U.S. Personal Finance Certification Examination

Financial literacy skills are workforce readiness skills!

The U.S. Personal Finance Certification Examination is an industry-approved, entry-level assessment that is customized for high school students and adult learners to measure a foundational understanding of personal finance knowledge and skills, including wealth-building strategies such as investing and retirement planning.

- An education and workforce development credential for high school, special education, adult and literacy education, correctional education, workforce training programs, postsecondary education, and more
- Two exams—Exam A and Exam B—written on different literacy levels for more equitable accessibility and accurate assessment; both exams assess the same important personal finance content required for successful money management and result in the same Certificate of Certification and Digital Badge
- Based on the National Standards for Personal Financial Education, National Standards for Adult Financial Education, Money Principles for All Americans, and Career & Technical Education (CTE) personal finance competencies
- 12 Content areas assessed include financial decision making, budgeting, income, taxes, banking, spending, credit, debt, scams and identity theft, insurance, savings, and investing and retirement
- Exam Resources Package includes the free Exam Manual (credential administrators, review panel, exam information, administration, ordering, blueprint, and personal finance competencies), Study Guide and Curriculum Framework, Practice Exam A, Practice Exam B, and Multimedia Curriculum Toolkit (coming soon)

NOTE: The Online Personal Finance Institutes are aligned with the U.S. Personal Finance Certification Examination, equipping educators with the content knowledge, instructional strategies, curriculum, and 400+ classroom-ready resources that they need to prepare high school students and adult learners to pass the Exam. Personal Finance Educator Certification, 3-hours of university undergraduate/graduate credit, and independent study options available.

EXAM & INSTITUTE DETAILS	QUESTIONS
U.S. Personal Finance Certification Examination – CTECS	Darren Morris at dmorris@ctecs.org or 804-543-6094

CTECS
Career and Technical Education Consortium of States