Delaware Standards Map: Money Nobody Taught You, Teen Edition

Delaware K-12 Financial Literacy Standards (2018), grades 9-12 · October 14, 2026

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

4	3	0
fully covered by a book	partially covered (needs your lesson)	not covered

4 of 7 fully covered · 3 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
FL 1 (9-12a)	9-12a: Students will apply problem-solving strategies to assess the consequences of financial decisions.	Books 1-15: Each story works through a money problem and weighs its consequences.
FL 2 (9-12a)	9-12a: Students will evaluate the costs and benefits of various payment options while applying the mechanics of money management.	Book 5; Book 3: Cash, debit, credit, checks and apps compared; account mechanics and fees.
FL 2 (9-12b)	9-12b: Students will examine how ability to pay and personal credit history influences an individual’s financial opportunities and choices.	Book 3; Book 8: Credit history and income shape approvals, rates and options.
FL 4 (9-12a)	9-12a: Students will analyze costs and benefits of various methods of managing risk.	Book 9: Avoid, reduce, accept or insure risk; premiums vs. deductibles.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
FL 1 (9-12b)	9-12b: Students will create an overall financial plan for earning, spending, and saving in order to achieve personal goals.	Books 6, 13	Net pay and tracking; no overall plan for earning, spending and saving.
FL 3 (9-12)	9-12: Students will evaluate the role of the government and financial markets in savings and investment decisions.	Books 5, 10	FDIC insurance and index funds; the role of government and markets in saving decisions only touched.
FL 4 (9-12b)	9-12b: Students will analyze how local, state, and federal laws and regulations affect consumers.	Books 3, 8	Federal credit and collection laws; state and local laws not covered.

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.

FL 1 (9-12b) · Books 6, 13
Ask: Books 6 and 13 show net pay and tracking. What makes it a full financial plan?
10 min: Students write a one-page plan with an earning line, a spending plan, a savings goal and a date.

FL 3 (9-12) · Books 5, 10
Ask: Book 5 shows FDIC insurance and Book 10 shows index funds. How do government and markets shape where you save?
10 min: Students compare a savings account and an index fund on who protects it and how its value changes.

FL 4 (9-12b) · Books 3, 8
Ask: Books 3 and 8 cover federal credit and collection laws. What could state or local rules add?
10 min: Students list one federal protection from the books and brainstorm one local rule they'd want (rent, fees, contracts).

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Not covered

Code	What the standard requires

Texas details in the books

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

• Book 6: "Texas doesn't have a state income tax." Delaware 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 Delaware employers generally must carry it.

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

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

• Delaware has a state income tax and no state sales tax; Book 6's "Texas has no state income tax" line would mislead, and any generic sales-tax example will not match Delaware.

Source: https://education.delaware.gov/legacy/wp-content/uploads/sites/4/2024/06/de_final_k-12_fin_lit_standards_jan_2018.pdf

Questions or corrections: Email support.

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