Checked against: LDOE Financial Literacy course description (160345), required topics, updated June 18, 2025, https://doe.louisiana.gov/docs/default-source/academic-curriculum/financial-literacy-course-description-%28160345%29.pdf?sfvrsn=58136e18_4, verified Oct 14, 2026

Louisiana Standards Map: Money Nobody Taught You, Teen Edition

Louisiana Financial Literacy (160345) required topics · October 14, 2026

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

5	6	3
fully covered by a book	partially covered (needs your lesson)	not covered

5 of 14 fully covered · 6 partially · 3 not covered

Fully covered

Code	What the standard requires	Book and evidence
LA.2	Basic principles of personal insurance policies	Book 9: Premiums, deductibles, coverage and claims.
LA.4	Computing federal income taxes	Book 6: Federal withholding and tax computed from a paycheck.
LA.7	Types of savings and investments	Books 5, 10, 14: Savings, CDs, stocks, bonds, index funds, retirement accounts.
LA.12	Types of bank accounts offered, opening and managing a bank account, and assessing the quality of a depository institution’s services	Book 5: Account types, opening and managing an account, comparing banks and credit unions.
LA.13	Basic principles of money management, such as spending, credit, credit scores, and managing debt, including retail and credit card debt	Books 3, 8, 13: Spending, credit, scores and paying down card and store debt.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
LA.3	Computing interest rates by various mechanisms	Books 8, 10	Compound interest and card interest; other mechanisms (simple, flat, balloon) not computed.
LA.5	State and federal laws concerning finance	Books 3, 8	Federal credit and collection laws; state finance law not covered.
LA.6	Local tax assessments	Book 6	Property tax mentioned; local assessments not explained.
LA.8	Simple contracts	Book 4	Loan and sales contracts read; simple contract elements not taught.
LA.9	Completing a loan application	Books 3, 4	Approval factors; filling out an application not shown.
LA.11	Contesting an incorrect billing statement	Books 3, 5	Disputing errors and fees; contesting a billing statement not shown.

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.

LA.3 · Books 8, 10
Ask: Books 8 and 10 show compound and card interest. How else is interest figured?
10 min: Students compute simple, flat and compound interest on the same loan and compare.

LA.5 · Books 3, 8
Ask: Books 3 and 8 cover federal credit laws. What could state law add?
10 min: Students list one federal protection and look for one Louisiana rule that adds to it.

LA.6 · Book 6
Ask: Book 6 mentions property tax. How is a local assessment set?
10 min: Students compute a property tax from an assessed value and a rate on the board.

LA.8 · Book 4
Ask: Book 4 shows loan and sales contracts. What makes a contract valid?
10 min: Students label offer, acceptance, consideration and signatures on a short sample contract.

LA.9 · Books 3, 4
Ask: Books 3 and 4 show approval factors. What goes on a loan application?
10 min: Students fill out a sample loan application with made-up data.

LA.11 · Books 3, 5
Ask: Books 3 and 5 show disputing errors. How do you contest a wrong bill?
10 min: Students write a short dispute letter for a wrong charge.

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Not covered

Code	What the standard requires
LA.1	Receiving an inheritance and related implications
LA.10	Balancing a checkbook
LA.14	Scholarships, grants, and other financial opportunities to pay for postsecondary education

Texas details in the books

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

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

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

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

• Louisiana has a state income tax (flat 3% from 2025) and parish sales taxes, and follows civil law (forced heirship, community property); Book 6's "Texas has no state income tax" line would mislead, and generic inheritance/will advice may not fit Louisiana law.

Source: https://doe.louisiana.gov/docs/default-source/academic-curriculum/financial-literacy-course-description-%28160345%29.pdf?sfvrsn=58136e18_4

Questions or corrections: Email support.

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