Finished-book check · Nov 12, 2026

BOTH SERIES

30 of 38

fully covered · 8 partial

Arkansas standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 14 of 38, with 19 partly covered.
Series 2 fully covers 18 and partly covers 6.
A standard is fully covered if either series fully covers it.
The columns on the next pages show Series 1, Series 2, and both together.

The detailed map begins on the next page.

Arkansas Standards Map: Series 2

Money Nobody Taught You, Series 2 (15 books, available now) · standards alignment by legal/official code

AVAILABLE NOW · All 15 Series 2 books are published. Each row shows the Series 2 book(s) written to teach that standard. Use it alongside the Series 1 map.

Arkansas Academic Standards: Personal Finance (2017 standards, PDF dated March 2021). Starred standards are required by Act 480. The DESE server failed a TLS handshake today, so the saved copy is the identical file downloaded from the same URL on Oct 13 (eval-formula/audit/Arkansas/src). Teacher Notes are not counted as requirements; bullet lists after "by" are.

Official source: https://dese.ade.arkansas.gov/Files/20210427081238_Personal-Finance-Standards_PDF.pdf

Standards list verified: 2026-10-14 (CT). Rule: rows come only from the official codes in the Series 1 map; a row is listed only where a Series 2 book was written to teach it. A row-by-row check against the finished book text is in progress.

10 out of 38 standards addressed in Series 2 (26%) · Series 1 today: 14 of 38 fully covered

Improvement over Series 1 Series 1 fully covers 14 of 38 Arkansas standards today. Series 2 addresses 8 more that Series 1 does not fully cover.

10	8	28
addressed in Series 2	of those, not fully covered by Series 1 today	not in Series 2 (see last section)

Standards addressed in Series 2

Standard code	What it requires	Series 2 book(s)
PF.2.EI.2	PF.2.EI.2 Represent and analyze various types of income deductions and how they impact income (e.g., payroll taxes, deductions, gross pay, net pay)	Series 2 Book 1, The Application
PF.7.SI.8	PF.7.SI.8 Understand the regulation of savings and investments	Series 2 Book 4, The Guarantee
PF.2.EI.1	PF.2.EI.1 Compare and contrast the methods by which employees are paid (e.g., direct deposit, paper check, payroll card)	Series 2 Book 5, The Benefit
PF.2.EI.4	PF.2.EI.4 Complete work related forms • W4 • I9 • Medical Forms • Life Insurance Forms • Retirement Forms	Series 2 Book 5, The Benefit
PF.3.CCP.1	PF.3.CCP.1 Explore potential careers (including an employment forecast) and the steps needed to achieve them based on interests and/or talents	Series 2 Book 2, The Tuition Trap
PF.1.EI.2	PF.1.EI.2 Determine ways to locate and apply for a job by • Completing a job search in an area of interest • Completing a job application, cover letter, resume, and follow-up letter	Series 2 Book 2, The Tuition Trap
PF.1.EI.3	PF.1.EI.3 Evaluate ways to make a positive impressions during a job interview	Series 2 Book 2, The Tuition Trap
PF.1.EI.5	PF.1.EI.5 Summarize skills needed to be successful in the workplace • Communication • Time Management • Basic Employer Expectations	Series 2 Book 9, The Paycheck
PF.3.CCP.2	PF.3.CCP.2 Explore opportunities for internships, job shadowing, and real-world experiences to determining future career paths	Series 2 Book 2, The Tuition Trap
PF.3.CCP.3	PF.3.CCP.3 Develop a flowchart to outline the steps needed to achieve chosen career paths (e.g., trade school, associate's degree, bachelor's degree, master's degree, doctorate)	Series 2 Book 2, The Tuition Trap

Standards not in Series 2

No Series 2 book teaches these Arkansas standards. Check the Series 1 map for current coverage.

Standard code	What it requires
PF.4.C.1	PF.4.C.1 Identify types of fraud and credit abuse and develop strategies to protect oneself from identity fraud and theft
PF.4.C.2	PF.4.C.2 Discuss common crimes against consumers and examine federal consumer protection laws
PF.4.C.3	PF.4.C.3 Compare and contrast the advantages and disadvantages of renting versus owning a home (e.g., costs, taxes, insurance)
PF.4.C.4	PF.4.C.4 Analyze factors that determining/influence mortgage costs (e.g., interest rate, term length, credit rating)
PF.4.C.5	PF.4.C.5 Understand different components of credit by • Comparing and contrasting sources of credit (e.g., car loans, student loans, credit cards) • Discussing the establishment and use of credit • Identifying the factors that contribute to a credit score • Calculating the actual costs associated with credit • Discussing methods of solving credit problems • Evaluating the risks associated with overextending credit
PF.5.MM.3	PF.5.MM.3 Analyze the advantages and disadvantages of various retirement plans (e.g., pension, 401K, IRA, social security)
PF.6.I.1	PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost
PF.6.I.2	PF.6.I.2 Investigate the relationship between insurance premiums and deductibles
PF.6.I.5	PF.6.I.5 Analyze various types of life insurance (e.g., term, whole)
PF.7.SI.1	PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money
PF.7.SI.2	PF.7.SI.2 Examine how consumers are affected by raising and lowering interest rates
PF.7.SI.4	PF.7.SI.4 Analyze the relationship between risk and return
PF.1.EI.1	PF.1.EI.1 Explain factors that influence career and job selection
PF.1.EI.4	PF.1.EI.4 Compare job offers for employee benefits (e.g., time, income, insurance, retirement, etc.)
PF.2.EI.3	PF.2.EI.3 Analyze differences among salary, hourly, commission, and overtime pay
PF.4.C.6	PF.4.C.6 Understand the different components of bankruptcy by • Identifying and evaluating types of bankruptcy • Examining the impact of declaring bankruptcy and how it may affect future financial opportunities
PF.4.C.7	PF.4.C.7 Understand the different components of loans by • Differentiating between the different types of loans (e.g., payday, auto, home, personal, student) • Examining the lending process from application to approval • Calculating true costs associated with loans (e.g., term length, interest rate) • Understanding the factors that contribute to different interest rates • Evaluating the implications of obtaining and/or defaulting on a loan
PF.5.MM.1	PF.5.MM.1 Compare types of banking institutions including products and services available
PF.5.MM.2	PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)
PF.5.MM.4	PF.5.MM.4 Analyze expenses to create a household budging including, but not limited to, housing, utilities, food, saving, insurance, taxes, and charitable giving
PF.5.MM.5	PF.5.MM.5 Examine the influences on financial planning decisions (e.g., needs vs. wants, priorities, values, stages of life, estate planning)
PF.6.I.3	PF.6.I.3 Evaluate auto insurance options and factors affecting cost of coverage including split limit
PF.6.I.4	PF.6.I.4 Assess health related insurance options and types of coverage (e.g., health, dental, vision, stroke/heart disease, cancer, accident, short-term/long-term disability, long-term care)

Standard code	What it requires
PF.6.I.6	PF.6.I.6 Investigate property insurance and potential riders including, but not limited to, homeowner's renter's, and mortgage
PF.7.SI.3	PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two
PF.7.SI.5	PF.7.SI.5 Compare the characteristics of saving tools (e.g., liquidity, interest rates, term length) to determine how to best meet a financial goal
PF.7.SI.6	PF.7.SI.6 Interpret the role of goal setting as an integral part of financial planning and construct a well written goal
PF.7.SI.7	PF.7.SI.7 Research different types of investments and consider the importance of diversification • Annuities • Bonds • Money Market Funds • Mutual Funds • Real Estate • Stocks