Florida Standards Map: Money Nobody Taught You, Teen Edition

Florida SS.912.FL Financial Literacy benchmarks (2026) · October 14, 2026

How this map was checked: every standard was copied word for word from the official Florida State Board of Education (F.A.C. Ref-19653) document, and every claim was checked against the book text. All required parts must be met for "fully covered."

43	24	22
fully covered by a book	partially covered (needs your lesson)	not covered

43 of 89 fully covered · 24 partially · 22 not covered

Fully covered

Code	What the standard requires	Book and evidence
SS.912.FL.1.1	Evaluate and reflect on how values affect personal financial decision-making.	Book 15, Chapter 1 (p. 20 digital / p. 15 print): Ms. Bell / Chapter 9 (p. 101 digital / p. 60 print): Paper Beats Revenge; Book 14, Chapter 3 (p. 39 digital / p. 27 print): Two Kids, Same Choice; Book 10, Chapter 6 (p. 88 digital / p. 50 print): Page Ten: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.1.8	Identify examples of how people are affected by present bias.	Book 14, Chapter 5 (p. 61 digital / p. 39 print): Free Parts: Fully taught (kept from the Oct 13 strict map).
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.	Book 2, Chapter 8 (p. 153 digital / p. 78 print): Raise or Replace: Fully taught (kept from the Oct 13 strict map).
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.	Book 13, Chapter 1 (p. 18 digital / p. 15 print): What We Built; Book 2, Chapter 3 (p. 48 digital / p. 30 print): Tomorrow in the Bay: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.2.11	Describe how Social Security is funded and the benefit it provides to retirees.	Book 14, Ch. 1 "The Statement" (p. 19 digital / p. 15 print): Fully taught (kept from the Oct 13 strict map).
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.)	Book 2, Chapter 4 (p. 67 digital / p. 39 print): The Basket; Book 10, Chapter 9 (p. 124 digital / p. 69 print): The Shoebox: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.3.3	Discuss that when buying a good, consumers may consider various aspects and features of the product.	Book 12, Chapter 1 (p. 17 digital / p. 15 print): Real Gold: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.3.4	Describe ways that consumers may be influenced by how the price of a good is expressed.	Book 7, Chapter 1 (p. 17 digital / p. 14 print): Busy and Broke: Fully taught (kept from the Oct 13 strict map).
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.	Book 12, Chapter 5 (p. 67 digital / p. 39 print): The Inspection; Book 7, Chapter 7 (p. 92 digital / p. 54 print): The Raise: Fully taught (kept from the Oct 13 strict map).

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Code	What the standard requires	Book and evidence
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.	Book 12, Chapter 11 (p. 137 digital / p. 75 print): The Shiny Pitch; Book 3, Chapter 6 (p. 117 digital / p. 60 print): Clean Slate; Book 5, Chapter 6 (p. 84 digital / p. 49 print): BC-7: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.3.8	Evaluate how different forms of payment can result in costs or fees.	Book 6, Chapter 3 (p. 43 digital / p. 27 print): MaxBack; Book 5, Chapter 5 (p. 72 digital / p. 43 print): The Fee Hunt: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.3.10	Understand that when individuals or business owners buy or sell goods or services, they may enter into contracts.	Book 4, Chapter 5 (p. 78 digital / p. 46 print): Cold Open: The Paper on the Door: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.3.11	Evaluate and interpret terms and conditions within a contract.	Book 4, Chapter 6 (p. 90 digital / p. 53 print): Same Suite: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.4.1	Describe the different types of accounts and financial products offered through banking institutions.	Book 5, Chapter 2 (p. 31 digital / p. 22 print): Rent on Your Money: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.4.2	Compare and contrast the characteristics of the various accounts and services offered by depository institutions.	Book 5, Chapter 11 (p. 147 digital / p. 82 print): The Move: Fully taught (kept from the Oct 13 strict map).
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.	Book 5, Chapter 5 (p. 72 digital / p. 43 print): The Fee Hunt: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.4.4	Analyze the impact of spending versus saving.	Book 2, Chapter 7 (p. 132 digital / p. 69 print): The Leaky Bucket; Book 14, Chapter 3 (p. 39 digital / p. 27 print): Two Kids, Same Choice; Book 10, Chapter 3 (p. 47 digital / p. 29 print): Two Kids, Same Choice: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.4.5	Describe how inflation reduces the value of money.	Book 2, Chapter 1 (p. 12): What's Shrinking: Fully taught (kept from the Oct 13 strict map).
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.	Book 5, Chapter 4 (p. 58 digital / p. 36 print): Run: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.4.9	Describe government policies that create incentives and disincentives for people to save.	Book 14, Chapter 5 (p. 61 digital / p. 39 print): Free Parts: Fully taught (kept from the Oct 13 strict map).
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.	Book 14, Chapter 5 (p. 61 digital / p. 39 print): Free Parts: Fully taught (kept from the Oct 13 strict map).
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.	Book 8, Chapter 7 (p. 89 digital / p. 53 print): Good Debt, Bad Debt: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.5.3	Explain that loans can be unsecured or secured with collateral.	Book 3, Chapter 9 (p. 177 digital / p. 88 print): Invisible: Fully taught (kept from the Oct 13 strict map).

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Code	What the standard requires	Book and evidence
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.	Book 4, Chapter 4 (p. 63 digital / p. 38 print): The Long Rate: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.5.5	Explain that lenders make credit decisions based in part on consumer payment history.	Book 3, Chapter 3 (p. 60 digital / p. 33 print): The Five Gauges: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.5.8	Analyze the costs and benefits associated with credit cards.	Book 8, Chapter 2 (p. 27 digital / p. 20 print): The Meter; Book 3, Chapter 7 (p. 136 digital / p. 69 print): Nia's First Card: Fully taught (kept from the Oct 13 strict map).
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.	Book 3, Chapter 1 (p. 16 digital / p. 13 print): Final Notice: Fully taught (kept from the Oct 13 strict map).
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.	Book 8, Chapter 3 (p. 40 digital / p. 27 print): Hang Up; Book 3, Chapter 10 (p. 197 digital / p. 97 print): Thirty Days Late: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.5.13	Explain that people often apply for a mortgage to purchase a home.	Book 4, Chapter 5 (p. 78 digital / p. 46 print): Thin but Clean: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.5.14	Discuss that consumers who use credit should be aware of laws that are in place to protect them.	Book 8, Chapter 3 (p. 40 digital / p. 27 print): Hang Up; Book 3, Chapter 6 (p. 117 digital / p. 60 print): Clean Slate: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.5.15	Explain that consumers are entitled to a free copy of their credit report annually.	Book 3, Chapter 2 (p. 38 digital / p. 23 print): Three Report Cards: Fully taught (kept from the Oct 13 strict map).
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.	Book 11, Chapter 2 (p. 27 digital / p. 20 print): The Mood: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.6.5	Discuss the trade-off between risk and return in comparing financial investments.	Book 13, Chapter 3 (p. 40 digital / p. 27 print): Two Kids, Same Choice; Book 11, Chapter 9 (p. 112 digital / p. 65 print): The Club; Book 10, Chapter 5 (p. 73 digital / p. 42 print): The Termite: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.6.7	Describe how diversifying investments in different types of financial assets can lower investment risk.	Book 10, Chapter 7 (p. 100 digital / p. 56 print): The Robot: Fully taught (kept from the Oct 13 strict map).
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.	Book 13, Chapter 3 (p. 40 digital / p. 27 print): Two Kids, Same Choice; Book 11, Chapter 4 (p. 52 digital / p. 33 print): The Floor: Fully taught (kept from the Oct 13 strict map).
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.	Book 13, Chapter 3 (p. 40 digital / p. 27 print): Two Kids, Same Choice; Book 11, Chapter 8 (p. 101 digital / p. 59 print): Nia's Account; Book 10, Chapter 5 (p. 73 digital / p. 42 print): The Termite: Fully taught (kept from the Oct 13 strict map).

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Code	What the standard requires	Book and evidence
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.	Book 9, Chapter 5 (p. 64 digital / p. 41 print): Two Kids, Same Choice: Fully taught (kept from the Oct 13 strict map).
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.	Book 9, Chapter 2 (p. 28 digital / p. 21 print): The Pool: Fully taught (kept from the Oct 13 strict map).
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.	Book 9, Chapter 5 (p. 64 digital / p. 41 print): Two Kids, Same Choice: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.7.8	Identify the purposes of various types of insurance.	Book 9, Chapter 2 (p. 28 digital / p. 21 print): The Pool: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.7.10	Identify how responsible use of personal information can prevent identity theft.	Book 3, Chapter 5 (p. 99 digital / p. 51 print): Freeze It: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.7.13	Explain that financial planning includes preparing for all contingencies, including death.	Book 15, Chapter 1 (p. 20 digital / p. 15 print): Ms. Bell: Fully taught (kept from the Oct 13 strict map).
SS.912.FL.7.15	Examine laws and regulations concerning personal finance.	Book 12, Chapter 3 (p. 41 digital / p. 27 print): The Dull Line; Book 8, Chapter 8 (p. 102 digital / p. 60 print): Proof; Book 3, Chapter 6 (p. 117 digital / p. 60 print): Clean Slate: Fully taught (kept from the Oct 13 strict map).

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Partially covered

Code	What the standard requires	Book(s)	What is missing
SS.912.FL.1.5	Evaluate how herd mentality affects personal financial decision-making.	Book 11 (ZOOMR)	"Everybody in the group chat is getting in!" shows herd behavior; its effect on decisions is not evaluated directly.
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.	Books 2, 7	Books 2 & 7 reference market rates but never analyze how supply/demand in the labor market determines wages.
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.	Books 6	Book 6 shows tax revenue going to schools/roads but 'transfer payments from government to individuals' never explained.
SS.912.FL.2.7	Explain how interest, dividends, and capital gains are forms of income earned from financial investments.	Books 10, 11, 14	No single book explains all three mandatory forms (interest, dividends, capital gains) as investment income; each book covers only one or two.
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.	Books 6	Income source and amount (W-2 vs. 1099) are shown; how the amount and type of spending affects taxes (e.g., sales tax) is not.
SS.912.FL.2.9	Describe why some people choose to become entrepreneurs as a career choice.	Books 7	Book 7 shows entrepreneurial activity but never articulates why people choose entrepreneurship (core verb 'describe why' unmet).
SS.912.FL.2.10	Evaluate the benefits and costs of “gig” employment.	Book 6 (Dev's delivery gig, 1099)	Tax side of gig work shown; benefits and costs of gig employment not evaluated.
SS.912.FL.2.12	Identify and complete appropriate tax forms to calculate the amount of federal income tax owed.	Books 6	No book identifies or completes a tax return form (e.g., 1040); only a CP2000 response form is shown.
SS.912.FL.2.13	Describe the types and sources of taxes at the local level.	Book 6, Ch. 6 "The Shop's Year" (p. 80 digital / p. 46 print)	A county property tax notice and a pie chart of school district/county shares appear; local tax types are not described.
SS.912.FL.3.9	Develop a budget based on a given income and expenses for long-term and short-term financial goals.	Books 10, 14	No book develops a formal budget with income, expenses, and short/long-term goals; only frameworks and splits shown.
SS.912.FL.3.12	Understand the process of identifying and contesting an incorrect billing statement.	Books 3, 8	Disputing a collection and credit-report errors is taught; contesting an incorrect billing statement is only mentioned in passing.
SS.912.FL.4.6	Compare the difference between the nominal interest rate and the real interest rate.	Book 2, Ch. 6 "The Rate Fight" (p. 113 digital / p. 60 print)	Real interest rate defined ("What your money earns, minus inflation"); the nominal rate is never named as such.

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Code	What the standard requires	Book(s)	What is missing
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.	Books 10	Rule of 72 and compounding forward are taught; discounting future money back to today is not.
SS.912.FL.5.7	Discuss that lenders can pay to receive a borrower's credit score from a credit bureau.	Books 3	
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.	Books 8	Book 8 discusses repayment options with servicer but never mentions credit counseling services specifically.
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).	Books 10, 11	Stocks and index funds covered; bonds, mutual funds (by name), ETFs, money markets, annuities missing—all mandatory 'including' items.
SS.912.FL.6.3	Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	Books 11	Fees mentioned briefly (index fund expense ratio) but no substantive explanation of how buying/selling/holding costs decrease rate of return.
SS.912.FL.6.6	Explain that shorter-term investments will likely have lower rates of return than longer-term investments.	Books 10	Book 10 Weak (soon-money vs.
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.	Books 1, 4, 11, 13	Interest rates and monetary policy covered (Books 1, 4); fiscal policy only weakly touched (Book 13); no comprehensive single-book treatment.
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.	Books 10, 14	Retirement accounts partially covered (SIMPLE IRA, 401k, Roth/Traditional IRA); education accounts and taxable brokerage accounts—mandatory 'including' items—absent.
SS.912.FL.6.14	Evaluate the motives for using a digital currency.	Book 12, Ch. 4 (p. 54 digital / p. 33 print)	Crypto is discussed as risky ("Some crypto is real technology"); motives for using a digital currency are not evaluated.
SS.912.FL.7.7	Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.	Books 9	Book 9 does not show how lower-risk behavior reduces premiums; examples involve adding coverage, not behavior modification.
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.	Books 9, 14	Marketplace and workers' comp mentioned but no broad explanation of government safety-net programs against economic hardship.
SS.912.FL.7.14	Explain the implications of receiving an inheritance.	Books 15	Book 15 shows inheritance events narratively but never explains implications for the recipient (tax, legal, financial management).

Teach it: fill the gap in 10 minutes

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

SS.912.FL.1.5 · Book 11 (ZOOMR)
Ask: Book 11: "Everybody in the group chat is getting in!" How does a crowd change what you'd do with your money?
10 min: Students write one rule to slow down when everyone else is buying, then test it on the ZOOMR moment.

SS.912.FL.2.4 · Books 2, 7
Ask: Books 2 and 7 mention market rates for jobs. Why do some jobs pay more than others?
10 min: Students explain wage supply and demand with two jobs (many workers vs. few skilled workers) and sketch who earns more.

SS.912.FL.2.6 · Books 6
Ask: Book 6 shows taxes paying for schools and roads. Where else does tax money go?
10 min: Students list goods and services taxes pay for, then add transfer payments (like Social Security checks) with one example.

SS.912.FL.2.7 · Books 10, 11, 14
Ask: Books 10, 11 and 14 show parts of investment income. What are the three ways an investment pays you?
10 min: Students define interest, dividends and capital gains with one example each from the books.

SS.912.FL.2.8 · Books 6
Ask: Book 6 shows W-2 vs. 1099 income. How does what you buy also change the taxes you pay?
10 min: Students compare two shoppers with the same pay but different spending and estimate sales tax for each.

SS.912.FL.2.9 · Books 7
Ask: Book 7 shows people running a business. Why would someone choose that over a paycheck?
10 min: Students list three reasons people become entrepreneurs and one cost, then share the strongest reason.

SS.912.FL.2.10 · Book 6 (Dev's delivery gig, 1099)
Ask: Book 6 shows Dev's 1099 delivery gig. Is gig work worth it?
10 min: T-chart of gig work benefits vs. costs (flexibility, taxes, no benefits, car wear), then a class vote with reasons.

SS.912.FL.2.12 · Books 6
Ask: Book 6 shows a tax notice response but not a full return. What goes on a basic return?
10 min: Students fill a simplified 1040 on the board from a made-up W-2 (wages, standard deduction, tax, withholding, refund).

SS.912.FL.2.13 · Book 6, Ch. 6 "The Shop's Year" (p. 80 digital / p. 46 print)
Ask: Book 6, Ch. 6 (p. 80 digital / p. 46 print) shows a county property tax notice. What other local taxes do people pay?
10 min: Students list local tax types and one service each pays for, using the notice's school and county shares.

SS.912.FL.3.9 · Books 10, 14
Ask: Books 10 and 14 show savings splits. How do you turn that into a full budget?
10 min: Students build a budget with income, expenses, one short-term and one long-term goal.

SS.912.FL.3.12 · Books 3, 8
Ask: Books 3 and 8 teach disputing credit report errors. What if a bill itself is wrong?
10 min: Students write a short dispute letter for a wrong charge: what it is, why it's wrong, what they want fixed.

SS.912.FL.4.6 · Book 2, Ch. 6 "The Rate Fight" (p. 113 digital / p. 60 print)
Ask: Book 2 defines the real rate as "what your money earns, minus inflation." What's the other rate called?
10 min: Students label nominal and real rate for three made-up savings accounts and pick the best one.

SS.912.FL.4.7 · Books 10
Ask: Book 10 teaches the Rule of 72 and growing money forward. What is future money worth today?
10 min: Students work backward: how much to save today to have $1,000 later at a rate on the board, and explain present value.

SS.912.FL.5.7 · Books 3
Ask: Book 3 covers credit scores. Who else can see your score, and why would a lender pay to get it?
10 min: Pairs list who pulls credit scores (lenders, landlords) and explain why a lender pays a credit bureau before saying yes.

SS.912.FL.5.11 · Books 8
Ask: Book 8 shows calling the servicer about repayment. Who else can help when debt gets too big?
10 min: Students describe what credit counseling does and write two questions to ask a counselor before signing up.

SS.912.FL.6.1 · Books 10, 11
Ask: Books 10 and 11 cover stocks and index funds. What other investments exist?
10 min: Students compare bonds, mutual funds, ETFs, money markets and annuities on risk and return in a quick chart.

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SS.912.FL.6.3 · Books 11
Ask: Book 11 mentions an index fund's expense ratio. What other costs come with buying, holding and selling?
10 min: Students list trade fees, fund fees and taxes on gains, then estimate one year of fees on a made-up balance.

SS.912.FL.6.6 · Books 10
Ask: Book 10 separates "soon money" from long-term money. How does time change what you invest in?
10 min: Students match three goals (6 months, 5 years, 40 years) to a savings or investment choice and explain each.

SS.912.FL.6.9 · Books 1, 4, 11, 13
Ask: Books 1 and 4 cover interest rates and the Fed; Book 13 touches government spending. How do both affect markets?
10 min: Students compare monetary policy and fiscal policy in a two-column chart with one market effect each.

SS.912.FL.6.13 · Books 10, 14
Ask: Books 10 and 14 cover retirement accounts. What about saving for school or other goals?
10 min: Students match retirement, education and taxable accounts to three goals and list one tax rule for each.

SS.912.FL.6.14 · Book 12, Ch. 4 (p. 54 digital / p. 33 print)
Ask: Book 12, Ch. 4 (p. 54 digital / p. 33 print) says some crypto is real technology but risky. Why would someone use a digital currency?
10 min: Students list three motives (speed, privacy, speculation) and one risk each, then decide if any fit them.

SS.912.FL.7.7 · Books 9
Ask: Book 9 shows coverage choices. How can how you act lower what you pay for insurance?
10 min: Students list behaviors that lower premiums (safe driving, not smoking, security systems) and explain why insurers reward them.

SS.912.FL.7.9 · Books 9, 14
Ask: Books 9 and 14 mention the marketplace and workers' comp. What other programs catch people when money falls apart?
10 min: Students list safety-net programs (unemployment, Medicaid, SNAP, Social Security) and match each to a hardship.

SS.912.FL.7.14 · Books 15
Ask: Book 15 shows inheritance in the story. What should someone do when they receive one?
10 min: Students list three first steps after an inheritance (pause, check taxes and legal steps, make a plan) and explain one.

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Not covered

Code	What the standard requires
SS.912.FL.1.2	Understand how cognitive biases affect personal financial decision-making.
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.
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.
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.
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.
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.
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.
SS.912.FL.3.2	Explain that the consumption of a good or service can have positive or negative effects on others.
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.
SS.912.FL.5.2	Explain why banks and financial institutions sometimes compete by offering credit at low introductory rates.
SS.912.FL.5.6	Demonstrate an understanding of completing a loan application.
SS.912.FL.5.12	Explain how bankruptcy may be an option for consumers who are unable to repay debt.
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).
SS.912.FL.5.17	Compare different types of student loans and understand how to complete a student loan application.
SS.912.FL.6.2	Compare the ways that tax rates vary on different types of investments.
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.
SS.912.FL.6.12	Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.
SS.912.FL.7.3	Analyze and evaluate the cost-effectiveness of supplemental insurance.
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.
SS.912.FL.7.6	Describe how an insurance contract can increase the probability or size of a potential loss.
SS.912.FL.7.11	Compare federal and state regulations that provide some remedies, and assistance for victims of identity theft.
SS.912.FL.7.12	Identify the implications of social networking sites and other online activity on an individual’s digital footprint.

Texas details in the books

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

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

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

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

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

Questions or corrections: Email support.

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