

Latest National Financial Literacy Test Results Reveal Continued Gaps in Financial Capability Across U.S.

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The National Financial Educators Council (NFEC) has released the latest data from its annual National Financial Literacy Test, a 30-question assessment that evaluates individuals' knowledge across 10 key areas of money management. Since its inception in 2014, the NFEC has conducted



These results highlight a clear need—our youth lack the financial skills needed in the real world. It's time to prioritize FLEC Subjects (financial literacy, entrepreneurship, career) in schools."

Vince Shorb, CEO, National Financial Educators Council

this research to gauge the financial wellness landscape nationwide.

This year's results, current as of March 2025, reveal that 104,583 Americans have participated in the test, with an overall average score of 67.4%—falling nearly three percentage points below the recommended 70% passing threshold.

The largest participant group continues to be youth aged 15-18, for whom the test was originally designed. Of the 60,811 teens who took the assessment, the average score was 64%, a slight decrease from last year's 66.2%.

Alarmingly, less than half of 15-18-year-olds passed the test, underscoring the persistent need for improved financial education among young people.

View the full test results here: [National Financial Literacy Test Results](#)

Participate in the National test or chose from 30 other complimentary financial education tests: [Take the Financial Literacy Test](#)

Offered free of charge, the Financial Literacy Test covers the 10 essential topics outlined in the NFEC's [National Financial Literacy Framework & Standards](#). It measures knowledge and participants' motivation and readiness to take positive financial actions.

These results, released in March to coincide with National Financial Literacy Month in April, highlight the urgent need for more robust financial education initiatives.

"The average scores for American youth are concerning," said Vince Shorb, CEO of the NFEC. "But marginal changes year-over-year aren't enough to warrant complacency. We must ensure every child graduates high school having completed 4 years of FLEC Subjects (financial literacy, entrepreneurship, career readiness) to properly prepare young people for the financial challenges of adulthood."

In addition to the National Financial Literacy Test, the NFEC offers a suite of financial capability assessments—all available free of charge to individuals and organizations. These include the Financial Foundation Test, Advanced Financial Education Test, Student Loan Test, and 28 additional topic-based tests, all provided as complimentary resources.

All these assessments are housed within the NFEC's Financial Literacy and Testing Center, which offers over 30 online surveys and quizzes at no cost. Participants receive immediate feedback and scores, providing an excellent opportunity for reflection and improvement.

About the NFEC: The National Financial Educators Council is a Certified B Corporation and an IACET Accredited Provider of financial education. Its mission focuses on providing research-backed resources and empirical data to support financial wellness initiatives across the U.S. and globally.

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