



TO: P-12 Education Committee

FROM: Angelique Johnson-Dingle *Angelique Johnson-Dingle*

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

DATE: October 23, 2025

AUTHORIZATIONS:

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Summary

Issue for Discussion

Should the Board of Regents adopt the proposed amendment of section 100.2 of the Regulations of the Commissioner of Education to require instruction in personal finance education and climate education?

Reason for Consideration

Review of policy.

Proposed Handling

The proposed amendment will be presented to the P-12 Education Committee for discussion at the November 2025 meeting of the Board of Regents. A copy of the proposed amendment (Attachment A) is attached.

Procedural History

A Notice of Proposed Rule Making will be published in the State Register on November 19, 2025, for a 60-day public comment period. Supporting materials are available upon request to the Secretary of the Board of Regents.

Background Information

In November 2023, the Blue Ribbon Commission on Graduation Measures ("BRC" or "Commission") presented recommendations to the Board of Regents. The Graduation Measures Initiative was an unprecedented effort that brought together student voices along with a diverse range of stakeholders including parents, educators,

administrators, school support staff, representatives of higher education, and the business community. The BRC created a roadmap for learning-centered education that best meets the needs of every student in New York State (NYS) and incorporates competency imperatives that provide them with the practical skills needed for the dynamic demands of tomorrow's workforce. As leaders in education, the Blue Ribbon Commission members were mindful of the need to prepare New York State graduates for success in a complex and rapidly changing world and to ensure they have the knowledge and life skills necessary to navigate 21st-century life.

In November 2024, the Department presented NY Inspires: A Plan to Transform Education in New York State. This plan included a timeline for implementing the four key transformations for implementing the recommendations of the BRC. As part of Phase 1, consistent with the Commission's recommendations, the Department is proposing to amend section 100.2 of the Commissioner's regulations to require instruction in personal finance education and climate education for public school students in grades kindergarten (K) through 12. 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.

Additionally, the proposed amendment provides for a multi-year phase-in approach for the new instructional requirements for personal finance education and climate education as follows:

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 the greatest flexibility in local implementation. While school districts must begin to provide instruction in personal finance education and climate education in the years identified in the chart above, they do not need to wait for the established timelines for each grade band to begin implementation. For example, in the 2026-2027 school year, districts could provide instruction in personal finance education to students in the elementary grade band and/or instruction in climate education to students in one or more of the grade bands.

Additionally, under the proposed amendment, each year during the phase-in, school districts 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.

The Department is working with stakeholders on the development of comprehensive guidance to proactively support districts with the effective implementation of high quality, culturally responsive personal finance education and climate education in grades K-12, with flexibility to meet their local needs. The guidance will include, among other things, broad topics to be integrated into K-12 educational programs. For personal finance education, the topics include Budgeting and Money Management, Credit and Debt Management, Earning Income, Risk Management, and Savings and Investing. For climate education, these topics include Causes of Climate Change, Impacts of Climate Change, and Solutions for Climate Change. Objectives for each of these topics will be developed for the elementary, middle, and high school grade bands to ensure a comprehensive and developmentally appropriate progression of instruction in personal finance education and climate education. In addition, the Department will issue instructions for districts on how to submit the verification of implementation of instruction in personal finance education and climate education.

Related Regents Items

[July 2025: Proposed Adoption of the New York State Portrait of a Graduate](https://www.regents.nysed.gov/sites/regents/files/725bra8.pdf)
(<https://www.regents.nysed.gov/sites/regents/files/725bra8.pdf>)

[March 2025: Proposed Amendment of Sections 100.5\(a\) and \(b\) and 100.4\(d\) of the Regulations of the Commissioner of Education Relating to Exemptions from Diploma Assessment Requirements for Major Life Events](https://www.regents.nysed.gov/sites/regents/files/325p12a2.pdf)
(<https://www.regents.nysed.gov/sites/regents/files/325p12a2.pdf>)

[November 2024: NY Inspires: A Plan to Transform Education in New York State](https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20Graduation%20Measures%20Update.pdf)
(<https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20Graduation%20Measures%20Update.pdf>)

[June 2024: New York State Graduation Measures Initiative: A Transformational Vision](https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20New%20York%20State%20Graduation%20Measures%20Initiative%20-%20.pdf)
(<https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20New%20York%20State%20Graduation%20Measures%20Initiative%20-%20.pdf>)

[May 2024: New York State Graduation Measures Initiative: Board of Regents Update](https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20New%20York%20State%20Graduation%20Measures%20Initiative_0.pdf)
(https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20New%20York%20State%20Graduation%20Measures%20Initiative_0.pdf)

[November 2023: New York State Graduation Measures Initiative: Recommendations from the Blue Ribbon Commission](https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20New%20York%20State%20Graduation%20Measures%20Initiative.pdf)
(<https://www.regents.nysed.gov/sites/regents/files/FB%20Monday%20-%20New%20York%20State%20Graduation%20Measures%20Initiative.pdf>)

Recommendation

Not applicable.

Timetable for Implementation

It is anticipated that the proposed amendment will be presented for permanent adoption at the March 2026 Regents meeting, after publication of the proposed amendment in the State Register and expiration of the 60-day public comment period required under the State Administrative Procedure Act. If adopted at the March 2026 meeting, the proposed amendment will become effective March 25, 2026.

AMENDMENT TO THE REGULATIONS OF THE COMMISSIONER OF EDUCATION

Pursuant to sections 101, 207, 208, 209, 305, 309, and 3204 of the Education Law.

1. Subdivision (c) of section 100.2 of the Regulations of the Commissioner of Education is amended by adding two new paragraphs (13) and (14) to read as follows:

(13) for all public school students in grades kindergarten through 12, instruction in personal finance education, as follows:

(i) Beginning with the 2026-2027 school year and thereafter, such instruction shall be provided to middle school students by the end of grade 8 and high school students by the end of grade 12.

(ii) Beginning with the 2027-2028 school year and thereafter, such instruction shall be provided to elementary school students by the end of grade 4.

(iii) For the 2026-2027, 2027-2028, and 2028-2029 school years, each school district shall verify to the commissioner that it has implemented instruction in personal finance education in accordance with the requirements of this paragraph.

(14) for all public school students in grades kindergarten through 12, instruction in climate education, as follows:

(i) Beginning with the 2027-2028 school year and thereafter, such instruction shall be provided to middle school students by the end of grade 8 and high school students by the end of grade 12.

(ii) Beginning with the 2028-2029 school year and thereafter, such instruction shall be provided to elementary school students by the end of grade 4.

(iii) For the 2027-2028 and 2028-2029 school years, each school district shall verify to the commissioner that it has implemented instruction in climate education consistent with the requirements of this paragraph.