Iowa Standards Map: Money Nobody Taught You, Teen Edition

Iowa Code 256.11(5)(k) and Iowa Social Studies Standards 9-12 Financial Literacy · October 14, 2026

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

5	14	1
fully covered by a book	partially covered (needs your lesson)	not covered

5 of 20 fully covered · 14 partially · 1 not covered

Fully covered

Code	What the standard requires	Book and evidence
SS.9-12.FL.2	SS.9-12.FL.2. Identify different sources of income and factors that impact earning potential.	Books 6, 7, 2: Wages, tips, commissions, profit, interest; training and experience raise pay.
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	Books 1, 5, 10: Emergency fund, saving for purchases, building wealth.
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.	Books 3, 8: Read and dispute a report, build a score, deal with collectors, FDCPA, avoid bankruptcy.
SS.9-12.FL.11	SS.9-12.FL.11. Identify strategies for the protection of personal identity and other forms of fraud.	Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12: Protecting identity and spotting fraud.
Iowa Code §256.11(5)(k)(1)(a)	(a) Savings, including emergency fund, purchases, and wealth building.	Books 1, 5, 10: Emergency fund, purchases, wealth building.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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	Books 7, 2	Career choices, pay and benefits; cover letters, resumes, interviews and personality fit not taught.
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	Books 12, 13, 4	Sales pressure, tracking, mortgages; no written budget, checkbook balancing or mortgage types.
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.	Books 10, 14	Compound interest, CDs, stocks, bonds, index funds, IRAs, 401(k); simple interest, money market, mutual funds, rental real estate, commodities and futures not taught.
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.	Book 6	Payroll taxes and withholding; state and local revenue sources not covered.
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.	Books 3, 4, 8	Cards, payday loans, cosigning, debt marketing; rent-to-own only named, debt consolidation and auto leasing not taught.
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.	Book 9	Renters, auto, health, life, disability, term vs. whole; homeowners, long-term care, stop loss and elimination period not taught.
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.	Books 10, 14	Same gaps as FL.6: simple interest, money market, mutual funds, rental real estate, annuities, commodities, futures.

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Code	What the standard requires	Book(s)	What is missing
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.	Books 2, 14	IRAs and 401(k); education savings accounts and UTMA/UGMA not taught.
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.	Books 3, 4, 8	Debt consolidation and auto leasing not taught.
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.	Books 3, 8, 12	Credit report, score, FDCPA, 0% offers; product positioning and brand recognition not taught.
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.	Book 13	No written budget or checkbook balancing; negotiating partly (Book 7).
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.	Books 6, 7, 9	Payroll taxes and careers; resumes, cover letters, interviews and government revenue sources not taught.
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.	Book 9	Homeowners, long-term care and several required terms not taught.
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.	Book 4	Mortgages and balloon payments; adjustable, reverse and seller-financed mortgages not taught.

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.FL.1 · Books 7, 2
Ask: Books 7 and 2 compare careers and pay. How do you land the job?
10 min: Students list what goes in a resume and cover letter and practice one interview answer in pairs.

SS.9-12.FL.4 · Books 12, 13, 4
Ask: Books 12, 13 and 4 show tracking and mortgages. What does a written budget look like?
10 min: Students write a budget from a made-up income and balance a short check register.

SS.9-12.FL.6 · Books 10, 14
Ask: Books 10 and 14 cover compound interest, stocks, bonds and IRAs. What other investment tools exist?
10 min: Students compare simple interest, money markets, mutual funds, rental property and commodities on risk and return.

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SS.9-12.FL.7 · Book 6
Ask: Book 6 shows payroll taxes and withholding. How do state and local governments raise money?
10 min: Students list state and local revenue sources (sales, property, income taxes, fees) and one use each.

SS.9-12.FL.9 · Books 3, 4, 8
Ask: Books 3, 4 and 8 cover cards, payday loans and cosigning. What are debt consolidation and leasing?
10 min: Students compare leasing vs. buying a car and explain debt consolidation in one line with a pro and con.

SS.9-12.FL.10 · Book 9
Ask: Book 9 covers renters, auto, health and life insurance. What do homeowners and long-term care cover?
10 min: Students define homeowners, long-term care and elimination period in one line each.

Iowa Code §256.11(5)(k)(1)(b) · Books 10, 14
Ask: Books 10 and 14 cover compound interest and key investments. What about simple interest, mutual funds and real estate?
10 min: Students compute simple vs. compound interest and add mutual funds, rental property and annuities to a risk chart.

Iowa Code §256.11(5)(k)(1)(c) · Books 2, 14
Ask: Books 2 and 14 show IRAs and 401(k)s. How do people save for college?
10 min: Students compare a 529 education account, an IRA and a UTMA/UGMA account on purpose and who controls the money.

Iowa Code §256.11(5)(k)(1)(d) · Books 3, 4, 8
Ask: Books 3, 4 and 8 cover credit and debt. What is debt consolidation, and when does leasing make sense?
10 min: Students list one pro and con of consolidating debt and of leasing a car.

Iowa Code §256.11(5)(k)(1)(e) · Books 3, 8, 12
Ask: Books 3, 8 and 12 show 0% offers. How do brands and store placement push you to buy?
10 min: Students find one product placement or brand trick and explain how it shapes the choice.

Iowa Code §256.11(5)(k)(1)(f) · Book 13
Ask: Book 13 shows tracking. How do you live on a written budget?
10 min: Students write a budget, record three purchases in a register and keep it balanced.

Iowa Code §256.11(5)(k)(1)(g) · Books 6, 7, 9
Ask: Books 6, 7 and 9 show payroll taxes and careers. How do you apply for a job, and where does tax money come from?
10 min: Students outline a resume and list three government revenue sources.

Iowa Code §256.11(5)(k)(1)(h) · Book 9
Ask: Book 9 covers several insurance types. What do homeowners and long-term care insurance do?
10 min: Students match homeowners, long-term care and disability insurance to the loss each covers.

Iowa Code §256.11(5)(k)(1)(i) · Book 4
Ask: Book 4 shows mortgages and balloon payments. What other mortgage types exist?
10 min: Students compare fixed, adjustable, reverse and seller-financed mortgages in one line each.

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Not covered

Code	What the standard requires
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.

Texas details in the books

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

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

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

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

• Iowa has a state income tax (flat from 2025) and sales tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.legis.iowa.gov/docs/code/256.11.pdf

Questions or corrections: Email support.

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