Finished-book check · Nov 12, 2026

BOTH SERIES

3 of 7

fully covered · 4 partial

Michigan standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 2 of 7, with 5 partly covered.
Series 2 fully covers 1 and partly covers 4.
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.

Michigan 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.

Michigan Merit Curriculum Personal Finance Content Expectations PF1-PF7 (v5/2023), for the required half-credit personal finance course (MCL 380.1278a, 2022).

Official source: https://www.michigan.gov/mde/-/media/Project/Websites/mde/Academic-Standards/Personal-Finance/Personal_Finance_Content_Expectations.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.

0 out of 7 standards addressed in Series 2 (0%) · Series 1 today: 2 of 7 fully covered

Improvement over Series 1 Series 1 fully covers 2 of 7 Michigan standards today. Series 2 addresses 0 more that Series 1 does not fully cover.

0	0	7
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

None for this state yet.

Standards not in Series 2

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

Standard code	What it requires
PF3	PF3 Budgeting and Saving Identify the incentives people have to set aside income for future consumption and evaluate the impact of time, interest rates, and inflation upon the value of savings.
PF6	PF6 Protecting and Insuring Assess the financial risk of lost income, assets, health, or identity, and determine if a person should accept the risk exposure, reduce risk, or transfer the risk to others by paying a fee now to avoid the possibility of a larger loss later.
PF1	PF1 Earning Income Conduct research regarding potential income and employee benefit packages, non-income factors that may influence career choice, benefits, and costs of obtaining the necessary education or technical skills, taxes a person is likely to pay, and other possible sources of income.
PF2	PF2 Buying Goods and Services Describe the factors that consumers may consider when purchasing a good or service, including the costs, benefits, and the role of government in obtaining the information.
PF4	PF4 Using Credit Evaluate the benefits, costs, and potential impacts of using credit to purchase goods and services. 4.1 Free Application for Federal Student Aid (FAFSA), Student Loans, Scholarships, Work Study and Grants
PF5	PF5 Financial Investing Analyze the risks, expected rate of return, tax benefits, the impact of inflation, the role of government agencies, and the importance of diversification when investing in financial assets.
PF7	PF7 Paying Taxes Identify and evaluate taxes a person is likely to pay, including federal, state, and local taxes, tax benefits and drawbacks, impacts on take-home pay, types of IRS tax forms, and how these can affect their taxes.