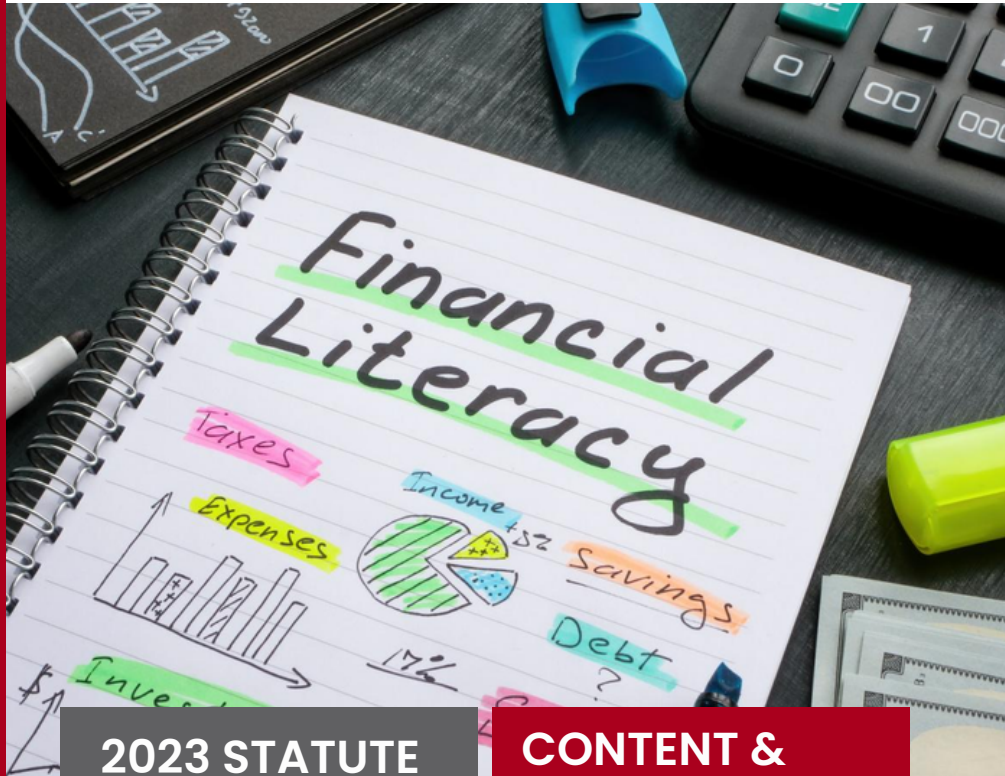




<https://opi.mt.gov/>

MT FINANCIAL LITERACY & ECONOMICS GRADUATION REQUIREMENT REFERENCE



"An investment in knowledge pays the best interest."

Benjamin Franklin

2023 STATUTE

In 2023, statute [10.55.905](#) requires a 1/2 credit in economics or personal finance be taught to graduate from MT high schools beginning with 2026 graduating class.

This course can be taught as part of [social studies](#), [math](#) or CTE--[AG](#), [FCS](#) or [Business](#).

CONTENT & STANDARDS

A study was conducted to identify what content is valuable to teach. It is compiled [here](#).

Standards based instruction values outcomes and demonstrated skills. Financial Literacy standards are found across the grade bands [here](#).

PARTNERS:



EVER FI

Provides educational lessons which can be added to any content.



MCEE

Offers simulations and activities to build economic and financial understanding.



MSU Extension

Supports classroom instruction through programs, speaking and support into adulthood.



MFEC

Provides collaborative networking to build sound financial habits.

COURSE CODES

MT OPI recognizes existing courses are already teaching this content.

To meet the graduation requirement, a student must have earned at least 1/2 credit as identified by course code.

Any of these [courses](#) and codes will meet this requirement allowing for student interest alignment.

RESOURCES

A good resource is:

- Standard or competency based
- Free from bias
- Provides formative and summative assessment options
- Relevant and aligned with course discipline and theme
- Age-appropriate, research based and recognizes multiple learning styles.

Access suggested resources [here](#).

WHAT IS FINANCIAL LITERACY?

There is no one definition of financial literacy because it's a concept that requires personal understanding. However, most agree financial literacy is the knowledge of how to make smart decisions about your financial resources to achieve financial stability over a lifetime. Financial literacy, financial education, and consumer education are used interchangeably.



[MT Financial Literacy](#)



For more information:
OPICTE@mt.gov



MT OPI
PO Box 202501
Helena, MT 5920