



New ! The School Board of Broward County, Florida
Graduation Requirement (beginning 2021-2022)
High School Money Matters: Personal Financial Literacy

Students who entered ninth grade during the 2021-2022 school year and beyond will be required to take a 0.5 credit Personal Financial Literacy course to graduate from high school.

The Personal Financial Literacy course will engage students in content that includes learning the ideas, concepts, knowledge, and skills that will enable them to implement beneficial personal decision-making choices; to become wise, successful, and knowledgeable consumers, savers, investors, users of credit and money managers; and to be participating members of a global workforce and society.

Additional concepts that students will learn, include:

- cost/Benefit analysis of economic decisions
- earning an income
- understanding state and federal taxes
- utilizing banking and financial services
- balancing a checkbook and managing a bank account
- savings, investment and planning for retirement
- understanding loans and borrowing money, including predatory lending & payday loans
- understanding interest, credit card debt and online commerce
- how to prevent identify fraud and theft
- rights and responsibilities of renting or buying a home
- understanding and planning for major financial purchases
- understanding the costs and benefits of insurance
- understanding the financial impact and consequence of gambling
- avoiding and filing bankruptcy
- reducing tax liability.

The following courses qualify for the Personal Financial Literacy High School Graduation Requirement:

- Personal Financial Literacy (Course #2102372)
- Personal Financial Literacy Honors (Course #2102374)
- Personal Financial Literacy (CTE Course # 8500120)
- Personal Finance (CTE Course # 8815120)
- An equivalent Dual Enrollment, Broward or Florida Virtual School course will satisfy the requirement.

Please note: The State of Florida will also begin requiring students to take a 0.5 credit Personal Financial Literacy course in 2023-2024. The State law will override the BCPS local graduation requirement of Personal Financial Literacy. (See SB 1054).