California Council on Economic Education

Personal Finance Curriculum Adoption

A Step-by-Step Guide for District Leaders

How to select, evaluate, and approve instructional materials for California's new standalone personal finance course

The spirit of requiring a personal finance course is to ensure that students are prepared and empowered to make sound financial decisions. It is our collective responsibility to ensure this course lives up to its potential. AB 2927 created the requirement, and curriculum adoption is the step that turns it into a course students can take.

AB 2927 requires every California public high school to offer at least one section of a standalone personal finance course by 2027-28, and the graduation requirement begins with the Class of 2031. This guide walks district and site leaders at Local Educational Agencies (LEAs) through six steps, from confirming a starting point to piloting and scaling, drawing on the CDE Personal Finance Curriculum Guide and CDE's Curriculum Provider Alignment Tool.

Know the Legal Guardrails Before You Start

- Course content must address all 13 topics in Education Code Section 51284.5.
- Adoption requires teacher and community involvement (EC Section 60002).
- Materials must be accurate, objective, current, and grade-appropriate (EC Section 60045); review for social content as needed.
- Curriculum adoption is a local decision. CDE's resource list is informational, not an endorsement or mandate.

STEP 1 Confirm Your Starting Point

Districts don't need to build a course from scratch. Choose the starting point that fits your timeline, existing offerings, and staff capacity. This decision shapes everything that follows.

Starting Point	What It Looks Like	Best Fit For
Adopt a pre-built course	Start with a fully developed, semester-long course covering all 13 topics; supplement over time.	Districts wanting a ready-made, turnkey solution.
Revise an existing course	Start with a personal finance elective you already offer and close remaining topic gaps.	Districts already offering personal finance.
Enhance a borrowed course	Start with a course from another district or a partial provider course and add content to close gaps.	Districts wanting a shortcut with some customization.
Develop a new course	Design original units, drawing on multiple providers and in-house content.	Districts with time, capacity, and a desire for full customization.

STEP 2 Map the Provider Landscape

Providers fall into two categories. Comprehensive providers cover all 13 topics and typically include pacing, assessments, and support for diverse learners. Specialty providers cover select topics deeply (e.g., credit, investing, college financing) and work well as supplements. Among comprehensive providers with fully developed semester courses, access model and delivery fit vary widely. These are the trade-offs district leaders should weigh.

Providers are listed in ***alphabetical*** order. The table gives examples, not a ranking, and districts are not limited to this list: any paid or free materials are allowable as long as they follow local review processes and meet the legal requirements above. Confirm details directly with each provider.

Provider	Access & Delivery	Notable Features	Other Notes
CCEE	Google Docs, Canvas, CCEE website, and email delivery; printable and digital.	California-context lessons (EconEdLink, regional Federal Reserve banks); blends direct instruction, simulation, and project-based learning.	Full semester course still in development (expected spring 2026); not yet A-G registered.
Everfi	SSO (ClassLink, Clever, Google) or direct registration. Teacher dashboard with gradebook; LMS-assignable or printable.	55+ hours of simulation-based lessons. Strong accessibility: text-to-speech, alt text, captioning, special-ed support guide.	Not A-G registered on its own — would need a separate A-G submission.

Provider	Access & Delivery	Notable Features	Other Notes
FDIC: Money Smart	Fully open access — no account or approval needed. Print, share, and adapt freely.	No cost, no LMS requirement, modular lesson-by-lesson structure districts can sequence locally.	Built for targeted instruction, not a complete semester course — plan to supplement. Not A-G registered.
Financial Beginnings	Sample materials are public; full library requires requesting an educator/classroom host account.	Flexible as standalone course, integrated units, or supplement. Scaffolded worksheets, culturally responsive scenarios.	Not A-G registered; full access takes an extra request step beyond self-service signup.
Intuit for Education	Two tiers: a full district Services Agreement (LMS integration, FERPA-compliant) or a teacher-only guided-materials account.	Largest content library (220+ hrs). WCAG 2.2 AA accessibility with a published VPAT; self-paced and guided formats.	A-G registered; district-wide rollout requires a signed agreement — an added administrative step.
Junior Achievement	Not publicly self-service — access is coordinated through a regional JA rep. Print, PDF, or LMS-compatible delivery.	A-G approved. JA Finance Park simulation; facilitator training and in-class support are bundled in.	Partnership model adds lead time — contact your regional rep early to align with the school calendar.
NGPF	Free verified teacher account; no student logins or LMS needed. Delivered via Google Docs/Slides, with a Nearpod option.	On the UC A-G CMP directly (approved). Spanish materials, completed ACR, gamified NGPF Arcade, Bank Simulator.	Teacher-facilitated by design — no built-in gradebook or student progress tracking.

STEP 3 Evaluate and Compare Options

Request that every provider under serious consideration complete CDE's Personal Finance Curriculum Provider Alignment Tool (CDE Appendix 6). It standardizes comparison across candidates on the same criteria, so your team is judging apples to apples. Use this checklist to evaluate each submission:

- ☐ Topic coverage: Yes / No / Partial against all 13 statutory topics, with supporting detail and a sample lesson for any "Partial."
- ☐ Implementation overview: how teachers get access, recommended pacing (semester, year-long, or supplemental), and instructional methods used.
- ☐ Differentiation and accessibility: supports for English learners, students with disabilities, and culturally responsive design.
- ☐ Teacher support: professional development, in-class support, guest speakers/industry partners, and community outreach.
- ☐ Longevity: financial tools, mentorship, or continuing pathways available to students after the course ends.
- ☐ Delivery fit: LMS/platform requirements and whether they match your district's existing technology infrastructure.

STEP 4 Run It Through Local Governance

Curriculum adoption remains a local decision, but it must follow your district's review and approval channels and the law's participation requirements.

- ☐ Confirm your district's curriculum review calendar, submission deadlines, and required approvals (curriculum council, academic committee, board).
- ☐ Document teacher and community involvement in the selection process, per EC Section 60002.
- ☐ Conduct a social content review to confirm materials are accurate, objective, current, and grade-appropriate, per EC Section 60045.
- ☐ Update your Student Information System (SIS) once a course is approved.

STEP 5 Decide on A-G Submission

A-G approval lets the course count toward UC/CSU eligibility. It's strongly recommended: statewide, 56.6% of students don't currently meet A-G requirements, and the gap is wider for foster youth, students with disabilities, English learners, and Black and Latino students, making A-G status an equity issue as much as an academic one. Two paths:

- ☐ Adopt a provider's own A-G registered course directly onto your school's A-G list.
- ☐ Submit your locally developed or revised course through the standard A-G Course List process.

STEP 6 Pilot, Gather Feedback, and Scale

- ☐ Pilot the selected curriculum with early-implementing sections; collect teacher and student feedback.
- ☐ Revise pacing, supplement gaps, and adjust supports for diverse learners based on pilot results.
- ☐ Expand section offerings each year through 2030-31 so every public high school student in the Class of 2031 completes the requirement.
- ☐ Revisit your provider comparison periodically, since curriculum providers continue to update and expand materials.