

## MEMORANDUM

**TO:** District Superintendents  
Instructional Leaders  
Career and Technical Education Directors/Coordinators  
Personnel Administrators  
School Counselors

**FROM:** Kayce Cook, Ed.D.  
Director of the Office of Career Readiness

**DATE:** May 6, 2025

**RE:** Personal Finance 0.5 Unit Update Memo

As a follow-up to the May 9, 2023, Personal Finance one-half (0.5) unit Graduation Requirement Memorandum, the South Carolina Department of Education (SCDE) is providing updated guidance to ensure students experience rigorous, personalized instruction in personal finance.

Recognizing the varied program structures and student needs across districts, and in response to field feedback, the SCDE is revising options for fulfilling the requirement while maintaining the full scope of standards-based instruction.

### Courses Approved to Meet the Personal Finance Graduation Requirement

Following a thorough evaluation of related one-unit courses, Advanced Personal Finance (5131) and Financial Fitness (5812) have been determined to fully align with the Personal Finance standards and may be used to satisfy the graduation requirement.

The 2025–2026 school year will be the **final year** during which the following courses may substitute for the Personal Finance one-half (0.5) unit requirement:

<b>Activity Code</b>	<b>Course Title</b>	<b>Credit (Unit)</b>
5271	Banking Services	1.0
5273	Business Finance	1.0
5400	Entrepreneurship	1.0
5277	Securities and Investments	1.0

The only courses approved to satisfy the Personal Finance graduation requirement moving forward are:

<b>Activity Code</b>	<b>Course Title</b>	<b>Credit (Unit)</b>
5141	Personal Finance	0.5
5131	Advanced Personal Finance	1.0
5812	Financial Fitness	1.0

If a district wishes to use a post-secondary course aligned to one of the approved courses, consult the [Course Code Database](#). If alignment is not already approved, submit a [Dual Credit for Completer Status Implementation Form](#).

#### Acceptable Certification Fields to Teach a Personal Finance Course

Teachers certified in the following fields may teach Personal Finance without additional preparation; however, participation in Personal Finance related professional development is strongly encouraged.

<b>Certification Code</b>	<b>Certification Field</b>
4H	Business and Marketing Education
35	Family and Consumer Science
4B	Business/Marketing/Computer Technology*
44	Accounting and Related Business*
48	Accounting and Related Economics*
47	Business Education*
40	Commerce/Office Occupations*
46	Data/Information Processing*
32	Distributive Education*

(\*Certification fields marked with an asterisk are no longer issued but remain acceptable if the certificate is current and valid.)

## Teacher Certification Requirements to Teach the One-Half (0.5) unit Personal Finance (5141) Course

Educators must meet one of the following options:

**OPTION 1** – Grade Level Certification (GLC) with historical college transcripts (2010 and higher) for courses associated with banking, budgeting, insurance, investing, behavioral economics, and credit **plus** W!se Personal Finance Teacher Certification

**OPTION 2** – GLC and training pertaining to banking, budgeting, insurance, investing, behavioral economics, credit (example Personal Finance Symposium) **plus** W!se Personal Finance Teacher Certification

**OPTION 3** – GLC with history of teaching Financial Literacy 2703 **plus** W!se Personal Finance Teacher Certification

**OPTION 4** – GLC with Master Financial Literacy Teacher Award from SC Economics

## Teacher Requirements to Teach the one- (1-) unit Personal Finance (5131) or Financial Fitness (5812) Course

Educators must meet one of the following options:

**OPTION 1:** Prior teaching experience in any of the following courses:

- Advanced Personal Finance (5131)
- Banking Services (5271)
- Business Finance (5273)
- Entrepreneurship (5400)
- Financial Fitness 1 (5812)
- Securities and Investments (5277)

(Historical teaching assignments must be verified through a master schedule or administrator.)

**OPTION 2:**

- Pass the American Association of Family and Consumer Science Certified Personal and Family Finance Educator Exam, **and**
- Complete the NGPF Certification for Educators in:
  - Banking and Budgeting
  - Credit
  - Insurance
  - Investing
  - Paying for College
  - Behavioral Economics
  - Wise Personal Finance for Teacher Certification

(For the certifications listed above, certificates of completion including dates must be submitted to Eleanor Glover [eglover@ed.sc.gov](mailto:eglover@ed.sc.gov).)

**OPTION 3:**

- Complete the NGPF Certification for Educators
- Professional Level Endorsement Requirement, and the following requirements:
  - Complete Associate Level Endorsement
  - Complete a Methods of Teaching General Financial Literacy or earn the Master Financial Literacy Teacher endorsement

**2025 Personal Finance Symposium – Summer Training Opportunity**

As a reminder, refer to the [Personal Finance Symposium District Memorandum](#) for a 2025 summer training option.

<b>Dates:</b>	June 10-11, 2025
<b>Location:</b>	Darla Moore School of Business, 1014 Greene Street, Columbia, SC
<b>Capacity:</b>	Limited to 80 teachers
<b>Registration Deadline:</b>	May 23, 2025 (No on-site registration)
<b>Registration Fee:</b>	\$250 (includes training, certification prep, exam, and meals; <b>lodging not included</b> )

**For symposium questions, contact:**

Dr. Eleanor Glover Gladney: [eglover@ed.sc.gov](mailto:eglover@ed.sc.gov)

Sarah Ostergard: [sarah.ostergaard@moore.sc.edu](mailto:sarah.ostergaard@moore.sc.edu)

**For certification-related questions, contact:**

Sherry Schneider: [SSchneider@ed.sc.gov](mailto:SSchneider@ed.sc.gov) | 803-896-0384

CTE Educator Services: [CTECertification@ed.sc.gov](mailto:CTECertification@ed.sc.gov) (or use the My SC Educator Portal)

**For general questions regarding this memorandum, contact:**

Dr. Eleanor Glover Gladney: [eglover@ed.sc.gov](mailto:eglover@ed.sc.gov) | 803-734-3826 | or the Office of Career Readiness