

## Implementation Guidance: Financial Education (Formerly Consumer Ed) Graduation Requirement

Latest Update: May 2025

### OVERVIEW

This document covers best practices for implementing the Financial Education Graduation policy (fka Consumer Education<sup>1</sup>) which requires students to receive a 9-week unit of study in financial education.

### IMPLEMENTATION GUIDANCE and REQUIREMENTS

- **Time-Bound:** A unit of study in financial education is at least 9-continuous weeks of sequential lessons (45 min/day or equivalent in block or other atypical bell schedules).
- **Content:** A unit of study in financial education covers each of the Seven Content Topics of Financial Education: Economic Concepts, Money Management, Banking, Credit, Insurance, Investing and Consumer Protection. The only curricular resource that satisfies all these content requirements is our own [CPS Empowered!](#).
- **Courses:** The unit of study **can be taught as a stand-alone course** (one semester or full year) **OR be integrated** into any of the following subject areas/programs: Social Science, Math, Senior or Junior Seminar courses, Mathematics, Career and Technical Education (Business), Physical Education/JROTC, or any other existing or elective course(s).<sup>2</sup>
- **Teacher Licensure Requirements:** Any 9-12 Educator license can be assigned the Financial Education requirement. Training is required for staff new to delivering this requirement.
- **Grading/Marking Completion:** Teachers must enter **P** (pass) or **F** (incomplete) during grade entry for students' requirement to be marked as met on transcripts. Additional information available through [Programming Guidance](#). Schools are required to maintain evidence of completion. For more information, join our [training](#).

### IMPLEMENTATION RESOURCES

Here are resources that can support your school team in ensuring your all students meet the graduation requirement:

- **Financial Education Curriculum** - In 2018, the district created the [Empowered!](#) curriculum, which may be used by teachers for the 9 week unit. This additional [crosswalk document](#) is constantly updated and can assist in incorporating additional external resources.
- **Financial Education Partners:** Access the [FinEd Community Partners page](#) on our website to connect with external organizations that offer curricular resources to enrich the CPS unit of study.
- **HS Scheduling Site:** Please refer to the following guides: HS Master Schedule Building in Follett Aspen Phase 1 User Guide and HS Master Schedule Building in Follett Aspen Phase 2 User Guide. In addition, please also reference the updated [FinEd programming guidance document here](#), which includes new FinEd codes for SY22-23.
- **Teacher Training:** [Click to open our Training Schedule](#) for both training to launch and track your FinEd unit (3-hours) and 1-hour after school training on specific topics.
  - For an asynchronous webinar training, Use Course Code: 61301 and Class Code 113362

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<sup>1</sup> IL State Law still refers to this requirement as “Consumer Education” and [mandates](#) this unit of study. We have branded this as “Financial Education” inside CPS since 2017.

<sup>2</sup> The 9-week FinEd Requirement cannot be simultaneously met with other time-bound requirements. For example, A full year civics course can integrate FinEd for 1 quarter, but a single semester Civics course cannot.

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- To be made aware of special trainings or partners' training join our [FinEducator Google Classroom](#)
- Contact [dkvoss@cps.edu](mailto:dkvoss@cps.edu) for additional specialized training options.

**\*DIGITAL OPTION EXCEPTION:** In case of situations where a high school senior cannot be programmed into a course that can fit the requirement because they transferred into the school without the FinEd credit or because they failed the unit in a previous course, please email [dkvoss@cps.edu](mailto:dkvoss@cps.edu) for support.