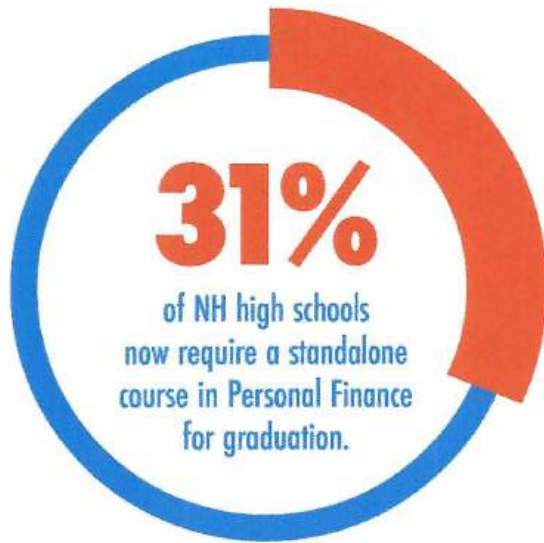
The State Board of Education on August 14, 2024, voted unanimously to approve the final proposal to amend rules governing the first half of the **Minimum Standards for Public Schools Approval** ED 306.01-306.26, which outlines regulatory requirements for the operation of public-school districts and public academies. Included in this portion is the state graduation requirement of one-half credit of financial literacy beginning in the 2026-2027 school year for those students entering high school.

The Department of Education must survey school districts on a biennial basis to receive reports on compliance with the minimum standards. The last compliance report was submitted in the summer of 2024. As a result, we anticipate the next edition of our statewide survey will reflect even more improvement relative to personal finance instruction.

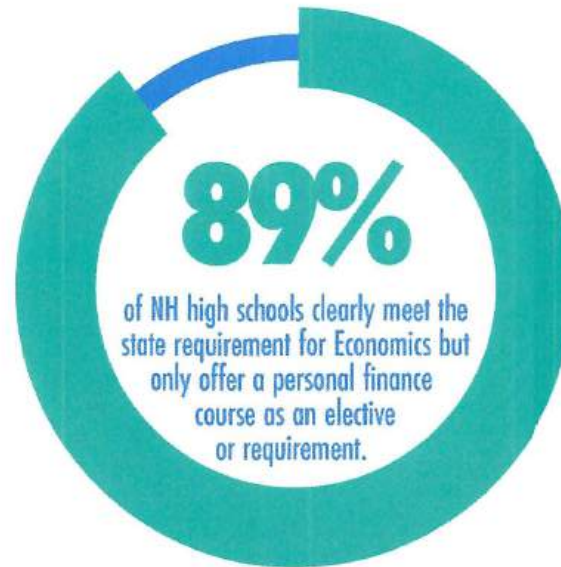
With curriculum decided at the local level, it can be challenging to make accurate comparisons of what our children are being taught in each of the state's school districts.

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.

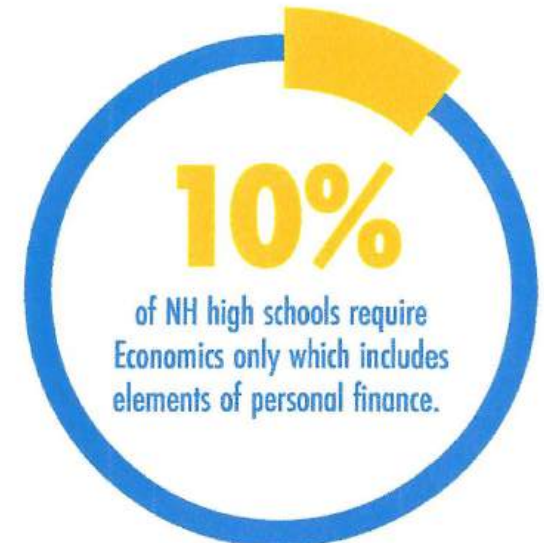
Current Status:



Source: NHJSC 2024 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 for more information about NH Jump\$tart.

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High Schools Clearly Requiring Economics and a Stand-alone Course in Personal Finance (24)

Bedford High School	Mascenic High School
Berlin High School	Mascoma Valley Regional High School
Bow High School	Merrimack Valley High School
Colebrook Academy	Newfound Regional High School
Epping High School	Pelham High School
Franklin High School	Pinkerton Academy
Farmington High School	Profile High School
Gorham High School	Prospect Mountain High School
Hindsdale High School	Spaulding High School
Hopkinton High School	Wilton - Lyndenboro High School
Inter-Lakes High School	Winnisquam Regional High School
John Stark Regional High School	Woodsville High School

High Schools Clearly Requiring Economics But Only Offering Personal Finance as an Elective (30)

Alvirne High School	Nashua North & South High Schools
Concord High School	Newmarket High School
ConVal High School	Nute High School
Gilford High School	Oyster River High School
Exeter High School	Pembroke High School
Groveton High School	Plymouth High School
Hillsboro-Deering High School	Portsmouth High School
Hollis-Brookline High School	Raymond High School
Keene High School	Salem High School
Kingswood Regional High School	Sanborn Regional High School
Lisbon Regional High School	Somersworth High School
Littleton High School	Souhegan Regional High School
Manchester Central High School	Timberlane High School
Manchester Memorial High School	Windham High School
Manchester West High School	Winnacunnet High School

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High Schools Clearly Requiring Economics Only (8) - with personal finance embedded in the course

Belmont High School	Kennett High School
Campbell High School	Lebanon High School
Dover High School	Lin-Wood High School
Kearsarge High School	Newport High School

High Schools Indicating an Economics Requirement and Offering Personal Finance as an Elective Using Different Course Titles (8)

Coe Brown Academy	General or Honors Economics - <i>required</i> Personal Financial Math - <i>elective</i>
Conant High School	College Prep, Honors Civics and Economics - <i>required</i> Consumer Math - <i>elective</i> Financial Algebra - <i>elective</i>
Fall Mountain Regional High School	Government & Economics - <i>required</i> Financial Fitness - <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>
Stevens High School	Economics or Honors Economics - <i>required</i> Consumer Mathematics - <i>elective</i> Mathematics of Finance - <i>elective</i>
Sunapee High School	Economics- <i>required</i> Consumer Business - <i>elective</i>

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

Goffstown High School	Project Running Start Intro to Pers. Financial Mgmt. - <i>elective</i> <i>Note: can be used as a math-embedded course in the senior year.</i> Economics or Economics Honors - <i>required</i> AP Economics: Microeconomics - <i>elective</i>
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 - <i>required</i> Personal Finance - <i>elective</i> Financial math - <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>
White Mountain Regional High School	Personal Finance - <i>elective</i> <i>Note: This course satisfies the Economics graduation requirement</i> Economics - <i>required</i> <i>Note: This course or the equivalent is required for graduation</i> Math 1 - <i>elective</i> <i>Note: Mentions financial planning in description</i>
