Finished-book check · Nov 12, 2026

BOTH SERIES

22 of 24

fully covered · 2 partial

Massachusetts standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 14 of 24, with 9 partly covered.
Series 2 fully covers 8 and partly covers 2.
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.

Massachusetts 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.

2018 Massachusetts Curriculum Framework for History and Social Science, Personal Financial Literacy Standards [PFL], Topics 1-4 (24 standards), pp. 173-174.

Official source: https://www.doe.mass.edu/frameworks/hss/2018-12.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.

4 out of 24 standards addressed in Series 2 (17%) · Series 1 today: 14 of 24 fully covered

Improvement over Series 1 Series 1 fully covers 14 of 24 Massachusetts standards today. Series 2 addresses 4 more that Series 1 does not fully cover.

4	4	20
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)
PFL.T2.3	3. Explain the difference between the real interest rate of return on savings (adjusted for inflation) and the nominal interest rate.	Series 2 Book 2, The Tuition Trap
PFL.T3.2	2. Explain why some banks offer credit at low introductory rates that increase when a consumer makes a late payment or misses a payment.	Series 2 Book 1, The Application
PFL.T3.10	10. Analyze the role of the Securities and Exchange Commission in regulating financial markets.	Series 2 Book 1, The Application; Series 2 Book 4, The Guarantee
PFL.T1.3	3. Analyze the impact of federal income tax rates on people of different income levels in the United States from 1950 to the present.	Series 2 Book 5, The Benefit; Series 2 Book 9, The Paycheck

Standards not in Series 2

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

Standard code	What it requires
PFL.T1.1	1. Explain that people choose jobs for which they are qualified based on a variety of factors, such as job satisfaction, independence, salary, opportunities to learn and grow, benefits such as health insurance coverage, retirement plans, and location.
PFL.T1.5	5. Give examples of ways people can pay for goods, services, or charitable donations (e.g., cash, credit or debit card, check, mobile phone payment, layaway plan, rent-to-own) and analyze the costs and benefits of each method of payment.
PFL.T2.1	1. Recognize that banks and other financial institutions are businesses that loan funds received from depositors to borrowers.
PFL.T2.2	2. Explain the relationship between principal (the initial amount of money deposited in a bank by a person), interest (the amount earned from a bank, usually annually), and compound interest (interest earned on the principal and the interest already earned).
PFL.T2.6	6. Formulate a savings or financial investment plan for a future goal (e.g., college or retirement).
PFL.T3.1	1. Recognize that a credit card purchase is a type of loan from the financial institution that issued the credit card, that financial institutions may charge a fee for credit card use, and that credit card interest rates tend to be higher than those for other types of loans.
PFL.T3.3	3. Explain what a credit bureau does, what a credit rating is and the factors from an individual's credit history that may lead to denial of credit; explain the potential uses of credit reports and scores (e.g., in hiring or renting decisions or the setting of insurance premium rates).
PFL.T3.4	4. Research and report on the long-term consequences for borrowers of failure to repay loans, such as negative entries in a credit report, repossession of property, garnishment of wages, the inability to obtain loans in the future, and bankruptcy.
PFL.T3.5	5. Explain a consumer's rights for full disclosure of credit terms for a loan and for a free copy of his or her own credit report so that the consumer can verify it.
PFL.T3.6	6. Formulate a credit plan for purchasing a major item such as a car or home, comparing different interest rates.
PFL.T3.7	7. Explain what a financial asset is (e.g., bank deposit, stocks, bonds, mutual funds, real estate) is and explain why the worth of assets can go up or down over time.
PFL.T3.9	9. Analyze the role of diversification – having an investment portfolio with different kinds of assets – in lowering risk for the individual investor.
PFL.T4.1	1. Explain the purpose of various types of insurance (e.g., health, disability, life, property and casualty); research the costs and coverage of a particular type of insurance from several different companies and analyze which company provides the best option for a particular type of consumer (e.g., a young family, a retiree).
PFL.T4.2	2. Explain the problems associated with identity theft and ways to protect sensitive personal information, particularly in online transactions, email scams, and telemarketing.
PFL.T1.2	2. Explain why wages and salaries are determined by the labor market, and how changes in economic conditions (such as a recession) or the labor market (such as business shift from coal to oil or natural gas) can affect changes in a worker's income or may cause unemployment.
PFL.T1.4	4. Describe the impact of advertising and social media on purchasing decisions; use data to research the effects of media sources on purchases of durable goods (such as cars or appliances) or more temporary goods and services (such as shoes, clothes, cosmetics, or transportation).
PFL.T1.6	6. Explain the state and federal governments' roles in consumer protection.
PFL.T2.4	4. Research and report on government policies such as individual retirement accounts and educational savings plans, analyzing their effectiveness as incentives for saving.

Standard code	What it requires
PFL.T2.5	5. Analyze the effectiveness of government agencies such as the Federal Reserve System, the Consumer Financial Protection Bureau, the Federal Deposit Insurance Corporation and state banking departments in protecting the safety of the nation’s banking system and consumer interests.
PFL.T3.8	8. Explain how buyers and sellers in financial markets determine the prices of financial assets and therefore influence the rate of return on those assets.