NY Inspires Update to NADCO

February 5, 2026

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Recent and Upcoming NY Inspires Meetings

6 Jan.
Leading with a Portrait of a Graduate

20–22 Jan.
High Tech High PLB 3-Day Camp

5 Mar.
NY Inspires and Shifting Graduation Requirements Regional Meeting

9–10 Mar.
Board of Regents Meeting

10 Mar.
NY Inspires BOCES Consortium Meeting

11 Mar.
S/CDN and NYSED Meeting

19 Mar.
Graduation Measures Communication Network Meeting

Four Transformations

Adopt a
NYS
Portrait of a
Graduate

Redefine Credits
and Learning
Experiences

Sunset
Diploma Assessment
Requirements

Move to One
NYS High
School
Diploma

Overall Timeline

P

SY 2024-2025

- Finalize Portrait of a Graduate
- Posthumous Diploma, Exemptions from Diploma Assessment Requirements for Major Life Events (effective June 2025)

1

SY 2025-2026

- Propose regulatory amendment to require instruction in climate and personal finance education
- Release personal finance guidance
- Release details of new credit requirements
- Continue support networks

1

SY 2026-2027

- Prioritize learning standards
- Release Portrait of a Graduate rubrics and guidance
- Phase in personal finance education and release additional resources
- Release climate education guidance
- Additional regulatory amendments

2

SY 2027-2028

- One diploma
- Sunset diploma assessment requirements
- New credit requirements (phase in with 2027 cohort)
- Redefine seals and endorsements
- Phase in Climate Education
- Finalize rubrics and guidance for prioritized learning standards

2

SY 2028-2029

- Continue climate and personal finance education
- Highlight and disseminate best practices to encourage innovation and support implementation

3

Fall 2029+

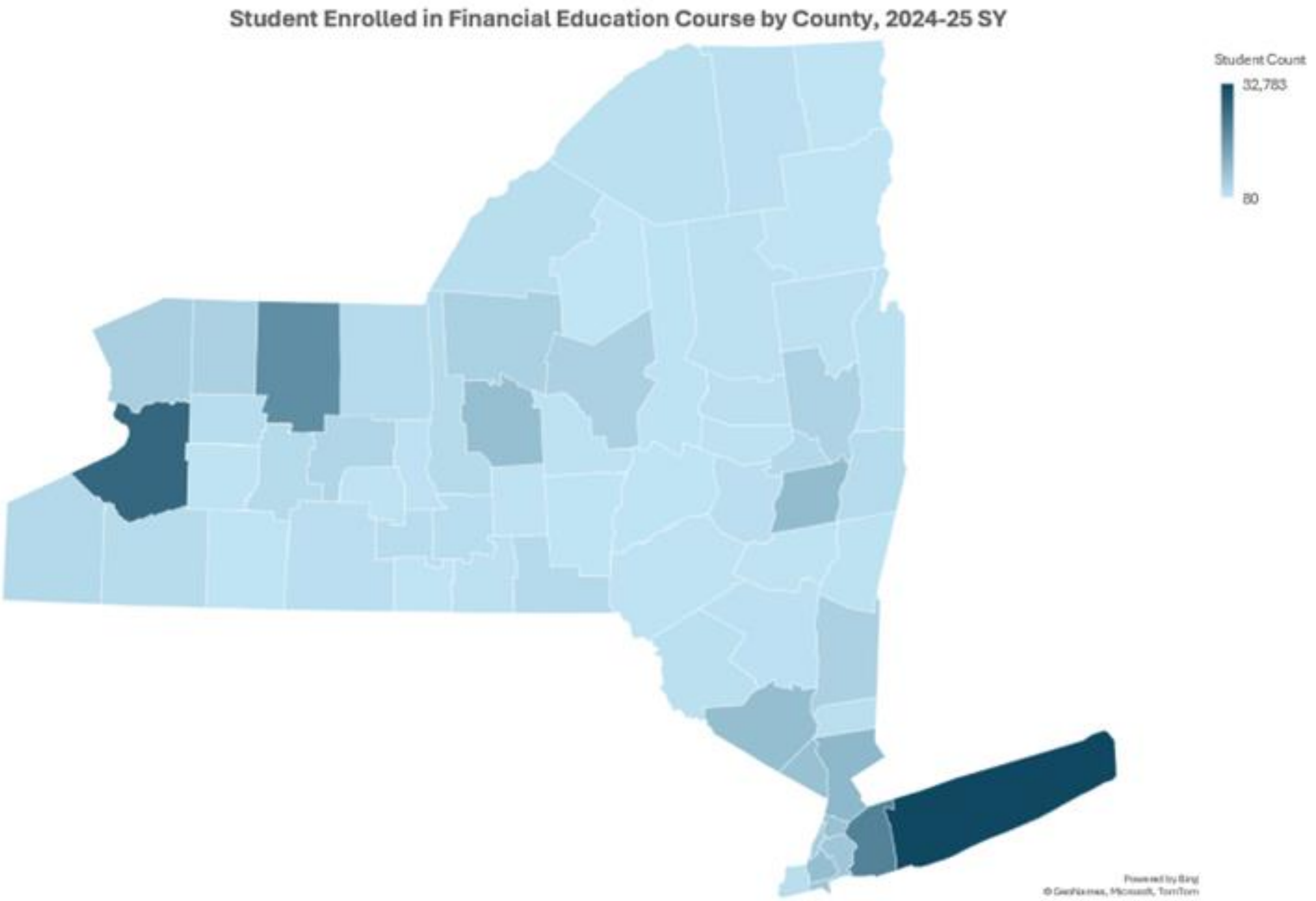
- New transcripts
- New assessments aligned to prioritized learning standards*
- Portrait of a Graduate (phase in with 2029 cohort)
- Continue to provide professional learning support

SY = School Year

Personal Finance Implementation Timeline

New Instructional Requirement	Middle Grade Band (Grades 5–8) and High School Grade Band (Grades 9–12)	Elementary Grade Band (Grades K–4)
Personal Finance Education	Beginning with the 2026–2027 school year (SY)	Beginning with the 2027–2028 SY
Climate Education	Beginning with the 2027–2028 SY	Beginning with the 2028–2029 SY

Students Enrolled in Personal Finance-Related Courses by County 2024-25 SY



Proposed Personal Finance Topics

- Budgeting and money management
- Credit and debt management
- Earning income
- Risk management
- Savings and investing

Instructional Options for Personal Finance Education

- Embedded Instruction
- Stand-Alone Course(s)
- Career and Technical Education Programming

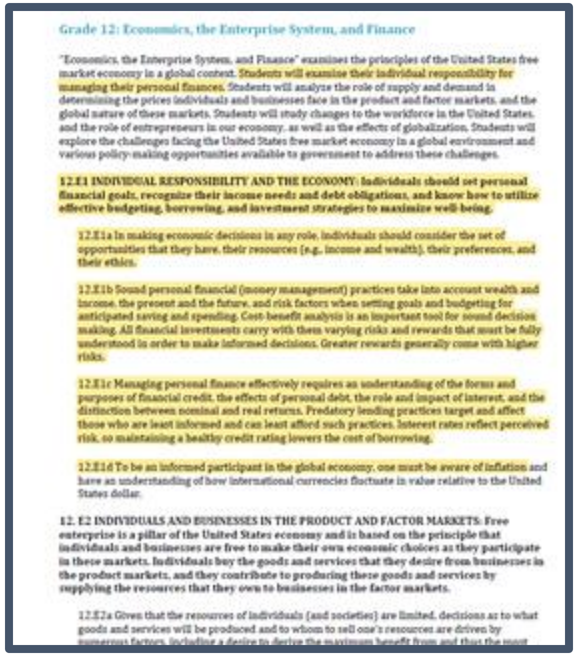
Personal Finance (Grades 5-8 and 9-12)- [Next Generation Personal Finance (NGPF)]

- Free Curriculum
- Spanish Translation
- Free online PD
- Middle School and High School
- Flexible scheduling options (e.g., yearlong, semester-long, six-week, etc.)

Cross-walking Personal Finance (Grades 5-8 and 9-12) Topics with Social Studies Framework

Personal Finance Topics addressed in K-12 Social Studies Framework

E.g. 12th Grade Economics Key Ideas and Conceptual Understandings.



Grade 12: Economics, the Enterprise System, and Finance

"Economics, the Enterprise System, and Finance" examines the principles of the United States free market economy in a global context. Students will examine their individual responsibility for managing their personal finances. Students will analyze the role of supply and demand in determining the prices individuals and businesses face in the product and factor markets, and the global nature of these markets. Students will study changes to the workforce in the United States, and the role of entrepreneurs in our economy, as well as the effects of globalization. Students will explore the challenges facing the United States free market economy in a global environment and various policy-making opportunities available to government to address these challenges.

12.E1 INDIVIDUAL RESPONSIBILITY AND THE ECONOMY: Individuals should set personal financial goals, recognize their income needs and debt obligations, and know how to utilize effective budgeting, borrowing, and investment strategies to maximize well-being.

12.E1a In making economic decisions in any role, individuals should consider the set of opportunities that they have, their resources (e.g., income and wealth), their preferences, and their ethics.

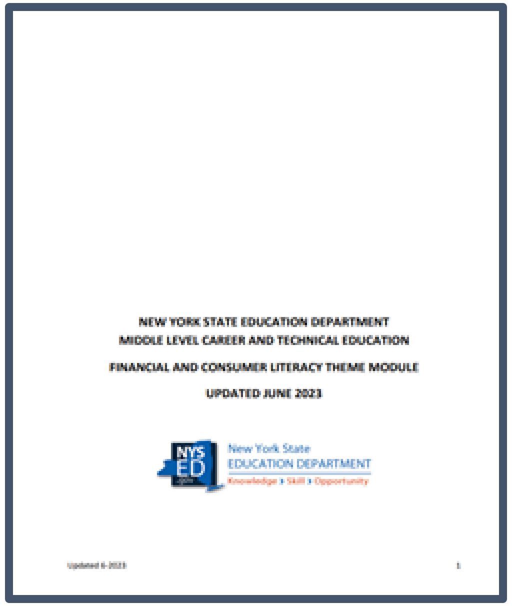
12.E1b Sound personal financial (money management) practices take into account wealth and income, the present and the future, and risk factors when setting goals and budgeting for anticipated saving and spending. Cost-benefit analysis is an important tool for sound decision making. All financial investments carry with them varying risks and rewards that must be fully understood in order to make informed decisions. Greater rewards generally come with higher risks.

12.E1c Managing personal finance effectively requires an understanding of the forms and purposes of financial credit, the effects of personal debt, the role and impact of interest, and the distinction between nominal and real returns. Predatory lending practices target and affect those who are least informed and can least afford such practices. Interest rates reflect perceived risk, so maintaining a healthy credit rating lowers the cost of borrowing.

12.E1d To be an informed participant in the global economy, one must be aware of inflation and have an understanding of how international currencies fluctuate in value relative to the United States dollar.

12. E2 INDIVIDUALS AND BUSINESSES IN THE PRODUCT AND FACTOR MARKETS: Free enterprise is a pillar of the United States economy and is based on the principle that individuals and businesses are free to make their own economic choices as they participate in these markets. Individuals buy the goods and services that they desire from businesses in the product markets, and they contribute to producing these goods and services by supplying the resources that they own to businesses in the factor markets.

12.E2a Given that the resources of individuals (and societies) are limited, decisions as to what goods and services will be produced and to whom to sell one's resources are driven by



NEW YORK STATE EDUCATION DEPARTMENT
MIDDLE LEVEL CAREER AND TECHNICAL EDUCATION

FINANCIAL AND CONSUMER LITERACY THEME MODULE

UPDATED JUNE 2023

NYS ED New York State EDUCATION DEPARTMENT Knowledge > Skill > Opportunity

Updated 6-2023 1

NYSED's Middle Level CTE Financial and Consumer Literacy Theme Module (FACS).
Modules on pages 2-4

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www.nassauboces.org