

Legislative Framework

This document provides a high-level overview of Nevada’s financial literacy legislative framework, statutory requirements, and statewide implementation priorities. It is intended to support Nevada Financial Literacy Council discussions related to strategic planning, council responsibilities, partnerships, educator support, Financial Literacy Month, and future policy considerations.

Why This Matters

Nevada has significantly expanded financial literacy education over the past several years through legislation, statewide standards, educator training requirements, and public awareness initiatives. These laws establish both the foundation and ongoing responsibilities for the Nevada Financial Literacy Council and its partners.

As implementation continues statewide, the council plays an important role in supporting coordination, identifying needs, expanding partnerships, and helping guide future priorities related to financial literacy education.

Nevada National Standing

Nevada received Grade B in the 2023 National Report Card on State Efforts to Improve Financial Literacy in High Schools, reflecting continued progress in statewide implementation and financial literacy access.

This represents an improvement from Nevada’s previous Grade C in 2017.

Key Statewide Financial Literacy Requirements

Nevada law currently requires:

- Financial literacy instruction for students in grades 3–12
- A one-half credit Economics with Financial Literacy graduation requirement
- Financial Literacy Standards integrated into Nevada Academic Content Standards
- An annual Financial Literacy Month
- A State Seal of Financial Literacy
- Educator endorsement requirements for teaching financial literacy
- Ongoing educator professional development and training

- Coordination between education, business, and community partners

Statutory Responsibilities of the Nevada Financial Literacy Council

The Nevada Financial Literacy Council is responsible for supporting statewide financial literacy efforts through:

- Development of strategic plans and recommendations
- Identification of educational resources and learning activities
- Support for Financial Literacy Month initiatives
- Development of criteria related to the State Seal of Financial Literacy
- Promotion of partnerships and statewide collaboration
- Recommendations related to instruction and curriculum
- Support for educator professional learning and implementation efforts

Major Legislative Milestones

Legislation	Key Provisions	Responsible Entity	Council and Statewide Impact
SB 314 (2019)	<ul style="list-style-type: none"> ✓ Establish Financial Literacy Month ✓ Create the State Seal of Financial Literacy ✓ Create the State Financial Literacy Advisory Council Develop educator endorsement requirements Require annual educator summit coordination Require ongoing educator professional development ✓ Support strategic planning and instructional recommendations 	<p>NDE — Financial Literacy Month coordination</p> <p>Nevada Financial Literacy Council — Strategic planning, recommendations, seal support</p> <p>Commission on Professional Standards in Education — Endorsement regulations</p> <p>RPDPs — Professional development and annual summit coordination</p> <p>NSHE/EPPs — Endorsement coursework and transition portfolio requirements</p>	<p>Created the foundation for Nevada’s statewide financial literacy framework and formally established many of the council’s current responsibilities, including strategic planning, partnerships, educator support, and public outreach initiatives</p>

AB 274 (2023)	<p>Restructure council membership and appointments (NDE) to be effective 2028</p> <ul style="list-style-type: none"> ✓ Add student representation to the council ✓ Require “economics and financial literacy” course naming by 2028 <p>Expand instruction on housing, transportation, and healthcare costs within personal financial planning</p>	<p>Superintendent of Public Instruction/NDE — Council appointments</p> <p>School Districts & Charter Schools — Course naming and implementation</p> <p>Educators/District Curriculum Teams — Curriculum updates and instructional implementation</p>	<p>Strengthening council structure, expanded stakeholder representation, and increased emphasis on practical real-world financial literacy instruction and implementation</p>
SB 460 (2025)	<p>Reaffirm educator endorsement requirements</p> <p>Require continued educator training and professional development through regional training programs</p> <ul style="list-style-type: none"> ✓ Continue implementation support for financial literacy instruction 	<p>Commission on Professional Standards in Education — Endorsement requirements</p> <p>RPDPs — Ongoing training and professional development</p> <p>NDE — Statewide implementation support</p>	<p>Reinforced the need for educator capacity building, professional learning systems, and long-term instructional support statewide</p>
SCR 4 (2025)	<ul style="list-style-type: none"> ✓ Officially recognizes Financial Literacy Month <p>Promote public awareness regarding financial capability and education</p> <p>Encourage statewide collaboration and outreach efforts</p>	<p>Nevada Legislature — Resolution adoption</p> <p>NDE & Financial Literacy Council — Awareness activities and outreach</p> <p>Community Partners/Financial Institutions — Public engagement and collaboration</p>	<p>Elevated statewide awareness of financial literacy and reinforced legislative support for continued public engagement and educational initiatives</p>
Nevada Administrative Code (NAC)	<ul style="list-style-type: none"> ✓ Establish financial literacy standards within Nevada Academic Content Standards 	<p>Nevada State Board of Education — Adoption of</p>	<p>Provides the instructional framework guiding curriculum</p>

	<ul style="list-style-type: none"> ✓ Define five core financial literacy domains Establish grade-level and grade-banded expectations Guide district and educator implementation 	<p>standards</p> <p>NDE — Standards guidance and support</p> <p>School Districts & Charter Schools — Local implementation</p> <p>Educators — Classroom instruction</p>	<p>development, classroom instruction, and statewide implementation expectations</p>
Nevada Revised Statutes (NRS)	<ul style="list-style-type: none"> Require financial literacy instruction in grades 3–12 ✓ Require economics and financial literacy graduation credit ✓ Establish the State Seal of Financial Literacy ✓ Establish Financial Literacy Month ✓ Define council responsibilities Establish educator endorsement and professional learning requirements 	<p>Nevada Legislature — Statutory authority</p> <p>NDE — Statewide oversight and coordination</p> <p>Financial Literacy Council — Strategic responsibilities</p> <p>Commission on Professional Standards in Education — Licensure regulations</p> <p>RPDPs — Professional learning</p> <p>School Districts & Charter Schools — Local implementation</p>	<p>Creates the statutory foundation for Nevada’s financial literacy efforts and defines the ongoing responsibilities of the council, districts, educators, and partner organizations</p>

Nevada Administrative Code (NAC)

Nevada’s financial literacy standards:

- Are embedded within Nevada Academic Content Standards for Social Studies
- Include five major financial literacy domains:
 - Financial decision-making
 - Savings and spending
 - Credit and debt

- Insurance, investing, and risk
 - College and career readiness
- Include grade-level expectations for grades 3–5 and grade-banded expectations for grades 6–12
- Support college, career, and life readiness

Key Nevada Revised Statutes (NRS)

Instruction & Graduation Requirements

- Financial literacy instruction is required for grades 3–12
- High school students must complete course titled Economics and Financial Literacy for graduation (excluding alternative and adult diplomas)

State Programs & Recognition

- Nevada established the State Seal of Financial Literacy
- Nevada requires an annual Financial Literacy Month

Educator Support & Professional Learning

- Financial literacy educator endorsements are required through state licensure regulations
- Regional professional development programs must provide continuing training opportunities
- Regional training programs must coordinate annual educator summits related to Financial Literacy Month