What is the AP Business and Personal Finance exam like?

The first AP Business with Personal Finance exam will be administered on **May 4, 2027**.

The exam is completely digital and takes approximately **2 hours and 40 minutes.**

Exam section	Format	Weight
Section I	60 multiple-choice questions	60%
Section II-A	Business Canvas Project validation	15%
Section II-B	3 free-response questions	25%

The free-response section includes a dedicated **Personal Finance** question. Students will be given a fictional individual's or household's financial situation, including financial information and goals, and will have to analyze the situation and explain how the household could achieve its goals.

Personal finance also represents approximately **20–25%** of the multiple-choice questions, making it a meaningful component of the AP exam rather than an afterthought.

Are There Prerequisites?

One of the most attractive features for students is that **College Board recommends no prerequisites**.

In other words, students don't need to have taken accounting, economics, business or a previous personal finance course.

Individual schools can, however, establish their own recommendations or enrollment requirements.

For example, some schools are recommending prior business coursework, while others are offering AP Business with Personal Finance with no prerequisite. Students and parents should therefore check their school's course catalog rather than assuming every school has identical requirements.

Where is the course being offered and accepted?

Because the course is being introduced for the first time in 2026–27, availability is still expanding. It is **not yet offered at every high school**, and there is not yet a comprehensive public list of every participating school. However, schools and districts that have publicly announced the course include:

School / District	State
Hoover High School	Alabama
Monroe Township High School	New Jersey
Scotch Plains-Fanwood High School	New Jersey
Woodinville High School	Washington
Bothell High School	Washington
Peabody Veterans Memorial High School	Massachusetts
The Gilbert School	Connecticut
Henry County Public Schools	Virginia
Harford County Public Schools	Maryland

Other states with notable policy changes: Beginning with students entering ninth grade in 2026–27, **Texas** allows *AP Business with Personal Finance* to satisfy the state's one-half-credit personal financial literacy requirement. **Ohio** has also established statewide credit-alignment recommendations for the AP exam, recommending **three semester credit hours** for a score of 3 when applicable.

The important takeaway for parents is simple: **check your school's 2026–27 course catalog and ask the guidance department if AP Business with Personal Finance is available.**

This is where parents and students need to be careful.

AP scores do **not automatically translate into college credit**. Each college establishes its own AP credit policy, including the minimum score and the type of credit awarded.

Because AP Business with Personal Finance is new, college policies are still being established. Some colleges that have already published policies include:

College	Score required	Credit awarded
Western Colorado University	3+	3 credits, business elective
Chaminade University of Honolulu	3+	BU 254
Santa Clara University	4–5	4 quarter units, elective credit
Vanderbilt University	4–5	3 business elective hours beginning Fall 2027

The early policies illustrate an important point: **earning AP credit doesn't necessarily mean receiving credit for a specific introductory personal finance or business course.** Students should therefore check the AP credit policy of the colleges they are considering before assuming an AP score will reduce their college coursework.

College Board maintains an official AP Credit Policy Search for this purpose.

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