

Teaching Bitcoin in Public Education

A framework for integrating Bitcoin and digital asset literacy into Rhode Island's existing K-12 financial literacy requirement

Rhode Island Bitcoin Policy Initiative | June 2026

Approximately 46 million Americans hold cryptocurrency, yet no state currently requires Bitcoin or digital asset literacy in public education. This paper proposes a framework for integrating Bitcoin and digital asset education into Rhode Island's existing K-12 personal financial literacy requirement.

~46M U.S. crypto holders (Triple-A 2024)	~34% Adults lacking basic financial literacy (FINRA 2024)	20+ states Require personal financial literacy for HS graduation	0 States currently require Bitcoin literacy
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1. THE FINANCIAL LITERACY GAP

The FINRA Investor Education Foundation's National Financial Capability Study found that a substantial share of American adults cannot answer basic questions about compound interest, inflation, and diversification. The gap is most pronounced among adults aged 18–34 — the same demographic that has the highest cryptocurrency adoption rate.

Rhode Island currently requires one semester of personal financial literacy for high school graduation. The curriculum addresses budgeting, saving, credit, and investment fundamentals. It does not address digital assets, blockchain technology, or the fundamentals of decentralized finance.

The literacy paradox

The demographic with the highest cryptocurrency adoption rate also has the lowest scores on basic financial literacy. Adding Bitcoin literacy to existing financial literacy curricula addresses both gaps in the same intervention.

2. PROPOSED CURRICULUM FRAMEWORK

2.1 Middle school (grades 6–8): introduction to digital money

- What is money? History from barter to gold to fiat to digital.
- Introduction to Bitcoin: how it works in plain language.

- Digital wallets and online safety fundamentals.
- Basic cryptography concepts — public and private keys explained as analogs to mailing addresses and signatures.
- Common scams: how phishing, fake exchanges, and seed phrase theft work.

2.2 High school (grades 9–12): financial technology literacy

- Bitcoin and the broader cryptocurrency landscape, including the distinction between Bitcoin and altcoins.
- Risk and volatility: comparison to stocks, bonds, and other asset classes.
- Tax basics: capital gains, the federal treatment of Bitcoin transactions, and the rationale for Rhode Island's de minimis exemption (S.2021).
- Self-custody vs. exchange custody: tradeoffs and security practices.
- Civic and constitutional dimensions: private cryptographic keys as digital property (H.7957 / S.2196 context).
- Career pathways: blockchain developers, security researchers, compliance officers, energy engineers.

3. COMPARABLE STATE PROGRAMS

3.1 Wyoming K-12 blockchain framework

Wyoming has piloted blockchain curriculum at the high school and community college level alongside its broader blockchain legislative framework. The Wyoming approach treats blockchain literacy as a workforce development tool, with curriculum coordinated by the Wyoming Department of Education and the University of Wyoming.

3.2 Texas community college integration

Several Texas community colleges have integrated digital asset modules into existing finance and information technology programs. Lone Star College's blockchain-as-a-service curriculum is among the most developed; outcomes data is still emerging.

3.3 North Carolina high school pilot

North Carolina has piloted financial literacy modules including Bitcoin at select high schools through its Department of Public Instruction. Pilot data suggests measurable improvement in student comprehension of basic monetary concepts after the inclusion of digital asset content.

4. IMPLEMENTATION FRAMEWORK FOR RHODE ISLAND

4.1 Integration with existing requirement

Rhode Island's existing one-semester personal financial literacy requirement provides a natural integration vehicle. Bitcoin literacy modules can be added to the existing curriculum framework rather than creating a separate requirement — minimizing both administrative cost and student time burden.

4.2 Teacher preparation

The Rhode Island Department of Elementary and Secondary Education (RIDE) maintains continuing professional development frameworks for personal financial literacy instructors. Bitcoin literacy modules for instructors can be integrated into existing PD offerings at low marginal cost. Materials would be developed in coordination with RIDE and the Department of Business Regulation.

4.3 Curriculum materials development

RIBPI has volunteered to coordinate development of plain-language curriculum materials with Brown University faculty, CCRI computer science faculty, and the Rhode Island Bar Association's blockchain-related working groups. The materials would be open- source and available to all Rhode Island districts at no cost.

Why this matters now

The federal Strategic Bitcoin Reserve (EO 14233, March 2025) and the GENIUS Act (P.L. 119-27, July 2025) have placed digital assets at the center of national monetary policy. The students currently in Rhode Island high schools will encounter Bitcoin throughout their working lives. Curriculum integration now ensures Rhode Island graduates understand the system they are operating within.

5. COST AND TIMELINE

Implementation Item	Cost	Timeline
Curriculum materials development	\$25K–\$50K (open source)	6–9 months
RIDE teacher PD module	\$15K–\$30K integration	3–6 months after materials
Pilot district implementation	Minimal incremental	First semester after PD
Statewide rollout	Minimal incremental	Following pilot

6. RECOMMENDATIONS

1. Direct RIDE to integrate Bitcoin and digital asset literacy modules into the existing personal financial literacy requirement, with materials available no later than the 2027–2028 school year.
2. Develop open-source curriculum materials in coordination with Brown, URI, CCRI, and the Rhode Island Bar Association.
3. Authorize RIDE teacher PD funding for digital asset literacy modules.
4. Engage the Blockchain Study Commission (S.2198 Sub A, if enacted) to coordinate K-12 curriculum efforts with broader workforce development planning.

APPENDIX: SOURCES AND REFERENCES

Financial Literacy Data

- FINRA Investor Education Foundation, National Financial Capability Study (most recent)
- Council for Economic Education, Survey of the States (financial literacy graduation requirements)
- Federal Reserve, Survey of Household Economics and Decisionmaking (SHED) 2025

Comparable State Programs

- Wyoming Department of Education, blockchain literacy pilots
- Lone Star College (Texas), blockchain-as-a-service curriculum
- North Carolina Department of Public Instruction, financial literacy pilot data

Rhode Island Context

- Rhode Island General Laws Title 16, personal financial literacy requirement
- Rhode Island Department of Elementary and Secondary Education, financial literacy framework
- S.2021, H.7957 / S.2196, S.2198 Sub A (related 2026 legislative context)

Federal Context

- Executive Order 14233 (March 6, 2025), Strategic Bitcoin Reserve
- GENIUS Act, P.L. 119-27, July 18, 2025
- U.S. Department of Education, financial literacy curriculum standards

Ownership Statistics

- Triple-A, U.S. Crypto Ownership Statistics (2024)
- Pew Research Center, cryptocurrency familiarity and adoption surveys

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End of Report