THE STATE EDUCATION DEPARTMENT / THE UNIVERSITY OF THE STATE OF NEW YORK / ALBANY, NY 12234

OFFICE OF STANDARDS AND INSTRUCTIONAL PROGRAMS
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TO: BOCES District Superintendents
Superintendents of Public Schools
Administrators of Public and Charter Schools

FROM: Dr. Santosha Oliver, Assistant Commissioner

DATE: November 4, 2025

SUBJECT: Proposed Amendment of Section 100.2 of the Regulations of the Commissioner of Education to Require Instruction in Personal Finance Education and Climate Education

The New York State Education Department (NYSED or "the Department") recognizes the importance of preparing students with the knowledge and skills necessary to navigate the financial and environmental challenges of the 21st century. Personal finance education and climate education are essential to ensuring that students graduate as informed and empowered individuals, capable of managing their personal finances; making sound decisions; understanding the impacts of climate change; and preparing for economic independence, environmental stewardship, and long-term success. This memorandum is intended to support districts in the effective implementation of K-12 climate education and personal finance education.

At the November Board of Regents Meeting, as part of Phase 1 of the NY Inspires Plan and consistent with the recommendations of the Blue Ribbon Commission on Graduation Measures, the Department proposed the amendment of section 100.2(c) of the Regulations of the Commissioner of Education to require instruction in personal finance education and climate education for all public school students in grades kindergarten (K) through twelve. The proposed amendment provides that instruction in personal finance education and climate education shall be provided by the end of the last year of each grade band – elementary, middle, and high school. Specifically, 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 proposed amendment provides for a multi-year phase-in approach for the new instructional requirements in personal finance education and climate education:

New Instructional Requirement	Middle Grade Band (Grades 5–8) and High School Grade Band (Grades 9–12)	Elementary Grade Band (Grades K–4)
Personal Finance Education	Beginning with the 2026–2027 school year (SY)	Beginning with the 2027–2028 SY
Climate Education	Beginning with the 2027–2028 SY	Beginning with the 2028–2029 SY

The phased rollout of these instructional requirements over multiple years and by grade band will allow for flexibility in local implementation. While the proposed instruction in personal finance education and climate education must begin in the years identified in the chart above, districts do not need to wait for the established timelines for each grade band to begin providing instruction. For example, in the 2026-2027 school year, districts could begin to provide climate education instruction to students in the elementary, middle, and/or high school grade bands. However, at a minimum, climate education instruction must be provided in each grade band by the end of the 2028-2029 school year. Additionally, under the proposed amendment, each year during the phase in, each school district will be required to submit verification to the Commissioner of Education that it has implemented instruction in personal finance education and climate education within the grade bands prescribed in the regulations.

To support implementation of the new instructional requirements, the Department guided by expert stakeholder input has identified key topics for both personal finance education and climate education. These topics serve as the foundation for developmentally appropriate instruction across the K–12 continuum, ensuring alignment with grade-level expectations in elementary, middle, and high school.

Personal Finance Education:

- Budgeting and Money Management
- Credit and Debt Management
- Earning Income
- Risk Management
- Saving and Investing

Climate Education:

- Causes of Climate Change
- Impacts of Climate Change
- Solutions for Climate Change

To support instructional planning, the Department will develop grade band objectives that reflect a coherent and developmentally appropriate progression of learning in personal finance education and climate education. These objectives will assist educators in designing instruction that builds across elementary, middle, and high school levels. Additional information regarding the grade band objectives is forthcoming.

The New York State learning standards and frameworks offer multiple entry points for integrating age-appropriate key concepts in personal finance education and climate education. Through this integration, students have meaningful opportunities to apply discipline-specific knowledge and skills while simultaneously developing the attributes outlined in the New York State Portrait of a Graduate.

Written comments on the proposed amendment will be accepted for 60-days after its publication in the New York State Register on November 19, 2025 (must be received by **January 19, 2026**) and can be submitted to REGCOMMENTS@nysed.gov and/or mailed to:

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For questions related to NY Inspires, please email GradMeasures@nysed.gov.