Idaho Standards Map: Money Nobody Taught You, Teen Edition

Idaho Social Studies Content Standards, Economics 9-12, Financial Literacy · October 14, 2026

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

4	7	0
fully covered by a book	partially covered (needs your lesson)	not covered

4 of 11 fully covered · 7 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
9-12.EC.14	9-12.EC.14 Demonstrate how to set financial goals and analyze the costs and benefits of spending decisions.	Books 13, 4, 12: Goals and the cost of each spending choice.
9-12.EC.16	9-12.EC.16 Evaluate types of investments to determine how they meet the objectives of a personal financial plan including compound interest over time.	Book 10; Book 14: Investments matched to goals, compound growth over time.
9-12.EC.17	9-12.EC.17 Research and analyze information on credit options available to consumers.	Books 3, 4, 8: Cards, loans, credit unions, payday and buy-here-pay-here compared.
9-12.EC.19	9-12.EC.19 Research and report on factors that affect creditworthiness and credit scores.	Book 3: Factors in a credit score.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
9-12.EC.15	9-12.EC.15 Demonstrate procedures for opening and managing checking and savings accounts, including writing checks, managing virtual accounts, and accessing statements.	Book 5	Opening and managing checking and savings, online accounts, statements; writing checks not taught.
9-12.EC.18	9-12.EC.18 Demonstrate how to use comparison shopping skills to make purchasing decisions, including major purchases and college education.	Books 4, 12	Comparison shopping and major purchases; college not covered.
9-12.EC.20	9-12.EC.20 Describe how life, health, home, and auto insurance protects against loss and mitigates financial consequences.	Book 9	Life, health and auto; home insurance not taught (required list).
9-12.EC.22	9-12.EC.22 Explain how sales and property taxes affect financial decisions in terms of both personal finances and public services provided to citizens.	Book 6	Property tax mentioned; sales tax and public services not taught.
9-12.EC.23	9-12.EC.23 Build a monthly budget for an individual or a family given their income, savings goals, taxes, and list of fixed and variable expenses.	Book 13	Tracking; no monthly budget with fixed and variable expenses.
9-12.EC.21	9-12.EC.21 Analyze the federal, state, and local tax systems and how they relate to each citizen and the citizen's income and the society.	Book 6	Federal income and payroll taxes; state and local systems not analyzed.
9-12.EC.24	9-12.EC.24 Identify and evaluate modern consumer skills, tools, and practices.	Books 5, 12	Apps and online scams.

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.

9-12.EC.15 · Book 5
Ask: Book 5 shows opening and managing accounts. How do you write a check?
10 min: Students fill out a sample check (date, payee, amount in words and numbers, signature) and record it in a register.

9-12.EC.18 · Books 4, 12
Ask: Books 4 and 12 show comparison shopping for big purchases. How would you compare colleges?
10 min: Students compare two made-up colleges on cost, aid and net price and pick one.

9-12.EC.20 · Book 9
Ask: Book 9 shows life, health and auto insurance. What does home insurance protect?
10 min: Students list what home or renters insurance covers and one loss it doesn’t.

9-12.EC.22 · Book 6
Ask: Book 6 mentions property tax. How does sales tax change what you buy?
10 min: Students add sales tax to a shopping list and list two public services sales and property taxes fund.

9-12.EC.23 · Book 13
Ask: Book 13 shows tracking. What goes in a monthly budget?
10 min: Students build a monthly budget with income, taxes, fixed and variable expenses and a savings goal.

9-12.EC.21 · Book 6
Ask: Book 6 shows federal income and payroll taxes. What do state and local taxes pay for?
10 min: Students chart taxes by level (federal, state, local) and one service each funds.

9-12.EC.24 · Books 5, 12
Ask: Books 5 and 12 show apps and online scams. What tools help you shop and bank safely?
10 min: Students rate three tools (banking app, price tracker, payment app) on usefulness and risk.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Idaho has a state income tax and sales tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.sde.idaho.gov/wp-content/uploads/2025/08/Essential-Standards-Extended-Guide-SS-ECON.pdf

Questions or corrections: Email support.

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