**Checked against:** Maine Learning Results, Social Studies: Personal Finance and Economics, 2019, https://www.maine.gov/doe/sites/maine.gov.doe/files/inline-files/Social%20Studies%20-%20MLR%20Social%20Studies%20(Personal%20Finance%20%26%20Economics)%202019%20-%2010.9.2025.pdf, verified Oct 14, 2026

# Maine Standards Map: Money Nobody Taught You, Teen Edition

Maine Learning Results, Social Studies (2019), Personal Finance 9-Diploma · October 14, 2026

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

| 4 | 0 | 0 |
|---|---|---|
| fully covered by a book | partially covered (needs your lesson) | not covered |

**4 of 4 fully covered · 0 partially · 0 not covered**

## Fully covered

| Code | What the standard requires | Book and evidence |
|---|---|---|
| 9-D.PF.F1 | (F1) Explaining how personal finance involves the use of economics as the basis for saving, investing, and managing money. | Books 1, 2, 5, 10: Scarcity, opportunity cost, interest and inflation as the basis for saving, investing and managing money. |
| 9-D.PF.F2 | (F2) Identifying factors that impact consumer credit. | Book 3: Payment history, utilization, inquiries and errors affect credit. |
| 9-D.PF.D1 | (D1) Evaluating ways credit can be used. | Books 3, 4, 8: Good and bad uses of cards and loans weighed. |
| 9-D.PF.D2 | (D2) Evaluating different strategies for money and risk management. | Books 1, 9, 13: Emergency fund, insurance and tracking as money and risk strategies. |



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## Partially covered

| Code | What the standard requires | Book(s) | What is missing |
|---|---|---|---|



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## Not covered

| Code | What the standard requires |
|---|---|

## Texas details in the books

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

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

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

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

• Maine has a state income tax and sales tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.maine.gov/doe/sites/maine.gov.doe/files/inline-files/Social%20Studies%20-%20MLR%20Social%20Studies%20(Personal%20Finance%20%26%20Economics)%202019%20-%2010.9.2025.pdf

Questions or corrections: Email support.



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