Finished-book check · Nov 12, 2026

BOTH SERIES

5 of 20

fully covered · 15 partial

Iowa standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 5 of 20, with 14 partly covered.
Series 2 fully covers 0 and partly covers 10.
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.

Iowa 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.

Iowa Code §256.11(5)(k)(1)(a)-(i), the required personal finance literacy content, plus the 2025 Iowa Social Studies Standards, SS.9-12.FL.1-11 with their "Must include" clarifications (from educate.iowa.gov/media/5527).

Official source: https://www.legis.iowa.gov/docs/code/256.11.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.

1 out of 20 standards addressed in Series 2 (5%) · Series 1 today: 5 of 20 fully covered

Improvement over Series 1 Series 1 fully covers 5 of 20 Iowa standards today. Series 2 addresses 1 more that Series 1 does not fully cover.

1	1	19
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)
SS.9-12.FL3	SS.9-12.FL3. Create a post-high school plan including career preparation and financial goals. Must include: College planning, public and private educational savings accounts, and uniform gifts and transfers to minors.	Series 2 Book 2, The Tuition Trap

Standards not in Series 2

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

Standard code	What it requires
SS.9-12.FL.2	SS.9-12.FL.2. Identify different sources of income and factors that impact earning potential.
SS.9-12.FL.5	SS.9-12.FL.5. Explain how saving supports financial security, resilience, and decision-making. Must include: Savings, including emergency fund, purchases, and wealth building
SS.9-12.FL.8	SS.9-12.FL.8. Describe how credit works and how it is used. Must include: How to read a credit report and correct inaccuracies; how to build a credit score; how to develop a plan to deal with creditors and avoid bankruptcy; and the federal Fair Debt Collection Practices Act.
SS.9-12.FL.11	SS.9-12.FL.11. Identify strategies for the protection of personal identity and other forms of fraud.
Iowa Code §256.11(5)(k)(1)(a)	(a) Savings, including emergency fund, purchases, and wealth building.
SS.9-12.FL.1	SS.9-12.FL.1. Compare career choices based on preparation, salary, benefits, and growth potential. Must include: Income, and career decisions, including career choices that fit personality styles and occupational goals, job search strategies, cover letters, resumes, interview techniques
SS.9-12.FL.4	SS.9-12.FL.4. Create and evaluate a budget based on financial goals, income, and expenses. Must include: Consumer awareness of the power of marketing on buying decisions; Financial responsibility and money management, including creating and living on a written budget and balancing a checkbook; basic rules of successful negotiating and techniques; and personality or other traits regarding money; Buying, selling, and renting advantages and disadvantages relating to real estate, including adjustable rate, balloon, conventional, government-backed, reverse, and seller-financed mortgages
SS.9-12.FL.6	SS.9-12.FL.6. Compare investment tools to meet financial goals. Must include: Understanding investments, including compound and simple interest, liquidity, diversification, risk return ratio, certificates of deposit, money market accounts, single stocks, bonds, mutual funds, rental real estate, annuities, commodities, and futures. Wealth building including long-term and short-term investing using tax-favored plans, individual retirement accounts and payments from such accounts, employer-sponsored retirement plans and investments.
SS.9-12.FL.7	SS.9-12.FL.7. Identify the impact of taxes on personal income and spending power. Must include: Payroll taxes and other income withholdings, and revenue sources for federal, state, and local governments.
SS.9-12.FL.9	SS.9-12.FL.9. Analyze the costs and benefits of different types of credit. Must include: Credit and debt, including credit cards, payday lending, rent-to-own transactions, debt consolidation, automobile leasing, cosigning a loan, debt avoidance, and the marketing of debt, especially to young people.
SS.9-12.FL.10	SS.9-12.FL.10. Explain how insurance operates as a tool for risk management. Must include: Different types of insurance coverage including renters, homeowners, automobile, health, disability, long-term care, identity theft, and life insurance; term life, cash value and whole life insurance; and insurance terms such as deductible, stop loss, elimination period, replacement coverage, liability, and out-of-pocket.
Iowa Code §256.11(5)(k)(1)(b)	(b) Understanding investments, including compound and simple interest, liquidity, diversification, risk return ratio, certificates of deposit, money market accounts, single stocks, bonds, mutual funds, rental real estate, annuities, commodities, and futures.
Iowa Code §256.11(5)(k)(1)(c)	(c) Wealth building and college planning, including long-term and short-term investing using tax-favored plans, individual retirement accounts and payments from such accounts, employer-sponsored retirement plans and investments, public and private educational savings accounts, and uniform gifts and transfers to minors.
Iowa Code §256.11(5)(k)(1)(d)	(d) Credit and debt, including credit cards, payday lending, rent-to-own transactions, debt consolidation, automobile leasing, cosigning a loan, debt avoidance, and the marketing of debt, especially to young people.

Standard code	What it requires
Iowa Code §256.11(5)(k)(1)(e)	(e) Consumer awareness of the power of marketing on buying decisions including zero percent interest offers; marketing methods, including product positioning, advertising, brand recognition, and personal selling; how to read a credit report and correct inaccuracies; how to build a credit score; how to develop a plan to deal with creditors and avoid bankruptcy; and the federal Fair Debt Collection Practices Act, codified at 15 U.S.C. §1692 – 1692p.
Iowa Code §256.11(5)(k)(1)(f)	(f) Financial responsibility and money management, including creating and living on a written budget and balancing a checkbook; basic rules of successful negotiating and techniques; and personality or other traits regarding money.
Iowa Code §256.11(5)(k)(1)(g)	(g) Insurance, risk management, income, and career decisions, including career choices that fit personality styles and occupational goals, job search strategies, cover letters, resumes, interview techniques, payroll taxes and other income withholdings, and revenue sources for federal, state, and local governments.
Iowa Code §256.11(5)(k)(1)(h)	(h) Different types of insurance coverage including renters, homeowners, automobile, health, disability, long-term care, identity theft, and life insurance; term life, cash value and whole life insurance; and insurance terms such as deductible, stop loss, elimination period, replacement coverage, liability, and out-of-pocket.
Iowa Code §256.11(5)(k)(1)(i)	(i) Buying, selling, and renting advantages and disadvantages relating to real estate, including adjustable rate, balloon, conventional, government-backed, reverse, and seller-financed mortgages.