



2017 SURVEY OF NEW HAMPSHIRE HIGH SCHOOLS

ECONOMICS REQUIREMENT. STANDARD 6 WITHIN THE CURRICULUM FRAMEWORKS



JANUARY 1, 2017
NH JUMPSTART COALITION

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 $\frac{1}{2}$ 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.”

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.

During the summer of 2017, with the assistance of **Nia Manjunath**, a senior at Pelham High School, the coalition updated its statewide analysis to identify any financial literacy progress since the previous survey. The data was obtained by visiting each high school’s website and downloading their Program of Studies (*as of June 30, 2017*). The results:

- **8 high schools now require a standalone course in Personal Finance in addition to the state requirement of Economics.** (*Up from three in 2013.*)
- **25 high schools now clearly meet the state requirement for Economics and offer a standalone course in Personal Finance as an elective.** (*Up from 21 schools in 2013.*)
- **24 high schools reported meeting the state requirement for Economics and offering a Personal Finance course as an elective using different course titles.** (*Down slightly from 28 schools in 2013.*)
- **11 high schools now meet the state requirement for Economics, but do not offer a Personal Finance course.** (*Up from 6 schools in 2013.*)
- **9 high schools listed course variations with potentially multiple and different requirements and electives.** These course offerings could be similar to the other categories in the study but were kept separate due to their subjective description. (*Down from 14 schools in this category in 2013.*)

Current Status:

- 13% of NH high schools now require a standalone course in Personal Finance for graduation.
- 62% of NH high schools clearly offer a Personal Finance course as an elective, in addition to meeting the state requirement for Economics.
- 14% clearly require Economics only.

With our statewide desire for local control of education, it can be challenging to make accurate comparisons of what our children are being taught in each of the state's school districts.

A [recent study](#) by **Next Gen Personal Finance** gave New Hampshire a Report Card Grade of C, stating that only 4.3% of NH students qualify for their "Gold Standard" of financial education by receiving at least one required semester of Personal Finance training.

The [2017 National Report Card on State Efforts to Improve Financial Literacy in High Schools](#) by the **Center of Financial Literacy at Champlain College** gave New Hampshire a B Grade by referencing the state requirement for Economics and its associated Curriculum Frameworks.

Our statewide survey drills down even deeper by listing 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.

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.

**Survey of New Hampshire High Schools
As of June 30, 2017
Economics Requirement. Standard 6 within the Curriculum Frameworks**



High Schools Clearly Requiring Economics and a Standalone Course in Personal Finance

Bedford High School	Newfound Regional High School
Bow High School	Pelham High School
Colebrook Academy	Profile High School
Hindsdale High School	Stevens High School
John Stark Regional High School	

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

Alvirne High School	Hollis-Brookline High School	Pittsburg High School
Belmont High School	Kearsarge High School	Portsmouth High School
Exeter High School	Kennett High School	Prospect High School
Farmington High School	Lebanon High School	Raymond High School
Goffstown High School	Lisbon High School	Timberlane High School
Gorham High School	Littleton High School	White Mountain Regional High School
Groveton High School	Nute High School	Windham High School
Hillsboro-Deering High School	Oyster River High School	Winnacunnet High School
	Pittsfield High School	Winnisquam Regional High School

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

Berlin High School	American Government & Economics - <i>required</i> Personal Finance - <i>elective</i>
Campbell High School	Community and Individual - <i>required</i> Personal Financial Math - <i>elective</i>
Coe Brown Academy	General or Honors Economics - <i>required</i> Personal Finance Math - <i>elective</i>
Conant High School	College Prep Economics - <i>required</i> Life Skills Math - <i>elective</i> Financial Algebra - <i>elective</i>

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Concord High School	Economics - <i>required</i> Independent Living - <i>elective</i> Money Management - <i>elective</i>
Dover High School	Economics, Honors Economics, and Economics Recovery - <i>required</i> College Prep Math and Money Management - <i>elective</i> Math and Money - <i>elective</i> LifeSkills Math D - <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>
Gilford High School	Economics, Consumer Economics - <i>required</i> Business Dynamics - <i>elective</i>
Hopkinton High School	Economics - <i>required</i> On My Own - <i>elective</i>
Inter-Lakes High School	Introduction to Economics - <i>required</i> Consumer Financial Management - <i>elective</i> Advanced Personal and Business Finance - <i>elective</i>
Keene High School	L.I.F.E. IV - <i>elective</i> Consumer Concepts - <i>elective</i> Business Math - <i>elective</i>
Kingswood Regional High School	American Government/Economics - <i>required</i> Personal-Finance - <i>elective</i>
Laconia High School	Foundations of Economics, CCR Economics, Honors Economics - <i>required</i> Life Skills & Support - <i>elective</i>

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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>
Mascoma Valley Regional High School	Economics - <i>required</i> Independent Living - <i>elective</i>
Merrimack High School	Economics - <i>required</i> Banking & Credit - <i>elective</i>
Merrimack Valley High School	Economics - <i>required</i> Independent Living - <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>
Nashua North and South High Schools	Economics (E),(H),(AP) Blueprint Economics - <i>required</i> On Your Own - <i>elective</i> Consumer Math - <i>elective</i> Financial Services 1 & 2 - <i>elective</i> Money Sense - <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> Money, Banking and Credit - <i>elective</i> Personal Finance - <i>elective</i> Independent Living - <i>elective</i>

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Salem High School	Economics/Career Exploration - <i>required</i> Life after Salem High - <i>elective</i> Personal Money Management - <i>elective</i>
Spaulding High School	Economics - <i>required</i> Macro and Micro Economics AP - <i>required</i> Personal Finance - <i>elective</i> Banking and Financial Services - <i>elective</i> Life \$marts: The Ultimate Consumer Challenge - <i>elective</i>
Sunapee High School	Economics - <i>required</i> Independent Living - <i>elective</i>

High Schools Clearly Requiring Economics Only

ConVal High School	Manchester West High School
Franklin High School	Newmarket High School
Lin-Wood High School	Pembroke High School
Manchester Central High School	Plymouth High School
Manchester Memorial High School	Somersworth High School

Course Variations with Potentially Multiple and Different Requirements and Electives

Hanover High School	Personal Finance - <i>elective</i> Contemporary American History and Culture - <i>required</i> Economics - <i>elective</i> <i>Note: 11th grade 1/2 year requirement. Economics is a curricular strand in both the required and electives courses</i>
Mascenic High School	Intro to Civics and Economics- <i>required</i> Personal Finance- <i>elective (only offered every other year)</i>

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Milford High School	Introduction to Business - <i>elective</i> Independent Living - <i>elective</i> Personal Finance - <i>elective</i> Applied Economics - <i>elective</i>
Monadnock High School	Introduction to Business Independent Living Personal Finance Applied Economics <i>Note: can all be used to meet the Economics requirement</i>
Newport High School	Applied Economics, Economics - <i>must choose one to meet the economics requirement</i> Honors Economics - <i>offered every other year</i> Career and Adult Roles - <i>elective</i>
Sanborn Regional High School	Your Government, Your Money - <i>required</i> Global Studies - <i>required</i>
Souhegan Regional High School	World Studies, World Literature - <i>required-meets the Economics requirement</i> Cultural Foundations - <i>required</i> Financial Algebra - <i>elective</i> Personal Investing and Financing - <i>elective</i>
Wilton - Lyndenboro High School	U.S, Government and Economics - <i>required</i> Honors U.S. Government - <i>required</i> AP Economics - <i>required</i> Consumer Math - <i>elective-prerequisite: must complete at least two high school math credits</i> Personal Finance & Career Management - <i>elective</i>
Woodsville High School	Economics-College Prep Personal Finance <i>Note: any of these courses will satisfy the Economics requirement</i>