

AB 2927 District Planning Guide

Everything California school districts need to plan, prepare, and successfully implement the new personal finance requirement.

Built in California. Built by a California teacher. Built for California schools.

ABOUT THIS GUIDE

California has a new graduation requirement. Is your district ready?

AB 2927 requires every California high school to offer a stand-alone, one-semester personal finance course beginning in the **2027-2028 school year**. For students graduating in the **2030-31 school year** and beyond, this course becomes a graduation requirement.

Notably, a student who completes the personal finance course may elect to be exempt from the separate requirement to complete a one-semester course in economics. This is a scheduling consideration that may affect how districts structure their social studies programs.

This guide is designed to help district leaders, curriculum directors, and teachers understand what the requirement means, what decisions need to be made, and how to plan a successful implementation, whether you are just beginning to explore options or are already in the evaluation process.

This guide is vendor-neutral where it counts.

The planning steps, questions, and timelines in this document apply to any district, regardless of which curriculum solution you ultimately choose. Our goal is to help you plan well, not simply to sell you something.

UNDERSTANDING THE LAW

What AB 2927 Requires

The legislation is clear about **what** must be taught. It intentionally leaves **how** districts deliver it up to each district, which means every district must make its own curriculum, staffing, and implementation decisions.

What the law requires

- One semester, stand-alone personal finance course
- Required for all students
- 13 defined financial literacy topic areas
- Statewide implementation: Fall 2027
- Graduation requirement beginning with students graduating in 2030-31
- Students completing the course may elect to waive the economics requirement

What the law does NOT prescribe

- Which curriculum to use
- Which teachers must deliver it
- How assessments are structured
- What technology platforms to use
- How professional development is provided

THE 13 REQUIRED AB 2927 TOPIC AREAS

1	Banking	Fundamentals of banking for personal use, including savings and checking accounts and managing to minimize fees.
2	Budgeting	Principles of budgeting for independent living.
3	Employment and Income	Employment and understanding factors that affect net income, including wages, payroll deductions, and other income-related topics.
4	Credit and Debt	Uses and effects of credit, including managing credit scores and the relation of debt and interest to credit.
5	Loans	Uses and costs of loans, including student loans, and policies that provide student loan forgiveness.
6	Insurance	Types and costs of insurance, including home, auto, health, and life insurance.
7	Taxes	Impacts of the tax system on personal income, including filing taxes and reading tax forms and pay stubs.
8	Investing and Wealth Building	Principles of investing and building wealth, including tax-advantaged investments such as pensions, 401(k) plans, IRAs, stocks, bonds, mutual funds, and index funds.
9	Consumer Protection	Raising awareness of common scams and frauds and preventing identity theft.
10	Higher Education Financing	Financing options for college, workforce education, community college, and career technical pathways, including scholarships, merit aid, and student loans.
11	Financial Psychology	Understanding how psychology can impact one's financial well-being.
12	Charitable Giving	How to incorporate giving into a personal financial plan, including donations, volunteering, and community contribution.
13	Additional Personal Finance Topics	Other topics that are directly and specifically relevant to personal finance.

KEY DATES

The Planning Timeline

Every California district must implement simultaneously. There is no phased rollout. This shared deadline means the 2026-2027 school year is the critical planning and decision window.

NOW 2025-26	FALL 2026	SPRING 2027	SUMMER / FALL 2027
● Explore options ● Identify internal stakeholders ● Begin preliminary research ● Attend demos or info sessions	● Form district working group ● Evaluate curriculum solutions ● Assess staffing needs ● Begin board planning	● Finalize curriculum selection ● Board approval (if required) ● Assign or hire teachers ● Sign contracts	● Teacher onboarding & PD ● Course scheduled and rostered ● Materials distributed ● STATEWIDE LAUNCH

Key insight: Districts that begin evaluation early will have more time to engage teachers, complete board processes, and avoid last-minute scrambling under pressure.

DISTRICT PLANNING

Questions Every District Needs to Answer

These are the decisions your district will face. Use this as a starting point for internal planning conversations with your working group, board, and department leads.

STAFFING

Who will teach this course?

Many districts will assign personal finance to existing Social Science, Math, Economics, Business, or CTE teachers. Most will not have a dedicated personal finance background. Consider: How many sections will you need to offer per semester? How many teachers does that require? What departmental home makes sense for your district?

CURRICULUM

Will you build your own curriculum or use an existing solution?

Building internally requires significant time investment, content expertise, and ongoing maintenance. Using an external solution can accelerate implementation and reduce planning burden. Either way, your curriculum must address all 13 required topic areas.

COMPLIANCE

How will you document and demonstrate alignment?

The state will expect districts to show that required topics are covered. A curriculum crosswalk that maps your lessons to each required topic area is an important compliance tool.

TEACHER SUPPORT**What training and ongoing support will teachers receive?**

Teachers assigned to this course may have never taught personal finance. A one-day professional development session at the start of the year is often the minimum. Consider what ongoing support looks like when teachers encounter unfamiliar content mid-semester.

SCHEDULING**What bell schedule do your schools run, and does your curriculum work with it?**

California high schools operate on traditional, block, and hybrid schedules. A curriculum designed for only one schedule type may not work consistently across all your schools.

PROCUREMENT**What is your district's approval process for new curriculum?**

Some districts require board approval, formal RFP processes, or instructional materials review cycles. Understanding your internal timeline is critical to making the Fall 2027 deadline.

District Implementation Checklist

Use this checklist to track your district's progress through the planning and implementation process. This applies regardless of which curriculum solution you choose.

PHASE 1: Explore & Organize

- Identify your district's planning lead for AB 2927
- Form an internal working group (curriculum, principals, teachers)
- Review the AB 2927 legislation and 13 required topics
- Map your district's high school enrollment and grade-level cohorts
- Estimate how many sections and teachers will be needed
- Identify which department(s) will house the course

PHASE 2: Evaluate & Decide

- Research curriculum options (internal build vs. external solution)
- Request demos or sample materials from vendors
- Verify curriculum alignment to all 13 AB 2927 topics
- Evaluate teacher support and professional development included
- Confirm compatibility with your school's bell schedule(s)
- Understand your district's procurement and approval process

PHASE 3: Prepare to Launch

- Finalize curriculum selection
- Complete board or administrative approval (if required)
- Assign teachers and notify department chairs
- Schedule professional development for Summer 2027
- Confirm course is on the master schedule for Fall 2027
- Establish a compliance documentation process

PHASE 4: Launch & Support

- Deliver teacher onboarding and training
- Distribute student materials and course resources
- Set up digital platforms (Google Classroom, Canvas, etc.)
- Establish mid-year check-in process with teachers
- Collect student and teacher feedback for future improvement
- Begin planning for next cohort

STAFFING REALITY

How Many Teachers Will Your District Need?

Use this quick reference to estimate how many teachers your district will need to deliver the personal finance course. This is based on standard California teaching load assumptions.

Total HS Enrollment	Est. Students per Grade	Est. Teachers Needed (FTE*)	Contract Range (est.)
1,000-2,000	250-500	~0.5-1.0 FTE*	\$5K-\$15K / yr
2,000-5,000	500-1,250	~1.0-2.0 FTE*	\$10K-\$37K / yr
5,000-10,000	1,250-2,500	~2.0-3.5 FTE*	\$25K-\$75K / yr
10,000-20,000	2,500-5,000	~3.5-7.0 FTE*	\$50K-\$150K / yr

* FTE (Full-Time Equivalent): one FTE represents one full-time teacher position. Assumes ~5 classes/day, ~30 to 35 students per class, one-semester course per grade level.

ABOUT FUTURE FINANCE

Built Inside a California Classroom

Future Finance was created by **Stephen Markey**, a current California high school teacher who teaches personal finance and mathematics every day. After seeing AB 2927 approaching, it became clear that districts were about to face a challenge much larger than simply adding another class. Most districts will not have the time, staffing, or resources to build a complete program from scratch.

Future Finance was created to remove that burden.

Full Semester Curriculum

16 to 18 week course aligned to all 13 AB 2927 topic areas. Flexible two-layer lesson design works across traditional, block, and hybrid schedules without modification.

Teacher Ready from Day One

Every lesson includes teacher-ready slides, student activities, and assessments. A short daily video (3 to 5 min) delivered to each teacher's inbox before class so teachers feel prepared regardless of their background.

California Specific

Built for California, not adapted to it. Content includes California tax returns (1040 + CA 540), California paychecks, CA housing and cost of living, CSU/UC/CC pathways, and California-specific career and financial scenarios.

Compliance Aligned

All 13 required AB 2927 topic areas are covered and documented. District leaders receive a full compliance crosswalk mapping every lesson to the state requirement.

Also includes ongoing teacher support throughout the school year and full compatibility with Google Classroom and Canvas.

Ready to talk implementation?

We offer a free district demo and a complete One Topic Experience: a fully developed, classroom-ready tax unit so your team can see exactly how Future Finance works before making any decisions.

■ **Request a free demo at futurefinance.net**

A district requirement should not become a district burden.

California districts have a requirement coming. Future Finance built the implementation solution.

futurefinance.net | Built in California. Built by a California teacher. Built for California schools.