

# History: The Nevada State Seal of Financial Literacy


Adopted on June 5, 2019, Senate Bill 314 established a State Seal of Financial Literacy to be affixed to the diploma of students graduating from public High School in Nevada, starting with the graduating class of 2023.


This bill supplements SB 249 passed in the 2017 legislative session requiring instruction in Financial Literacy in grades 3-12 in Nevada.


**IMPORTANT NOTE** The Nevada Department Of Education has purchased seals for diplomas which will be mailed to districts. The **FIRST 100** students to earn the seal will receive cords to wear at graduation!



## How Will This Benefit Student Lives?

 Students will be equipped with the knowledge to make good financial choices post graduation.

 By understanding credit scores and the financial impacts of borrowing too much, students may avoid debt traps & which could negatively impact them for years.

 Students will learn the magic of compound interest and how time is their most valuable asset they have.

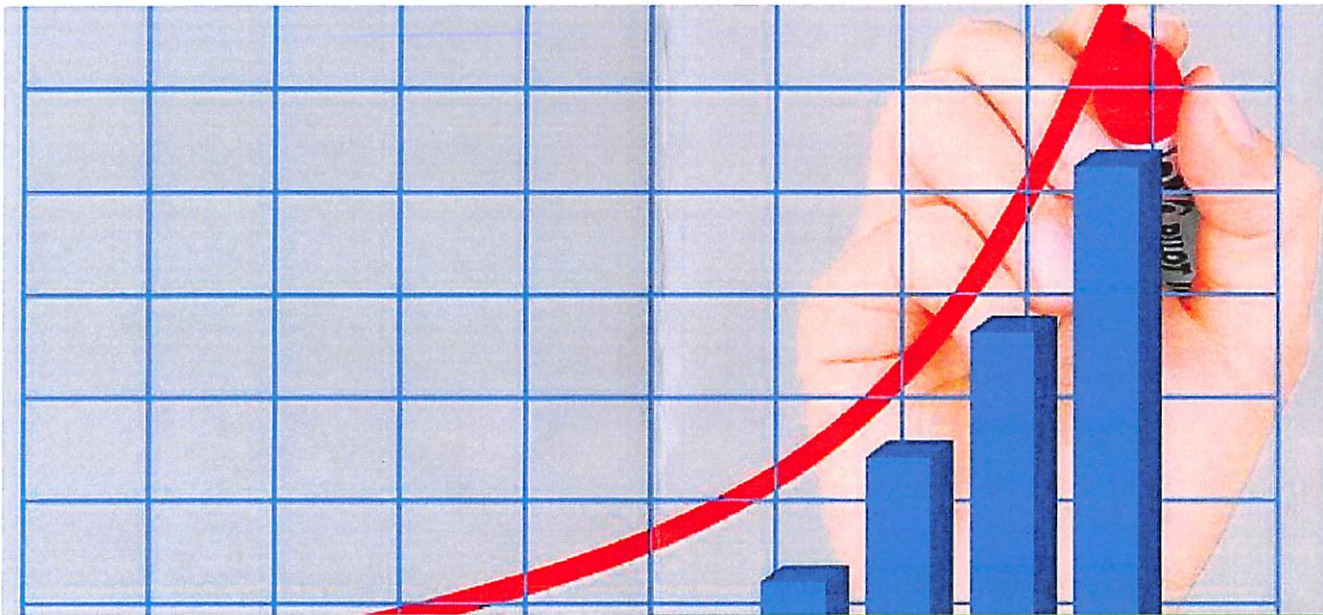
**Educate and Encourage  
Students to Change Their Life  
Trajectory in Personal Financial  
Wellness by Earning a Financial  
Literacy Seal in Nevada.**

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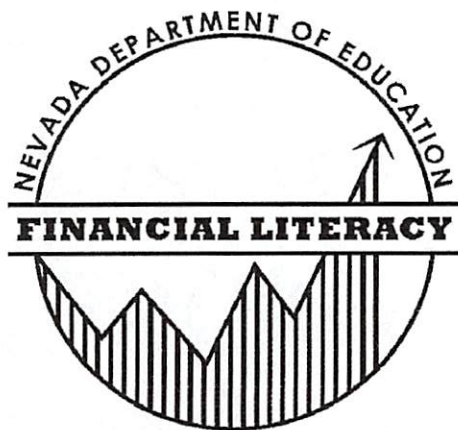
# Nevada State Seal in Financial Literacy





## Why Seek the Seal?

**Financial knowledge leads to better choices, lower stress, and increased financial freedom resulting from creating financial stability as a fully informed, young adult.**



## Requirements for Obtaining the Seal

### GPA

Students must earn at least a 3.25 grade point average, on a 4.0 grading scale, or a 3.85 weighted grade point average, on a grading scale AND

### Demonstrate Proficiency

- Earn a score of 85% on a Financial Literacy Assessment provided by the Nevada Department of Education OR
- A grade of B or higher in a college level course in financial literacy instruction OR
- A score of gold or higher on the ACT National Career Readiness Certificate AND

### Coursework (3 Credits)

Economics, Financial Literacy, Life Skills with Financial Literacy, Micro/Macro Economics, US Government, US History, and World History

## Financial Literacy Topics

These are just a few of the vital skills students will learn when they aspire to obtain the Seal of Financial Literacy.

### *Saving and Spending*

There are so many tools available today to help students on their journey of saving and intelligent spending.



### *Credit and Debt*

If you don't understand how to build good credit, and evaluate loan offers, how will you pick the best, non predatory products?



### *21st Century Investing*

The single most important concept students can learn is the concept of compound interest and how to invest in themselves, early & often.



### *College/Career Readiness*

Students will learn how to evaluate financial aid offers and if they are not college bound, how to choose a trade school or pursue a career after they graduate.

