



2017 SURVEY OF NEW HAMPSHIRE HIGH SCHOOLS

ECONOMICS REQUIREMENT: STANDARD 6 WITHIN THE CURRICULUM FRAMEWORKS



JANUARY 1, 2018
NH JUMP\$TART COALITION
WWW.NHJUMPSTART.ORG

Background:

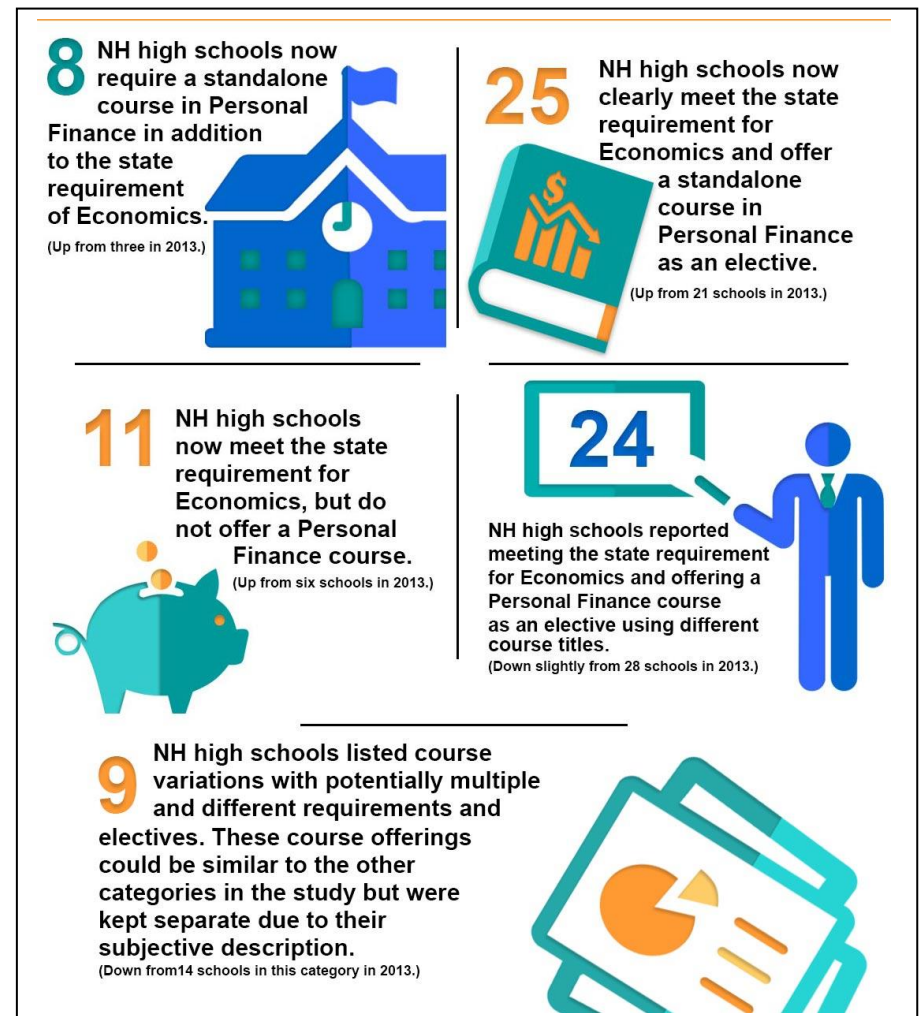
Since June 12, 2006, the New Hampshire State Board of Education has identified the 20 credits required for graduation to include one half credit of Economics under Administrative Rule Ed 306.27(n), and the Revised NH Curriculum Frameworks standard SS:EC:6 specifies that “students will be able to explain 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.

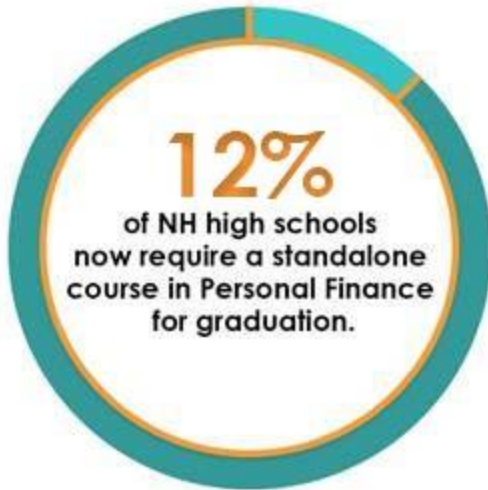
In 2013, the NH Jump\$tart Coalition released its first study of New Hampshire high schools to determine the extent of Personal Finance instruction in the Granite State. **Three high schools** were given a Governor’s Commendation for exceeding the State’s minimum requirements for its students with the additional 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*).

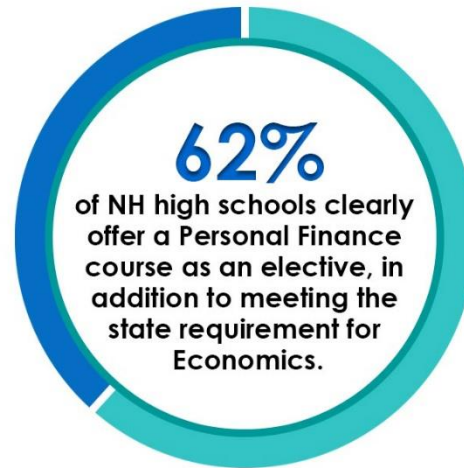
The results of this study are located to the right:



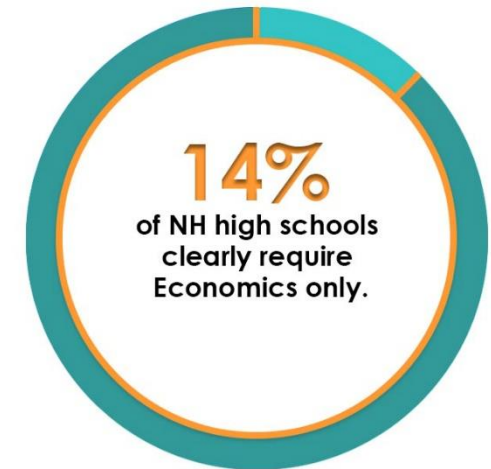
Current Status:



Source: NHJSC 2017 Survey of New Hampshire High Schools



Source: NHJSC 2017 Survey of New Hampshire High Schools



Source: NHJSC 2017 Survey of New Hampshire High Schools

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.

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\$start 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\$start 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.

*The [Jump\\$start 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\$start is dedicated to improving the personal financial education of students throughout New Hampshire. Since our creation in 2000, NH Jump\$start (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\$start.

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



High Schools Requiring Economics and a Standalone Course in Personal Finance

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

High Schools Requiring Economics and Offering Personal Finance as an Elective

Alvirne High School	Hollis-Brookline High School	Portsmouth High School
Belmont High School	Kearsarge High School	Prospect High School
Exeter High School	Kennett High School	Raymond High School
Farmington High School	Lebanon High School	Stevens 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	Winnisquam Regional High School
	Pittsburg High School	Winnacunnet 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> CP 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 High School Nashua South High School	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	Merrimack High School
Franklin High School	Newmarket High School
Lin-Wood High School	Pembroke Academy
Manchester Central High School	Plymouth High School
Manchester Memorial High School	Somersworth High School
Manchester West 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>