Checked against: Arkansas Academic Standards: Personal Finance (Act 480 standards), 2017 standards, PDF dated March 2021, still the file linked on the DESE Personal Finance page, https://dese.ade.arkansas.gov/Files/20210427081238_Personal-Finance-Standards_PDF.pdf, verified Oct 14, 2026

Arkansas Standards Map: Money Nobody Taught You, Teen Edition

Arkansas Academic Standards: Personal Finance (2017) · October 14, 2026

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

14	19	5
fully covered by a book	partially covered (needs your lesson)	not covered

14 of 38 fully covered · 19 partially · 5 not covered

Fully covered

Code	What the standard requires	Book and evidence
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)	Book 6, Ch. 2 "Who Gets Paid First" (p. 28 digital / p. 20 print): Withholding, FICA and other deductions and how they cut take-home pay.
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	Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print); Book 12: "A credit freeze actually works."
PF.4.C.2	PF.4.C.2 Discuss common crimes against consumers and examine federal consumer protection laws	Book 8, Ch. 3 (p. 40 digital / p. 27 print); Book 12; Book 3: "a federal law about debt collectors"
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)	Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print): Renting vs. owning with costs, taxes and insurance.
PF.4.C.4	PF.4.C.4 Analyze factors that determining/influence mortgage costs (e.g., interest rate, term length, credit rating)	Book 4, Ch. 3 (p. 50 digital / p. 30 print) and Ch. 5 "Thin but Clean" (p. 78 digital / p. 46 print): Rate, term and credit score driving mortgage cost.
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	Book 3 (establishing credit, score factors, disputes); Book 8 (cost of credit, overextending): All six bullets appear across the two books.
PF.5.MM.3	PF.5.MM.3 Analyze the advantages and disadvantages of various retirement plans (e.g., pension, 401K, IRA, social security)	Book 14: 401(k), IRA, Social Security pros and cons.
PF.6.I.1	PF.6.I.1 Analyze the need for insurance in managing risk and how risk affects cost	Book 9: Why insurance and how risk sets the price.
PF.6.I.2	PF.6.I.2 Investigate the relationship between insurance premiums and deductibles	Book 9: Premium vs. deductible trade-off worked out.
PF.6.I.5	PF.6.I.5 Analyze various types of life insurance (e.g., term, whole)	Book 9: Term vs. whole life insurance.
PF.7.SI.1	PF.7.SI.1 Compare the effects of interest rates as applied to saving and borrowing money	Books 1, 4, 5, 8: Rates on savings vs. loans and cards.
PF.7.SI.2	PF.7.SI.2 Examine how consumers are affected by raising and lowering interest rates	Book 1 "The Fed"; Book 4: Rate moves ripple to savers and borrowers.

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Code	What the standard requires	Book and evidence
PF.7.SI.4	PF.7.SI.4 Analyze the relationship between risk and return	Books 11, 12: Higher return, higher risk; diversification of risk via index funds.
PF.7.SI.8	PF.7.SI.8 Understand the regulation of savings and investments	Book 5 (FDIC/NCUA); Books 10, 11 (SEC): Deposit insurance and securities regulation.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
PF.1.EI.1	PF.1.EI.1 Explain factors that influence career and job selection	Book 7	Pay and skills drive job choice; other factors not explored.
PF.1.EI.4	PF.1.EI.4 Compare job offers for employee benefits (e.g., time, income, insurance, retirement, etc.)	Book 7, Ch. 8 (p. 106 digital / p. 62 print); Book 14	Raise vs. new job, 401(k) match; no full offer comparison.
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)	Book 5	Direct deposit; paper check and payroll card not compared.
PF.2.EI.3	PF.2.EI.3 Analyze differences among salary, hourly, commission, and overtime pay	Books 1, 6, 7	Hourly, overtime, tips, commission mentioned; not compared.
PF.2.EI.4	PF.2.EI.4 Complete work related forms • W4 • I9 • Medical Forms • Life Insurance Forms • Retirement Forms	Book 6	W-4 only; I-9, medical, life insurance and retirement forms missing (bullets required).
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	Book 7	Trade apprenticeship path; no employment forecast.
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	Book 3; Book 13	Bankruptcy on credit reports; types not evaluated.
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	Books 3, 4, 8	Loan types, costs, rate factors; application-to-approval process and default thin.
PF.5.MM.1	PF.5.MM.1 Compare types of banking institutions including products and services available	Book 5	Banks vs. credit unions.
PF.5.MM.2	PF.5.MM.2 Explore the process of opening and managing different types of accounts (e.g., checking, savings)	Book 5	Accounts and fees; opening process not walked through.
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	Books 13, 6	Expenses tracked; no household budget with every listed category (including 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)	Books 10, 14, 15	Values, life stage, estate planning appear; not framed as planning influences.
PF.6.I.3	PF.6.I.3 Evaluate auto insurance options and factors affecting cost of coverage including split limit	Book 9	Auto insurance options; split limits (required) not explained.
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)	Book 9	Health and disability; dental, vision, long-term care not covered.
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	Book 9 (renters, endorsements)	Renters insurance and add-ons; homeowner's and mortgage insurance missing (required).

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Code	What the standard requires	Book(s)	What is missing
PF.7.SI.3	PF.7.SI.3 Calculate simple and compound interest and explain the difference between the two	Books 10, 14	Compound interest shown; simple interest never calculated.
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	Book 5, Ch. 2 (p. 31 digital / p. 22 print)	Savings vs. CDs; liquidity and term not systematically compared.
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	Books 10, 14	Savings targets; writing a goal not taught.
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	Books 10, 11, 12	Stocks, index funds, bonds, gold; annuities, money market funds, real estate thin; diversification only implied.

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.

PF.1.EI.1 · Book 7
Ask: Book 7 shows pay and skills driving job choice. What else pulls you toward or away from a job?
10 min: Students list five factors (location, hours, training, interest, growth) and rank them, then compare top picks with a partner.

PF.1.EI.4 · Book 7, Ch. 8 (p. 106 digital / p. 62 print); Book 14
Ask: Book 7, Ch. 8 (p. 106 digital / p. 62 print) weighs a raise vs. a new job, and Book 14 shows a 401(k) match. How do you compare two full offers?
10 min: Pairs compare two made-up offers on pay, time off, insurance and retirement match, then pick one and defend it.

PF.2.EI.1 · Book 5
Ask: Book 5 shows direct deposit. What changes if you're paid by paper check or a payroll card?
10 min: Students compare direct deposit, paper check and payroll card on speed, fees and safety in a quick 3x3 chart.

PF.2.EI.3 · Books 1, 6, 7
Ask: The books mention hourly pay, overtime, tips and commission. Which would you want for a sales job, a shop job or an office job?
10 min: Students compute one week of pay for the same 45 hours as salary, hourly with overtime and commission, using numbers on the board, and compare.

PF.2.EI.4 · Book 6
Ask: Book 6 walks through a W-4. What other forms show up on day one of a job?
10 min: Students list what an I-9, a medical enrollment form, a life insurance beneficiary form and a retirement election ask for, one line each.

PF.3.CCP.1 · Book 7
Ask: Book 7 shows a trade apprenticeship path. How would you know if a career will still be hiring in 10 years?
10 min: Students pick one career, write the steps to get there, and guess its job outlook (growing, steady, shrinking) with one reason.

PF.4.C.6 · Book 3; Book 13
Ask: Books 3 and 13 show bankruptcy on credit reports. Why would the law offer more than one kind?
10 min: Students compare Chapter 7 and Chapter 13 on what you keep, how long it takes and the effect on credit, then decide which fits a made-up case.

PF.4.C.7 · Books 3, 4, 8
Ask: Books 3, 4 and 8 cover loan types, costs and rate factors. What happens between applying and getting the money, and what if you stop paying?
10 min: Students put six steps in order (apply, credit check, offer, read terms, sign, repay) and add one consequence of default.

PF.5.MM.1 · Book 5
Ask: Book 5 compares banks and credit unions. What products would you want from either one?
10 min: Students list five products (checking, savings, loan, card, online banking) and mark which place offers each and where it's cheaper.

PF.5.MM.2 · Book 5
Ask: Book 5 covers accounts and fees. What do you need to open an account, and how do you keep it from costing you?

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10 min: Students write the steps to open a checking account (ID, deposit, choosing an account) and three habits to avoid fees.

PF.5.MM.4 · Books 13, 6
Ask: Books 13 and 6 track expenses. What does a full household budget have to include?
10 min: Students build a household budget with housing, utilities, food, transportation, savings and charitable giving lines from one set income.

PF.5.MM.5 · Books 10, 14, 15
Ask: Books 10, 14 and 15 show values, life stage and estate planning. How do these change money choices over a life?
10 min: Students pick a life stage (18, 30, 60) and list one need, one want and one priority, then compare across stages.

PF.6.I.3 · Book 9
Ask: Book 9 covers auto insurance options. What do numbers like 30/60/25 on a policy mean?
10 min: Students label each part of a split limit (per person, per accident, property) and decide if it would cover a made-up crash.

PF.6.I.4 · Book 9
Ask: Book 9 covers health and disability insurance. What other health coverage might someone need?
10 min: Students list dental, vision and long-term care, write what each covers, and pick which they'd add first.

PF.6.I.6 · Book 9 (renters, endorsements)
Ask: Book 9 covers renters insurance and add-ons. What changes when you own the home?
10 min: Students compare renters, homeowner's and mortgage insurance on who it protects and what it pays for.

PF.7.SI.3 · Books 10, 14
Ask: Books 10 and 14 show compound interest. How would the same savings grow with simple interest instead?
10 min: Students compute $100 at 10% for 3 years with simple and compound interest side by side and explain the gap.

PF.7.SI.5 · Book 5, Ch. 2 (p. 31 digital / p. 22 print)
Ask: Book 5, Ch. 2 (p. 31 digital / p. 22 print) compares savings and CDs. When does locking money up make sense?
10 min: Students compare savings, CD and money market on liquidity, rate and term, then pick the best tool for three made-up goals.

PF.7.SI.6 · Books 10, 14
Ask: Books 10 and 14 set savings targets. What makes a goal well-written?
10 min: Students rewrite "save more money" into a specific, measurable, dated goal and swap with a partner to check it.

PF.7.SI.7 · Books 10, 11, 12
Ask: Books 10, 11 and 12 cover stocks, index funds, bonds and gold. Why not put everything in one?
10 min: Students build a mix from annuities, money market funds, real estate, stocks and bonds for a 20-year goal and explain how it spreads risk.

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Not covered

Code	What the standard requires
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
PF.1.EI.3	PF.1.EI.3 Evaluate ways to make a positive impressions during a job interview
PF.1.EI.5	PF.1.EI.5 Summarize skills needed to be successful in the workplace • Communication • Time Management • Basic Employer Expectations
PF.3.CCP.2	PF.3.CCP.2 Explore opportunities for internships, job shadowing, and real-world experiences to determining future career paths
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)

Texas details in the books

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

• Book 6: "Texas doesn't have a state income tax." Arkansas does have a state income tax, so students could take away the wrong idea; correct it in class.

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

• Books 12 and 14: fraud reporting names the Texas State Securities Board and Texas Attorney General; Arkansas 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); Arkansas law differs in places.

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

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

Questions or corrections: Email support.

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