Finished-book check · Nov 12, 2026

BOTH SERIES

85 of 89

fully covered · 4 partial

Florida standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 43 of 89, with 24 partly covered.
Series 2 fully covers 44 and partly covers 4.
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.

Florida 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.

Florida State Academic Standards - Social Studies (2026), 9-12 Financial Literacy strand SS.912.FL.1-7, adopted file incorporated in Rule 6A-1.09401 F.A.C. (fldoe.org PDF returned 403).

Official source: https://www.flrules.org/gateway/reference.asp?No=Ref-19653

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.

43 out of 89 standards addressed in Series 2 (48%) · Series 1 today: 43 of 89 fully covered

Improvement over Series 1 Series 1 fully covers 43 of 89 Florida standards today. Series 2 addresses 40 more that Series 1 does not fully cover.

43	40	46
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)
SS.912.FL.5.9	Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, property owners in deciding whether to rent apartments, and insurance companies in charging premiums.	Series 2 Book 13, The Long Shot
SS.912.FL.5.10	Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.	Series 2 Book 13, The Long Shot
SS.912.FL.5.14	Discuss that consumers who use credit should be aware of laws that are in place to protect them.	Series 2 Book 2, The Tuition Trap
SS.912.FL.1.5	Evaluate how herd mentality affects personal financial decision-making.	Series 2 Book 4, The Guarantee
SS.912.FL.2.4	Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market.	Series 2 Book 9, The Paycheck
SS.912.FL.2.6	Explain that taxes are paid to federal, state, and local governments to fund government goods and services as well as transfer payments from government to individuals.	Series 2 Book 9, The Paycheck
SS.912.FL.2.7	Explain how interest, dividends, and capital gains are forms of income earned from financial investments.	Series 2 Book 9, The Paycheck
SS.912.FL.2.9	Describe why some people choose to become entrepreneurs as a career choice.	Series 2 Book 12, The Shop
SS.912.FL.2.10	Evaluate the benefits and costs of "gig" employment.	Series 2 Book 5, The Benefit
SS.912.FL.2.12	Identify and complete appropriate tax forms to calculate the amount of federal income tax owed.	Series 2 Book 9, The Paycheck
SS.912.FL.2.13	Describe the types and sources of taxes at the local level.	Series 2 Book 5, The Benefit

Standard code	What it requires	Series 2 book(s)
SS.912.FL.3.9	Develop a budget based on a given income and expenses for long-term and short-term financial goals.	Series 2 Book 11, The Budget
SS.912.FL.4.6	Compare the difference between the nominal interest rate and the real interest rate.	Series 2 Book 2, The Tuition Trap
SS.912.FL.6.1	Explain the purpose of the following investments: stocks, bonds, mutual funds, index funds, and Exchange-Traded Funds (ETFs); real estate; money markets and annuities; and others (e.g., commodities).	Series 2 Book 14, The Long Haul
SS.912.FL.6.3	Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	Series 2 Book 14, The Long Haul
SS.912.FL.6.6	Explain that shorter-term investments will likely have lower rates of return than longer-term investments.	Series 2 Book 14, The Long Haul
SS.912.FL.6.9	Discuss ways that prices of financial assets are affected by interest rates, changes in domestic and international economic conditions, monetary policy, and fiscal policy.	Series 2 Book 8, The Layoff
SS.912.FL.6.13	Describe the purpose of the following accounts that hold investments: various retirement accounts (e.g., 401(k), 403(b), Traditional IRA, Roth IRA), education accounts (e.g., 529 savings plan, Coverdell Education Savings Account (ESA)), and taxable investment brokerage accounts.	Series 2 Book 14, The Long Haul
SS.912.FL.6.14	Evaluate the motives for using a digital currency.	Series 2 Book 4, The Guarantee
SS.912.FL.7.7	Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.	Series 2 Book 15, The Keys, Again
SS.912.FL.7.9	Explain how government programs provide a social safety net that protects an individual from an economic hardship created by unexpected events.	Series 2 Book 8, The Layoff
SS.912.FL.7.14	Explain the implications of receiving an inheritance.	Series 2 Book 15, The Keys, Again
SS.912.FL.1.2	Understand how cognitive biases affect personal financial decision-making.	Series 2 Book 3, The Good Deal
SS.912.FL.1.3	Explain that loss aversion implies that losses brought about by a decision are weighed more than the gains, which may affect the final decision.	Series 2 Book 3, The Good Deal
SS.912.FL.1.4	Explain that people place more weight on something they already have as opposed to things they do not. This endowment effect can result in people being reluctant to part with things they possess.	Series 2 Book 4, The Guarantee
SS.912.FL.1.6	Describe how a piece of information received early, even if incorrect or irrelevant, can provide an anchor that people use when making their personal financial decisions.	Series 2 Book 4, The Guarantee
SS.912.FL.1.7	Describe how people often focus on information that confirms their original beliefs when they research information to make personal financial decisions.	Series 2 Book 3, The Good Deal
SS.912.FL.2.2	Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits.	Series 2 Book 2, The Tuition Trap
SS.912.FL.2.3	Analyze the ways that people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.	Series 2 Book 2, The Tuition Trap
SS.912.FL.3.2	Explain that the consumption of a good or service can have positive or negative effects on others.	Series 2 Book 3, The Good Deal

Standard code	What it requires	Series 2 book(s)
SS.912.FL.3.6	Explain that people may choose to donate money to charitable organizations and other not-for-profit organizations because they gain satisfaction from donating.	Series 2 Book 5, The Benefit
SS.912.FL.5.2	Explain why banks and financial institutions sometimes compete by offering credit at low introductory rates.	Series 2 Book 3, The Good Deal
SS.912.FL.5.6	Demonstrate an understanding of completing a loan application.	Series 2 Book 13, The Long Shot
SS.912.FL.5.12	Explain how bankruptcy may be an option for consumers who are unable to repay debt.	Series 2 Book 13, The Long Shot
SS.912.FL.5.16	Analyze how postsecondary education can be financed through a combination of scholarships, grants, and other financial aid (e.g., Bright Futures, work- study, student loans, and savings).	Series 2 Book 1, The Application
SS.912.FL.5.17	Compare different types of student loans and understand how to complete a student loan application.	Series 2 Book 2, The Tuition Trap
SS.912.FL.6.2	Compare the ways that tax rates vary on different types of investments.	Series 2 Book 14, The Long Haul
SS.912.FL.6.11	Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets.	Series 2 Book 2, The Tuition Trap
SS.912.FL.6.12	Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.	Series 2 Book 1, The Application
SS.912.FL.7.5	Explain how governments and contractual obligations can influence the decisions and responsibilities of individuals to obtain different forms of insurance.	Series 2 Book 1, The Application
SS.912.FL.7.6	Describe how an insurance contract can increase the probability or size of a potential loss.	Series 2 Book 1, The Application
SS.912.FL.7.11	Compare federal and state regulations that provide some remedies, and assistance for victims of identity theft.	Series 2 Book 6, The Claim
SS.912.FL.7.12	Identify the implications of social networking sites and other online activity on an individual’s digital footprint.	Series 2 Book 4, The Guarantee

Standards not in Series 2

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

Standard code	What it requires
SS.912.FL.1.1	Evaluate and reflect on how values affect personal financial decision-making.
SS.912.FL.1.8	Identify examples of how people are affected by present bias.
SS.912.FL.2.1	Describe how people choose jobs or careers for which they are qualified based on potential income as well as non-income factors, such as job satisfaction, independence, risk, family, or location.
SS.912.FL.2.5	Discuss reasons why changes in economic conditions or the labor market can cause changes in a worker's income or may cause unemployment.
SS.912.FL.2.11	Describe how Social Security is funded and the benefit it provides to retirees.
SS.912.FL.3.1	Analyze the factors that influence a consumer's decision-making process (e.g., the price of a good or service, the price of alternatives, income level, personal preferences, advertisements, and reviews.)
SS.912.FL.3.3	Discuss that when buying a good, consumers may consider various aspects and features of the product.
SS.912.FL.3.4	Describe ways that consumers may be influenced by how the price of a good is expressed.
SS.912.FL.3.5	Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services.
SS.912.FL.3.7	Explain how governments establish laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers.
SS.912.FL.3.8	Evaluate how different forms of payment can result in costs or fees.
SS.912.FL.3.10	Understand that when individuals or business owners buy or sell goods or services, they may enter into contracts.
SS.912.FL.3.11	Evaluate and interpret terms and conditions within a contract.
SS.912.FL.4.1	Describe the different types of accounts and financial products offered through banking institutions.
SS.912.FL.4.2	Compare and contrast the characteristics of the various accounts and services offered by depository institutions.
SS.912.FL.4.3	Explain how people should regularly track and manage funds in their account to ensure enough funds are available in those accounts to cover any outstanding transactions or future automated withdrawals.
SS.912.FL.4.4	Analyze the impact of spending versus saving.
SS.912.FL.4.5	Describe how inflation reduces the value of money.
SS.912.FL.4.8	Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the United States banking and financial system.
SS.912.FL.4.9	Describe government policies that create incentives and disincentives for people to save.
SS.912.FL.4.10	Explain how employer benefit programs create incentives and disincentives to save and how an employee's decision to save can depend on how the alternatives are presented by the employer.
SS.912.FL.5.1	Analyze the ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.
SS.912.FL.5.3	Explain that loans can be unsecured or secured with collateral.
SS.912.FL.5.4	Describe the factors that influence the cost of borrowing from the perspective of the buyer and the seller, such as down payments and interest rates.
SS.912.FL.5.5	Explain that lenders make credit decisions based in part on consumer payment history.
SS.912.FL.5.8	Analyze the costs and benefits associated with credit cards.
SS.912.FL.5.13	Explain that people often apply for a mortgage to purchase a home.
SS.912.FL.5.15	Explain that consumers are entitled to a free copy of their credit report annually.

Standard code	What it requires
SS.912.FL.6.4	Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.
SS.912.FL.6.5	Discuss the trade-off between risk and return in comparing financial investments.
SS.912.FL.6.7	Describe how diversifying investments in different types of financial assets can lower investment risk.
SS.912.FL.6.8	Describe how financial markets adjust to current events and financial news, and that prices in those markets reflect what is publicly known about those financial assets.
SS.912.FL.6.10	Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, time horizon, and family situation.
SS.912.FL.7.1	Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.
SS.912.FL.7.2	Understand that insurance companies charge premiums to create a pool of money from which the company uses to pay for losses incurred by policyholders.
SS.912.FL.7.4	Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.
SS.912.FL.7.8	Identify the purposes of various types of insurance.
SS.912.FL.7.10	Identify how responsible use of personal information can prevent identity theft.
SS.912.FL.7.13	Explain that financial planning includes preparing for all contingencies, including death.
SS.912.FL.7.15	Examine laws and regulations concerning personal finance.
SS.912.FL.2.8	Evaluate how the sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.
SS.912.FL.3.12	Understand the process of identifying and contesting an incorrect billing statement.
SS.912.FL.4.7	Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.
SS.912.FL.5.7	Discuss that lenders can pay to receive a borrower’s credit score from a credit bureau.
SS.912.FL.5.11	Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.
SS.912.FL.7.3	Analyze and evaluate the cost-effectiveness of supplemental insurance.