Alaska Standards Map: Money Nobody Taught You, Teen Edition

Alaska Social Studies Standards (2024), Economics Anchor 12: Decision-Making and Personal Finance · October 14, 2026

How this map was checked: every standard was copied word for word from the official Alaska Department of Education and Early Development document, and every claim was checked against the book text. All required parts must be met for "fully covered."

7	6	0
fully covered by a book	partially covered (needs your lesson)	not covered

7 of 13 fully covered · 6 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
SS.9-12.12.6	SS.9-12.12.6 Assess the economic advantages of saving in a personal account and other long- and short-term investment accounts.	Book 5, Ch. 2 "Rent on Your Money" (p. 31 digital / p. 22 print); Books 10, 14: Savings accounts, CDs, retirement and index-fund accounts weighed.
SS.9-12.12.7	SS.9-12.12.7 Assess the effects of inflation on a personal finance portfolio, including the effects on income, spending, and saving.	Book 2 "What's Shrinking"; Book 2, Ch. 8 "Raise or Replace" (p. 153 digital / p. 78 print): Inflation eating pay, prices and savings: "A raise only counts if it beats the receipt."
SS.9-12.12.8	SS.9-12.12.8 Investigate ways that personal information is fraudulently obtained.	Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12: Stolen numbers, fake credit applications, CPN scams, phone and text scams.
SS.9-12.12.10	SS.9-12.12.10 Evaluate options for payment on credit cards and the consequences of each option.	Book 8, Ch. 2 "The Meter" (p. 27 digital / p. 20 print); Book 3, Ch. 7 (p. 136 digital / p. 69 print): Minimum payment vs. paying in full, with the cost of each.
SS.9-12.12.11	SS.9-12.12.11 Describe how a credit score impacts the ability to borrow money and at what rate.	Book 3, Ch. 2 (p. 38 digital / p. 23 print); Book 8: Weaker score, higher rate, worked dollar difference.
SS.9-12.12.12	SS.9-12.12.12 Calculate the total cost of repaying a loan under various rates of interest and over different time periods.	Book 4, Ch. 3 "Fixed or Floating" (p. 50 digital / p. 30 print); Book 3, Ch. 8 (p. 157 digital / p. 79 print): Loan costs compared across rates and terms.
SS.9-12.12.13	SS.9-12.12.13 Explain various types of insurance and the purpose of using insurance to protect financial interests.	Book 9: Health, auto, renters, life and disability insurance and why to carry it.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
SS.9-12.12.1	SS.9-12.12.1 Explain the various types of currency.	Book 1 (dollar and yen); Book 12 (gold, crypto)	Currencies and gold appear; types of currency not explained.
SS.9-12.12.2	SS.9-12.12.2 Examine the opportunities for earning income, including wages/salaries, commissions, benefits, asset development, and dividends.	Books 6, 7, 11, 14	Wages, tips, business profit, dividends; commissions and asset development not covered (required list).
SS.9-12.12.3	SS.9-12.12.3 Relate the way that intangible job benefits can affect a person's personal life, career choices, and income.	Book 7, Ch. 8 (p. 106 digital / p. 62 print); Book 14	Job switch and benefits; intangible benefits not discussed.
SS.9-12.12.4	SS.9-12.12.4 Identify different types of jobs, career sectors, business and nonprofit development opportunities, and other opportunities to personally contribute in the economic workforce.	Book 7; Book 10	Trade jobs and small business; career sectors and nonprofit paths not surveyed.
SS.9-12.12.5	SS.9-12.12.5 Calculate tax contributions to local, state, and federal governments and describe the benefits that the taxes may provide to individual and societal structures.	Book 6	Federal withholding computed; local and state taxes and their benefits not calculated.
SS.9-12.12.9	SS.9-12.12.9 Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.	Books 13, 6	Tracking and a plan; no full budget with fixed/variable spending.

Teach it: fill the gap in 10 minutes

One discussion question and one no-prep activity for each partly covered standard, tied to the pages cited above.

SS.9-12.12.1 · Book 1 (dollar and yen); Book 12 (gold, crypto)
Ask: Book 1 shows the dollar and the yen; Book 12 shows gold and crypto. Which of these is currency, and what makes it money?
10 min: Students sort cash, coins, gold, crypto, gift cards and a bank balance into types of currency or money and explain one choice.

SS.9-12.12.2 · Books 6, 7, 11, 14
Ask: The books show wages, tips, business profit and dividends. What other ways can people earn?
10 min: Students list commissions, benefits and building an asset (like rental property), then match each to a character or job they know.

SS.9-12.12.3 · Book 7, Ch. 8 (p. 106 digital / p. 62 print); Book 14
Ask: Book 7, Ch. 8 (p. 106 digital / p. 62 print) and Book 14 look at switching jobs and benefits. What non-money parts of a job matter to you?
10 min: Students rank five intangible benefits (schedule, commute, boss, learning, flexibility) and write how the top one could change a career choice.

SS.9-12.12.4 · Book 7; Book 10
Ask: Book 7 shows trade jobs and a small business; Book 10 shows long-term choices. What other kinds of work are out there?
10 min: Groups name one job each in government, nonprofit, health, trades and business, then write one step to get started in each.

SS.9-12.12.5 · Book 6
Ask: Book 6 computes federal withholding. What would local and state taxes add, and what do you get back for them?
10 min: Using a made-up paycheck and simple rates the teacher writes on the board, students add state and local lines and list one service each pays for.

SS.9-12.12.9 · Books 13, 6
Ask: Books 13 and 6 show tracking and a plan. What makes a spending plan a real budget?
10 min: Students build a one-month budget with two income sources, fixed and variable costs, and a savings line, then check it adds up.

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Not covered

Code	What the standard requires

Texas details in the books

The series is set in Fort Worth, Texas. Alaska teachers may want to point out these local differences.

• Book 6: "Texas doesn't have a state income tax." Alaska also has no tax on wages, so the point holds, but the line names Texas.

• Book 9: "In Texas, most employers can choose not to carry workers' comp." That opt-out is Texas-only; in Alaska employers generally must carry it.

• Books 12 and 14: fraud reporting names the Texas State Securities Board and Texas Attorney General; Alaska readers would use their own state securities regulator and attorney general.

• Book 15: will rules cite the Texas Estates Code (e.g. witness age, handwritten wills, transfer-on-death deed); Alaska law differs in places.

• Book 11, Ch. 12 (p. 151 digital / p. 84 print): custodial account age "in Texas that is generally 21"; Alaska may use a different age.

• Alaska also has no statewide sales tax (local sales taxes only) and pays residents the Permanent Fund Dividend, which is taxable federal income; neither is in the books.

Source: https://education.alaska.gov/akstandards/Adopted-AK-SS-Standards-2024.pdf

Questions or corrections: Email support.

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