



How Districts Pay for This

Funding pathways for California districts · prepared June 2026 · verify current cycles before budgeting

The pilot year costs \$0. The pathways below are for what comes after — so adoption never has to touch the general fund first.

STATE PATHWAYS (AB 2927 IMPLEMENTATION)

- **CDE personal finance implementation grants.** The state has announced launch grants of \$3,500 per school offering a stand-alone course, and up to \$35,000 for districts launching at 10+ schools (announced for 2025–26 launches — confirm the current cycle with CDE).
- **Arts, Music & Instructional Materials Discretionary Block Grant.** Financial literacy instructional materials and professional development are a named priority area; remaining funds are encumberable through FY 2025–26 — check your district's unspent balance.
- **State-mandate reimbursement.** AB 2927 itself provides that if the Commission on State Mandates determines the requirement imposes state-mandated costs, reimbursement follows the statutory process.
- **LCFF supplemental & concentration funds.** A personal finance course serving unduplicated pupils maps cleanly to LCAP goals for high-need students — a natural local funding home.

FEDERAL PATHWAYS

- **ESSA Title IV-A** (Student Support & Academic Enrichment) — financial literacy is an allowable well-rounded-education use.
- **Title I schoolwide programs** — eligible where the course is part of the schoolwide plan.
- **Perkins V** — where the course lives inside a business/finance CTE pathway.

COMMUNITY & PHILANTHROPIC

Banks and credit unions fund financial education in their assessment areas (Community Reinvestment Act incentives make this durable, not charity-of-the-month), and community foundations fund economic-mobility work. **Angel-Lena Inc. will co-pursue these sources with partner districts** — that commitment is in the Pilot & Adoption Framework, and as a 501(c)(3) we can receive and administer grant funds a vendor cannot.

Title I schools and high-need districts are eligible for reduced-rate or grant-funded adoption post-pilot. The pricing model exists to sustain the work, not to maximize margin.