

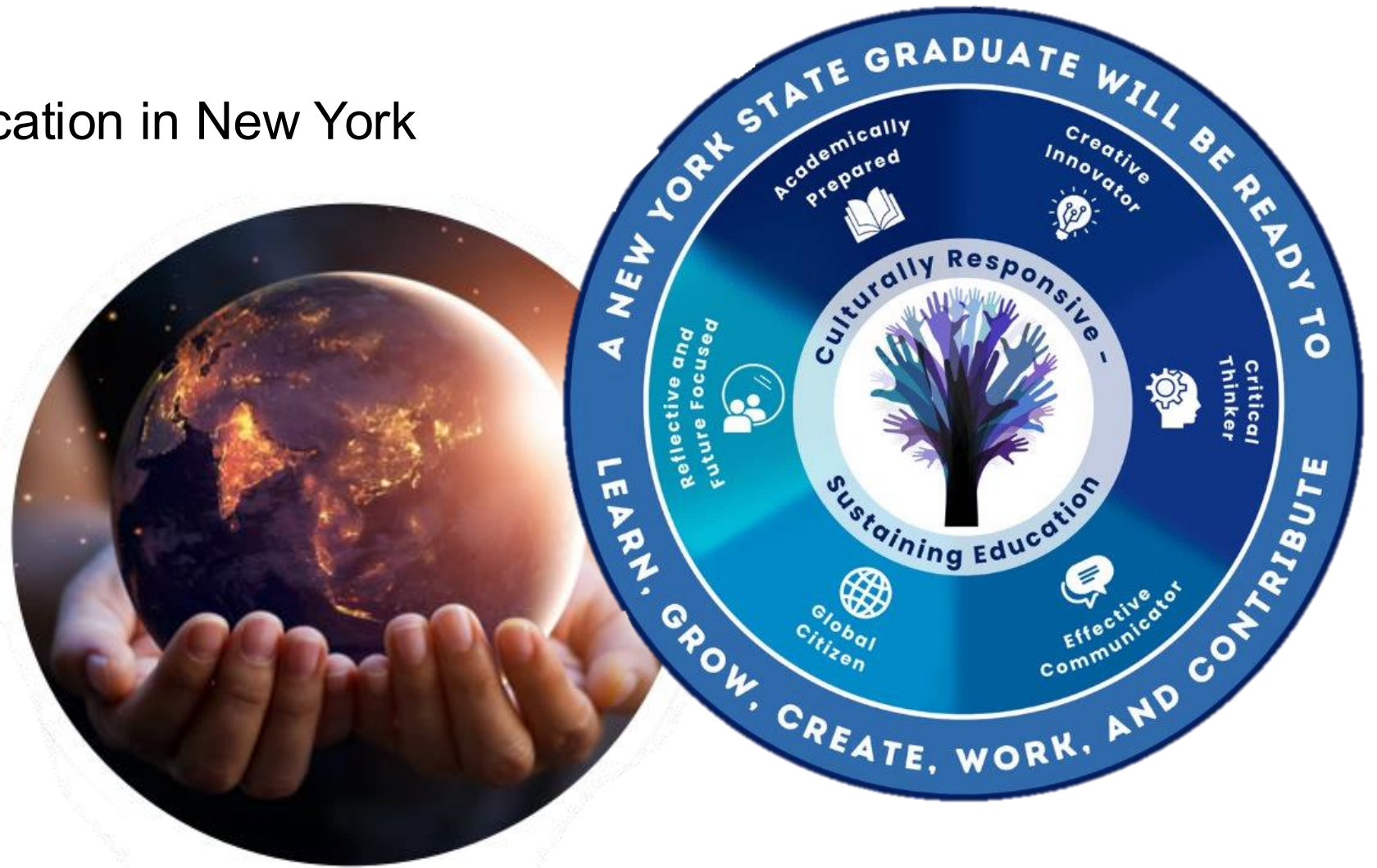
A group of diverse children are running joyfully across a lush green field under a bright blue sky with scattered white clouds. In the foreground, a boy in a blue and yellow striped shirt and a plaid cap is running towards the left with a wide smile. Behind him, several other children, including a girl in a light green shirt and blue jeans, are also running. The scene is vibrant and captures a moment of pure childhood energy.

May 2026 Updates

OFFICE OF STANDARDS
AND INSTRUCTIONAL
PROGRAMS

NY Inspires

A Plan to Transform Education in New York State



New York State Numeracy Initiative: P-12 Mathematics Curriculum Review Guide



PREK-12 MATHEMATICS CURRICULUM REVIEW GUIDE

New York State Education Department

Prepared by Hanover Research





Save the date!

HYBRID Mathematics
Webinar

October 27th, 2026

Agenda (and lunchtime!)
forthcoming

Thank you for holding the
space

4th - 8th Grade Literacy

Instructional Best Practices
and Curriculum Review Guide



Health Education Advisory Group (HEAG)

A statewide group of educators, content experts, and stakeholders convened by NYSED to support the ongoing improvement of health education.

Purpose:

- Advice on health education standards, guidance, and instructional resources.
- Identify emerging trends and priority needs impacting student health and learning.
- Support consistency, alignment, and best practices across New York State.

Goal:

- Ensure all NYS students have access to high-quality, relevant, and equitable health education that reflects current needs and research.



Physical Education RFI

- **Voluntary Participation**

- Districts, schools and individuals may respond

- **Honest, Descriptive Input**

- We are seeking a clear picture of current practices

- **Focus**

- Inform guidance and support – *not compliance*

- **Questions Closed**

- Responses are publicly available

- **Deadline is June 24**

- Follow instructions outlined in the RFI



Personal Finance Education



Beginning 2026–2027
School Year

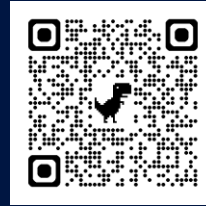
New Instructional Requirements

Climate Education



Beginning 2027–2028
School Year

Personal Finance Education Resources



Grade-Band Learning Objectives

Implementation Resources

Instructional Resources

New York State Education Department
Personal Finance Education
Learning Objectives

Section 100.2(c)(13) of the Commissioner's regulations requires public schools to provide instruction in personal finance education to students in grades Kindergarten through 12 (K-12). Such instruction must be provided to elementary school students by the end of grade 4, to middle school students by the end of grade 8, and to high school students by the end of grade 12. The following learning objectives support implementation of this instructional requirement by providing grade-banded learning objectives to guide instruction across K-12. While the New York State Education Department (NYSED) does not mandate implementation of these objectives, they are intended to provide a framework for instruction.

Topic	Learning Objectives for Grades K-4
Topic 1: Budgeting and Money Management <i>The understanding of how to allocate one's financial resources to meet life goals</i>	By the end of 4th grade, students should be able to do the following: 1.1 Explain what money is used for and identify common forms of money, including coins and bills. 1.2 Demonstrate basic skills such as counting money and making change. 1.3 Differentiate between needs and wants and explain how factors such as price, peer influence, and advertisements can influence purchasing decisions.
Topic 2: Credit and Debt Management <i>The understanding of the role of credit in personal finance and how to avoid potential pitfalls of debt</i>	2.1 Describe the difference between borrowing and lending. 2.2 Explain why a person who borrows money or an item is expected to return it in full, sometimes with an additional amount or condition. 2.3 Provide reasons why a person might lend something to one individual rather than to another, such as trust or responsibility.
Topic 3: Earning Income <i>The understanding of how income is earned and how taxes impact the money that is taken home</i>	3.1 Describe how knowledge, skills, and experience can influence the kinds of jobs people do. 3.2 Explain how people earn money by working and providing goods or services. 3.3 Estimate how much income could be earned from an activity or business operated by young people (e.g., babysitting, lawn service, lemonade stand).
Topic 4: Risk Management <i>The understanding that risks are a part of life and strategies to manage that risk, including insurance policies</i>	4.1 Provide examples of risks that people face and that could result in financial costs (e.g., illness, injury, accidental damage, job loss, theft). 4.2 Recommend ways to reduce or prepare for risks (e.g., planning ahead, setting money aside for emergencies, or taking safety precautions).
Topic 5: Saving and Investing <i>The understanding of the role of putting money aside to plan for longer-term expenditures</i>	5.1 Describe saving as setting money aside for future needs or goals. 5.2 Describe investing as using money in ways that allow it to grow over time. 5.3 Develop a short-term goal and develop a hypothetical savings plan to reach that goal within a defined time frame.

New York State Education Department
Personal Finance Education
Implementation Resources

Section 100.2(c)(13) of the Commissioner's regulations requires public schools to provide instruction in personal finance education for students in grades Kindergarten through 12. The regulations provide for a multi-year phase-in approach for the instructional requirement in personal finance education. Public schools must begin providing instruction in personal finance education for the middle and high school grade bands beginning with the 2026-2027 school year, and for the elementary grade band beginning with the 2027-2028 school year.

Implementation Resource
Embedded Instruction Many personal finance learning objectives align closely with grade-level standards across multiple subject areas, creating opportunities to intentionally crosswalk and embed instruction within those courses. Public schools considering the embedded option should implement instruction through a K-12 lens by identifying the grade levels, subject areas, and courses in which personal finance instruction will be embedded; ensure that instruction is delivered by appropriately certified teachers; establish methods to document how embedded instruction collectively addresses the required personal finance topics across grade bands; and consider professional learning opportunities to support effective implementation. The Embedded Instruction Tool is available on the NYSED Personal Finance Website to support the implementation of the embedded instruction implementation option.
Stand-Alone Course Public schools may provide personal finance education through a stand-alone course. The specific grade level in which a stand-alone course is offered is not prescribed, allowing for local flexibility. However, instruction must be delivered by a teacher holding the appropriate certification for the course code under which the stand-alone course is reported. For information on appropriate certification, please consult the School Courses for the Exchange of Data (SCED)-Certification Crosswalk . Public schools considering the stand-alone course option should ensure the course is taught by an appropriately certified teacher and consider how the stand-alone course fits within school capacity and students' schedules.
Career and Technical Education (CTE) Programming At the middle grade band, students may receive instruction in personal finance through the Financial and Consumer Literacy Module , which is part of the 1.75 unit middle-level CTE requirement. At the high school level, students may receive instruction in personal finance by participating in NYSED-approved CTE programs that include one half unit of Career and Financial Management. All instruction provided through this option must be provided by an appropriately certified CTE teacher.

New York State Education Department
Personal Finance Education
Embedded Instruction Tool

Purpose of this Tool:
This tool is intended to support public schools in planning how to embed Personal Finance Education instruction into required courses. The information recorded in this tool is intended to support ongoing planning and may be revisited, refined, or expanded as implementation progresses, and additional guidance and resources become available.

Grades 5-8 Planning Tables

Learning Objective	Required Subject/Course (in which objective will be embedded)	Instructional Design	Instructional Resources
Topic 1: Budgeting and Money Management - The understanding of how to allocate one's financial resources to meet life goals.			
1.1 Distinguish between financial needs, wants, values, and goals, and explain how each influences spending and savings decisions in real-world situations.			
1.2 Analyze why people with similar incomes may experience different financial outcomes, considering factors such as priorities, obligations, unexpected expenses, access to resources, and decision-making.			
1.3 Create a budget for a hypothetical income that includes planned expenses and savings.			
1.4 Evaluate information about goods and services by assessing the credibility, accuracy, and potential biases of different sources, including advertisements and online content.			
1.5 Explain how external influences such as peers, advertising, technology, and economic conditions can shape consumer choices and finances.			
1.6 Compare common payment methods—including cash, check, credit cards, and digital payment apps—by summarizing their advantages, disadvantages, risks, and consumer protections.			

New York State Education Department
Personal Finance Education
Instructional Resources

Section 100.2(c)(13) of the Commissioner's Regulations requires public schools to provide instruction in personal finance education to students in grades Kindergarten through 12. Such instruction must be provided to elementary school students by the end of grade 4, to middle school students by the end of grade 8, and to high school students by the end of grade 12. For more information and resources, visit the [New York State Education Department \(NYSED\) Personal Finance Education Website](#).

This instructional resource list includes a variety of personal finance tools and materials that districts, schools, and teachers may choose to use to support instruction. The resources are provided for informational purposes only and are not mandated by NYSED. The resources are organized into two categories:

Curricula
These free resources provide full personal finance curricula or units that may be implemented in a stand-alone course, embedded within or across required courses, or delivered within Career and Technical Education programming.

Resource	Description	Implementation Approach	Learning Objective Topic	Grade Band
Federal Deposit Insurance Corporation (FDIC)	Provides curricula for elementary, middle, and high school students. Includes an instructor guide, participant guide, and PowerPoint presentations.	Embedded Instruction Stand-alone Course CTE	Budgeting and Money Management Credit and Debt Management Earning Income Risk Management Saving and Investing	K-4 5-8 9-12
Get a Financial Life	Provides curricula for high school students, with a focus on New York City students.	Embedded Instruction Stand-alone Course CTE	Budgeting and Money Management Credit and Debt Management Earning Income Risk Management Saving and Investing	9-12
Hands on Banking	Provides self-directed financial courses for elementary, middle, and high school students. Includes educator resources.	Embedded Instruction Stand-alone Course CTE	Budgeting and Money Management Credit and Debt Management Earning Income Risk Management Saving and Investing	K-4 5-8 9-12
INTUIT for Education	Provides curricula for middle school and high school students to be taught over the course of a semester.	Embedded Instruction Stand-alone Course CTE	Budgeting and Money Management Credit and Debt Management Earning Income Risk Management Saving and Investing	9-12
Junior Achievement USA	Provides personal finance units for elementary and middle school students. Provides a full curriculum for high school students, that can be used as a stand-alone class or split into units for embedded instruction.	Embedded Instruction Stand-alone Course CTE	Budgeting and Money Management Credit and Debt Management Earning Income Risk Management Saving and Investing	K-4 5-8 9-12

A close-up photograph of a hand holding a silver and gold pen, poised to write on a document. The document features a table with several rows and columns, some of which contain handwritten numbers. The background is slightly blurred, showing more of the document and the hand.

Next Steps

Additional Personal Finance
Education Resources

Climate Education
Resources

Instructional Verification
Guidance

Thank You!

