California Council on Economic Education

AB 2927 Personal Finance Requirement

A 6-Month District Roadmap

A practical, step-by-step guide for district and site leaders to implement California's new standalone personal finance graduation requirement

Why This Matters

Assembly Bill (AB) 2927, signed into law in 2024, requires every California public high school student in the Class of 2031 and later to complete a one-semester, standalone course in personal finance to graduate. The course covers 13 required topics under Education Code Section 51284.5. LEAs must offer at least one section at every high school by the 2027-28 school year, then scale up section offerings so every student in the Class of 2031 and beyond can complete the requirement. Starting early gives your LEA more time to plan.

This roadmap breaks the work into six months of concrete, sequenced actions. LEAs that start earlier than the state deadlines may gain access to grant funding, staggered professional learning, and time to pilot and adjust before the requirement takes effect.

MONTH 1 Build Awareness & Assign Leadership

- ☐ Review AB 2927 and Education Code Section 51284.5 with cabinet/leadership team
- ☐ Designate a district-level Personal Finance Lead (curriculum specialist, TOSA, or director)
- ☐ Identify site-level leads at each comprehensive high school (admin, counselor, or department chair)
- ☐ Brief your board and superintendent's cabinet on the timeline and graduation requirements
- ☐ Inventory current personal finance, economics, and related elective offerings districtwide

MONTH 2 Assess & Make Key Structural Decisions

- ☐ Decide: one-semester course, year-long course, or both. The state graduation requirement itself is satisfied by one semester, and the year-long version would rest on local authority
- ☐ Where a one-semester course in personal finance (the default minimum for the state requirement) is offered, it will need to be paired with another course; the course is still a standalone course, but it is routinely scheduled or offered in such a way that it is typically paired with another course. Currently, the one-semester economics course for students graduating before 2031 is paired with Civics/US Government. It could also pair with Ethnic Studies, Health, AP Economics, etc.
- ☐ Audit current staff credentials against EC Section 44257(g) (a single-subject credential in Social Science, Business, Math, or Home Economics authorizes teaching the course)
- ☐ Identify any funding gaps and research the NGPF California Challenge Grant and CAFE stipend program for early implementers
- ☐ Begin discussing whether to use the economics course waiver (available beginning with the Class of 2031), and the considerations that involves

MONTH 3 Select Curriculum & Begin Course Design

- ☐ Cross-walk California's 13 required topics against any existing course content
- ☐ Evaluate comprehensive curriculum providers (e.g., CCEE, Everfi, Financial Beginnings, Intuit for Education, Junior Achievement, NGPF) against your instructional model, LMS, and student population
- ☐ Decide on a starting point: adopt a turnkey course, revise an existing course, enhance a partner course, or build new
- ☐ Draft or revise a course outline mapped to all 13 topics and standards alignment
- ☐ Confirm your district's internal course-approval calendar and board adoption steps

MONTH 4 Staff, Schedule & Build Capacity

- ☐ Confirm FTE allocations and staffing model for the master schedule (repurposing elective sections as needed)
- ☐ Enroll identified teachers in provider professional learning (target 20+ hours where stipends are available)
- ☐ Establish or join a Personal Finance Professional Learning Community (PLC), district-level or regional
- ☐ Pair new personal finance teachers with veteran economics/government teachers for co-planning support
- ☐ Begin drafting communications to grade 8 and incoming 9th grade families about the upcoming requirement

MONTH 5 Finalize Approvals & Secure Resources

- ☐ Submit the course for local board approval through your standard curriculum adoption process
- ☐ Submit the course to the UC A-G Course Management Portal (Primary Phase window: Feb 1 - June 30)
- ☐ Apply for any remaining early-implementer grant funding before deadlines close
- ☐ Finalize instructional materials, pacing guide, and any supplemental/specialty resources needed to fill content gaps
- ☐ Confirm accessibility and equity supports are built in for English learners, students with disabilities, and foster/homeless youth

MONTH 6 Launch Readiness & Feedback Loop

- ☐ Add the course to student registration/course-request systems for the upcoming year
- ☐ Finalize communications to students, families, and counselors about enrollment and graduation impact
- ☐ Confirm the course appears correctly on your Student Information System (SIS) and matches your A-G list
- ☐ Set up a plan to collect teacher and student feedback during the first semester of implementation
- ☐ Calendar a mid-year check-in to review pacing, resource gaps, and staffing needs for the following year

A Note on Timing: This roadmap can start at any point in the school year. LEAs still need at least one section offered at every high school by 2027-28, and full graduation-requirement readiness by 2030-31. The earlier you start, the more time you have to pilot, adjust, and access early-implementer funding.