Indiana Standards Map: Money Nobody Taught You, Teen Edition

Indiana NLPS 4540 Personal Financial Responsibility (2024) · October 14, 2026

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

13	17	3
fully covered by a book	partially covered (needs your lesson)	not covered

13 of 33 fully covered · 17 partially · 3 not covered

Fully covered

Code	What the standard requires	Book and evidence
4540.D1.1	Students demonstrate management of individual and family finances by applying reliable information and systematic decision making.	Books 1-15: Each story applies information and step-by-step decisions to a family money problem.
4540.D1.7	Demonstrate strategies to control personal information a. Describe the actions a victim of identity theft can take to restore personal security	Book 3, Ch. 5 (p. 99 digital / p. 51 print): What an identity theft victim does to recover.
4540.D2.1	Students analyze how education, income, career and life choices relate to achieving financial goals.	Books 7, 2: Training, career and job choices tied to pay and 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.	Books 2, 6, 14: Benefits as pay, 401(k), IRAs shifting income to the future, taxes vs. take-home.
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.	Books 2, 4, 12, 3: External pressures, buy vs. lease, scams and identity fraud.
4540.D4.1	Students manage credit and debt to remain both creditworthy and financially secure.	Books 3, 8: Stay creditworthy and out of debt traps.
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.	Book 3: Positive and negative items and repairing a report.
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.	Book 8: Living beyond means and getting out of 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.	Books 3, 8: Credit reporting and debt collection rights; where to find current rules.
4540.D5.1	Students analyze the features of insurance, its role in balancing risk and benefit in financial planning.	Book 9: Insurance weighs cost against protection.

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Code	What the standard requires	Book and evidence
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.	Book 9: Avoid, reduce, keep or transfer risk.
4540.D6.1	Students analyze saving and investing to build long-term financial security and wealth.	Books 10, 14: Saving and investing for long-term 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.	Book 10: Strategies compared; lump sum and monthly investing grown with time.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Books 1, 13	Owning your decisions; how dependents change responsibility not taught.
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.	Books 3, 12	Online and phone scams; judging information for objectivity and currency only touched.
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.	Books 3, 8	Federal laws and filing a CFPB/FTC complaint; Indiana's consumer protection agency not covered.
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.	Books 13, 14	Long-term goals; measurable short/medium/long goals not set.
4540.D2.2	Describe how personal factors, career choices, and economic conditions affect income a. Analyze ways economic, social, cultural, educational, and political conditions can affect income and career potential. b. Analyze the financial risks and benefits of entrepreneurship as a career choice.	Books 2, 7, 11	Economic conditions and small business; social, cultural and political conditions not analyzed.
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.	Books 6, 7, 10	Wages, tips, commissions, interest, dividends, profit; gifts, rent, capital gains and government assistance not taught.
4540.D3.1	Students manage money effectively by developing financial goals and budgets.	Book 13	Goals and tracking; no budget built.
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.).	Book 13	No budget with categories or year-long plan.
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.	Books 6, 14	Keep stubs and receipts; no record-keeping system.

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Code	What the standard requires	Book(s)	What is missing
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.	Book 5	Payment methods compared; applying for college aid not taught.
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).	Book 15	Wills mentioned; trusts, living wills and annuities not taught.
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.	Books 4, 8	Cost of borrowing compared; grace periods and interest calculation methods not taught.
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.	Book 9	Coverage types and costs; needs by life stage not covered.
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.	Books 5, 10, 14	Pay yourself first and automatic saving; simple vs. compound comparison not taught.
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.	Books 5, 10	Savings vs. investing risk and return; liquidity and inflation analysis thin.
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.	Books 10, 12	Advisors and fees; investment clubs and online brokers not compared.
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.	Books 10, 14	Return over time; tax on investments not calculated.

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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.

4540.D1.2 · Books 1, 13
Ask: Books 1 and 13 show owning your choices. How do kids or dependents change your money duties?
10 min: Students list three money decisions that change when someone depends on you.

4540.D1.3 · Books 3, 12
Ask: Books 3 and 12 show scams. How do you tell if information is fair and up to date?
10 min: Students rate two money sources on who made it, its date and whether it sells something.

4540.D1.4 · Books 3, 8
Ask: Books 3 and 8 show federal laws and CFPB/FTC complaints. What does a state consumer office do?
10 min: Students list what Indiana's consumer protection agency helps with and draft a two-line complaint.

4540.D1.5 · Books 13, 14
Ask: Books 13 and 14 show long-term goals. What makes a goal measurable?
10 min: Students write one short, one medium and one long-term goal with an amount and date.

4540.D2.2 · Books 2, 7, 11
Ask: Books 2, 7 and 11 show economic conditions and small business. What social or political changes affect pay?
10 min: Students give one example each of an economic, social and political change that could raise or lower income.

4540.D2.3 · Books 6, 7, 10
Ask: Books 6, 7 and 10 show wages, tips, interest and profit. What other income sources exist?
10 min: Students define gifts, rent, capital gains and government assistance with one example each.

4540.D3.1 · Book 13
Ask: Book 13 shows goals and tracking. How do you turn that into a budget?
10 min: Students build a one-month budget from a made-up income with a goal line.

4540.D3.2 · Book 13
Ask: Book 13 shows tracking. What would a full-year plan look like?
10 min: Students set budget categories and note one yearly cost (insurance, gifts) to plan for monthly.

4540.D3.3 · Books 6, 14
Ask: Books 6 and 14 say keep stubs and receipts. How would you organize them?
10 min: Students design a system to record income and spending and say how long to keep each record.

4540.D3.4 · Book 5
Ask: Book 5 compares payment methods. What does a bank or school offer to help pay for college?
10 min: Students list the college aid steps (FAFSA, offer, compare) and one bank service that helps.

4540.D3.7 · Book 15
Ask: Book 15 mentions wills. What other tools pass on money or wishes?
10 min: Students define a will, living will and trust in one line each and say who needs each.

4540.D4.2 · Books 4, 8
Ask: Books 4 and 8 compare borrowing costs. What is a grace period?
10 min: Students explain a grace period and figure one month's interest on a balance with a rate on the board.

4540.D5.3 · Book 9
Ask: Book 9 shows coverage types and costs. How do needs change with age?
10 min: Students list insurance needs at 18, 30 and 50 and explain one change.

4540.D6.2 · Books 5, 10, 14
Ask: Books 5, 10 and 14 show pay yourself first. How do simple and compound interest compare?
10 min: Students compute simple vs. compound interest on $500 for 5 years with a rate on the board.

4540.D6.4 · Books 5, 10
Ask: Books 5 and 10 compare saving and investing. How fast can you get your money, and does it beat inflation?
10 min: Students rate savings, CDs, bonds and stocks on liquidity and whether they likely beat inflation.

4540.D6.5 · Books 10, 12
Ask: Books 10 and 12 warn about advisor fees. How else can you buy investments?

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10 min: Students compare an advisor, online broker and investment club on cost and help.

4540.D6.6 · Books 10, 14
Ask: Books 10 and 14 show returns over time. How do taxes change what you keep?
10 min: Students subtract a given tax rate from a made-up gain and compare taxable vs. tax-advantaged accounts.

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Not covered

Code	What the standard requires
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.
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.
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.

Texas details in the books

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

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

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

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

• Indiana has a flat state income tax plus county income taxes; Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.in.gov/doe/students/indiana-academic-standards/financial-literacy/

Questions or corrections: Email support.

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