Illinois Standards Map: Money Nobody Taught You, Teen Edition

Illinois Social Science Standards, 9-12 Financial Literacy · October 14, 2026

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

1	5	2
fully covered by a book	partially covered (needs your lesson)	not covered

1 of 8 fully covered · 5 partially · 2 not covered

Fully covered

Code	What the standard requires	Book and evidence
SS.9-12.EC.FL.3	SS.9-12.EC.FL.3. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.	Books 2, 5, 10: Time, interest and inflation shape saving: compound growth vs. shrinking dollars.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
SS.9-12.EC.FL.1	SS.9-12.EC.FL.1. Understand how costs and benefits can be subject to individual circumstances and factors outside of one's control.	Books 2, 7, 9	Layoffs, wrecks and illness change costs; the idea is shown, not analyzed.
SS.9-12.EC.FL.2	S.9-12.EC.FL.2. Explain the importance of making informed financial decisions by collecting information, planning, and budgeting while accounting for individual circumstances that can limit access to capital.	Books 3, 13	Research before deciding and tracking; no budget, limited access to capital not discussed.
SS.9-12.EC.FL.4	SS.9-12.EC.FL.4. Analyze costs and benefits of different credit and payment options for goods and services, the role of lenders and interest, and the impact of each on individuals and multiple communities.	Books 3, 4, 5, 8	Credit and payment options, lenders and interest for the individual; impact on communities not analyzed.
SS.9-12.EC.FL.5	SS.9-12.EC.FL.5. Evaluate risks and returns on diversified investments while accounting for the individual risk disposition among students.	Books 10, 11	Index-fund diversification and risk vs. return; individual risk disposition not taught.
SS.9-12.EC.FL.7	SS.9-12.EC.FL.7. Analyze how the cognitive biases, environmental influences, and access to resources and necessities of an individual can impact financial decision-making and the application of economic decision-making strategies.	Books 12, 13	Sales pressure and habits; cognitive biases not named.

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.

SS.9-12.EC.FL.1 · Books 2, 7, 9
Ask: Books 2, 7 and 9 show layoffs, wrecks and illness changing costs. How do things outside your control change a money decision?
10 min: Students take one decision (buy a car) and list how a layoff or illness would change the costs and benefits.

SS.9-12.EC.FL.2 · Books 3, 13
Ask: Books 3 and 13 show research and tracking. What if you can’t easily get a loan or bank account?
10 min: Students list steps to an informed decision and one barrier (no bank, no credit) with a way around it.

SS.9-12.EC.FL.4 · Books 3, 4, 5, 8
Ask: Books 3, 4, 5 and 8 compare credit for a person. How does lending affect a whole neighborhood?
10 min: Students list one way easy or hard credit helps or hurts a community (businesses, homes, payday lenders).

SS.9-12.EC.FL.5 · Books 10, 11
Ask: Books 10 and 11 show index-fund diversification. How much risk is right for you?
10 min: Students take a 3-question risk quiz and match their answer to a mix of investments.

SS.9-12.EC.FL.7 · Books 12, 13
Ask: Books 12 and 13 show sales pressure and habits. What thinking traps make us spend?
10 min: Students define two biases (going with the crowd, wanting it now) and match each to a scene from the books.

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Not covered

Code	What the standard requires
SS.9-12.EC.FL.8	SS.9-12.EC.FL.8. Evaluate risk disposition and opportunity recognition for individual students and multiple communities, accounting for structural impacts on these dispositions
SS.9-12.EC.FL.9	SS.9-12.EC.FL.9. Evaluate the disparate impact of government and private business policies related to banking, credit, and mortgage lending in one's own and others' contexts while using current economic indicators to analyze or propose future policies.

Texas details in the books

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

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

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

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

• Illinois has a flat state income tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.isbe.net/Documents/IL-Social-Science-Standards.pdf

Questions or corrections: Email support.

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