Finished-book check · Nov 12, 2026

BOTH SERIES

20 of 33

fully covered · 13 partial

Indiana standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 13 of 33, with 17 partly covered.
Series 2 fully covers 8 and partly covers 12.
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.

Indiana 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.

Indiana Next Level Programs of Study 4540 Personal Financial Responsibility standards, updated April 2024 (33 standards incl. six domain cores). Text from the FoolProof Foundation copy of the IDOE standards; the IDOE originals are on Google Drive (not script-downloadable).

Official source: https://www.foolproofme.org/downloads/standards/Indiana.pdf

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.

6 out of 33 standards addressed in Series 2 (18%) · Series 1 today: 13 of 33 fully covered

Improvement over Series 1 Series 1 fully covers 13 of 33 Indiana standards today. Series 2 addresses 5 more that Series 1 does not fully cover.

6	5	27
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)
4540.D5.2	Examine various types of financial risk and risk management strategies a. Describe ways people can manage risk through avoidance, reduction, retention, assumption, and transfer of risk.	Series 2 Book 3, The Good Deal
4540.D1.2	Demonstrate taking responsibility for personal financial decisions a. Explain how individuals demonstrate responsibility for financial well-being over a lifetime. b. Analyze ways financial responsibility is different for individuals with and without dependents.	Series 2 Book 4, The Guarantee
4540.D1.4	Utilize consumer protection laws and resources a. Describe services of Indiana's consumer protection agency and its benefits to consumers. b. Analyze consumer protection laws for the issues they address and the safeguards they provide. c. Demonstrate steps for resolving a consumer complaint.	Series 2 Book 1, The Application
4540.D1.6	Demonstrate communication strategies for discussing financial issues a. Compare and contrast the benefits of sharing financial goals and personal finance information with a potential partner before forming a partnership. b. Describe essential elements of a contract between individuals and between individuals and businesses.	Series 2 Book 1, The Application
4540.D3.6	Connect the role of charitable giving, volunteer service, and philanthropy to community development and quality of life a. Demonstrate budgeting financial and other resources to make contributions to a charitable organization.	Series 2 Book 5, The Benefit
4540.D6.7	Analyze how agencies that regulate financial markets protect investors a. Explain how federal and state financial regulatory agencies decrease savings and investing risks. b. Identify additional services and benefits of the Indiana Securities Division and other federal and state regulators.	Series 2 Book 14, The Long Haul

Standards not in Series 2

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

Standard code	What it requires
4540.D1.1	Students demonstrate management of individual and family finances by applying reliable information and systematic decision making.
4540.D1.7	Demonstrate strategies to control personal information a. Describe the actions a victim of identity theft can take to restore personal security
4540.D2.1	Students analyze how education, income, career and life choices relate to achieving financial goals.
4540.D2.4	Explain how taxes and employee benefits relate to disposable income a. Analyze typical employee benefits and explain why they are a form of compensation. b. Describe benefits of employer sponsored savings plans and other personal options for shifting current income to the future.
4540.D3.5	Apply consumer skills to purchase decisions a. Evaluate impact of external factors (such as marketing, advertising and the economy) on spending decisions. b. Justify consumer buying decisions by evaluating external factors. c. Evaluate opportunity costs (such as owning versus renting a house, purchasing or leasing an auto). d. Recognize potential threats (such as identity fraud, scams, theft, phishing, spam, unethical internet practices) to sound financial decisions.
4540.D4.1	Students manage credit and debt to remain both creditworthy and financially secure.
4540.D4.3	Analyze factors that influence establishing and maintaining a good credit rating a. Analyze the effect of positive and negative credit report s on credit worthiness. b. Illustrate steps to overcome a negative credit report and improve a personal financial future.
4540.D4.4	Analyze methods and benefits of avoiding or correcting credit and debt problems a. Evaluate the effect of living beyond one's financial resources. b. Analyze actions that a consumer can take to reduce or better manage excessive debt.
4540.D4.5	Analyze major consumer credit laws and the changing nature of these laws a. Analyze online and printed resources for up-to-date information about consumer credit rights. b. Describe debtors' and creditors' rights related to debt that is not paid.
4540.D5.1	Students analyze the features of insurance, its role in balancing risk and benefit in financial planning.
4540.D6.1	Students analyze saving and investing to build long-term financial security and wealth.
4540.D6.3	Apply strategies for creating wealth and building assets a. Compare various investing strategies for their potential to build wealth. b. Analyze investment possibilities utilizing the principles of time value of money and opportunity costs. c. Calculate the end value of lump sum and periodic investments.
4540.D1.3	Analyze financial information from a variety of reliable and questionable sources a. Analyze financial information for objectivity, accuracy, relevancy to given needs, and currency. b. Investigate current types of consumer fraud, including online scams.
4540.D1.5	Make financial decisions by systematically considering alternatives and consequences a. Set measurable short-term, medium-term, and long-term financial goals. b. Evaluate the results of financial decisions. c. Apply systematic decision making to long-term goals.
4540.D2.2	Describe how personal factors, career choices, and economic conditions affect income a. Analyze ways economic, social, cultural, education and political conditions can affect income and career potential. b. Analyze the financial risks and benefits of entrepreneurship as a career choice.
4540.D2.3	Identify sources of personal income a. Compare and contrast wage, gift, rent, interest, dividend, capital gain, tip, commission, and business profit as sources of personal income. b. Analyze the advantages and disadvantages of participation in government assistance programs.
4540.D3.1	Students manage money effectively by developing financial goals and budgets.

Standard code	What it requires
4540.D3.2	Develop a personal financial plan to demonstrate the ability to use money management skills and strategies a. Create a basic budget with categories for income, taxes, planned savings, and fixed and variable expenses. b. Analyze and adjust budget categories to manage spending and achieve financial goals. c. Develop a personal financial plan that shows allocation of income, spending, saving, investing and sharing/giving over a year-long time span. d. Analyze a plan to secure funding for a financial goal (such as college, major consumer purchases, etc.).
4540.D3.3	Develop a system for keeping and using financial records a. Utilize a system to record income and spending for categories such as purchases, services, and taxes. b. Demonstrate recordkeeping that utilizes digital financial management systems.
4540.D3.4	Analyze services of financial institutions a. Evaluate different payment methods, including cash, checks, stored-value cards, debit cards, credit cards, and electronic or online payment systems. b. Demonstrate skill in basic financial tasks (such as bill payments, check writing, reconciling checking and debit account statements, and monitoring printed and online account statements for accuracy). c. Investigate and demonstrate ability to apply for financial assistance (such as FAFSA, 21st Century Scholars, scholarships, grants, and aid from colleges and universities) for post-secondary education.
4540.D3.7	Examine the purpose and value of estate planning a. Contrast wills, "living wills," trusts and other ways estates can be transferred. b. Evaluate estate planning tools (such as pensions, retirements, social security, trusts, and annuities).
4540.D4.2	Analyze the costs and benefits of using various types of credit such as student loans, home and automotive loans, and credit cards a. Evaluate the cost of borrowing a set amount of money using various types of credit. b. Explain how grace periods, methods of calculating interest, and fees affect borrowing costs. c. Apply systematic decision making to identify the most cost- effective option for making a purchase.
4540.D5.3	Examine the purposes, types, and costs associated with insurance a. Analyze the types and amounts of coverage, and features needed, for various stages of life for health, property, life, disability, and liability insurance. b. Analyze factors that can reduce or increase the amount and type of insurance coverage needed. c. Analyze factors that affect cost of insurance for various types of insurance.
4540.D6.2	Evaluate how saving contributes to financial wellbeing a. Analyze effect of saving strategies, including "pay yourself first," payroll deduction, automatic savings options, and reflective spending practices on financial wellbeing. b. Compare the interest generated by simple and compound interest at various rates.
4540.D6.4	Compare saving and investment alternatives a. Analyze the characteristics (such as earnings, risks, liquidity) and benefits of various saving and investment options in the current economy. b. Analyze investment alternatives utilizing principles of inflation and other economic factors.
4540.D6.5	Describe how to buy and sell investments a. Compare advantages and disadvantages of buying and selling investments through various channels, including financial advisors, investment clubs, and online brokers. b. Compare the investment objectives and historical rates of return of various Investment options.
4540.D6.6	Analyze factors that affect the rate of return on investments a. Analyze the rate of return on investments using time value of money and economic conditions as factors. b. Calculate the amount of taxes on investments and income tax-free earnings.