Financial Scholars

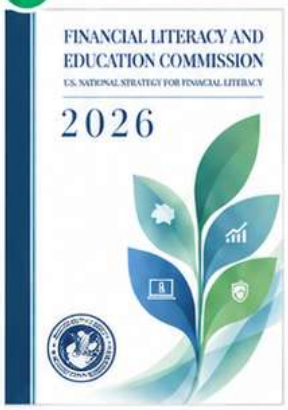
Financial Education: 2026 Research Round Up

FIVE MAJOR 2026 RESEARCH AND POLICY REPORTS.
ONE CLEAR DIRECTION FOR THE FIELD.

THE 2026 THROUGH-LINE

Access is accelerating. The next frontier is implementation: prepared teachers, relevant instruction, and real-world application.

1



U.S. National Strategy for Financial Literacy

Financial Literacy and Education Commission / U.S. Treasury

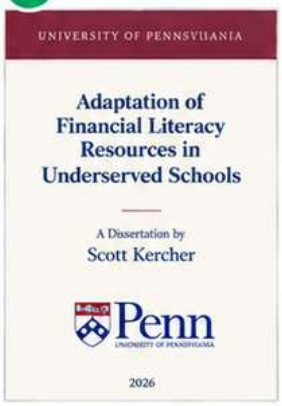
KEY TAKEAWAY

The national strategy points toward effective implementation, calling for engaging, age-appropriate curricula, strong teacher training, and coordination across schools, families, employers, financial institutions, and community organizations.

> *the need for financial education to be practical, relevant, and actionable.*

FLEC, U.S. National Strategy for Financial Literacy (2026).

2



Adaptation of Financial Literacy Resources in Underserved Schools

Scott Kercher, University of Pennsylvania / ProQuest Dissertation

KEY TAKEAWAY

A strong curriculum is only a starting point. Effective implementation requires teachers to adapt instruction to students' lived realities, local context, and community wealth-building opportunities.

IMPLEMENTATION LINK

Strong curriculum becomes powerful when teachers adapt it to students' lived realities, community context, and local wealth-building opportunities.

Kercher, S. (2026). ProQuest Dissertation, Doc. 3382455885.

3



2026 Survey of the States

Council for Economic Education

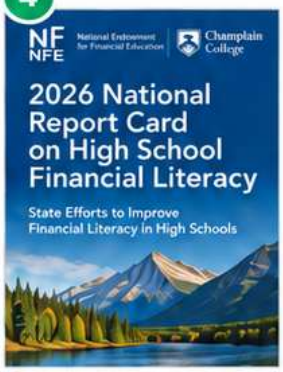
KEY TAKEAWAY

Momentum for personal finance course requirements continues to grow, with more states expecting high-quality implementation to ensure students receive meaningful instruction.

> *one semester of personal finance to graduate from high school—our gold standard.*

Council for Economic Education, Survey of the States (2026).

4



2026 National Report Card on High School Financial Literacy

National Endowment for Financial Education / Champlain College

KEY TAKEAWAY

State policy momentum is substantial, with 10 states already earning an A for the Class of 2026 and 29 projected to require personal finance for graduation by 2031.

POLICY IMPLICATION

Expanding state guarantees increases the need for enough prepared teachers, strong courses, and consistent student access.

NEFE, 2026 National Report Card on High School Financial Literacy.

5



2026 State of Financial Education Report

Next Gen Personal Finance

KEY TAKEAWAY

NGPF's 2026 report provides practical guidance for implementation, highlighting what's working, where support is needed, and how to equip more teachers to deliver high-quality personal finance instruction.

> *Implementation is a puzzle worth solving.*

NGPF, 2026 State of Financial Education Report (2026).

76%

OF THE CLASS OF 2031 is projected to be required to take personal finance, representing two million more students per year than in 2026.

What this means for the Financial Scholars implementation model

The research is clear: start with strong curriculum, invest in teacher preparation and coaching, support implementation with communities of practice and common assessments, connect learning to students' lives, and extend financial empowerment beyond the classroom.