Checked against: Michigan Merit Curriculum Personal Finance Content Expectations PF1-PF7, v5/2023, https://www.michigan.gov/mde/-/media/Project/Websites/mde/Academic-Standards/Personal-Finance/Personal_Finance_Content_Expectations.pdf, verified Oct 14, 2026

Michigan Standards Map: Money Nobody Taught You, Teen Edition

Michigan Personal Finance Content Expectations (2023) · October 14, 2026

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

2	5	0
fully covered by a book	partially covered (needs your lesson)	not covered

2 of 7 fully covered · 5 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Books 2, 5, 10: Reasons to save; time, interest and inflation change 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.	Book 9; Book 3: Accept, reduce or transfer the risk of lost income, property, health or identity.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Books 2, 6, 7	Pay, benefits, training and taxes; non-income factors and other income sources thin.
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.	Books 4, 12	Costs and benefits of purchases; government's role in consumer information not covered.
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	Books 3, 4, 8	Costs and impacts of credit; FAFSA, scholarships, work-study and grants (4.1) not taught.
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.	Books 10, 14	Risk, return, diversification, IRA/401(k) tax benefits; government agencies' role thin.
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.	Book 6	Federal and payroll taxes, take-home pay, W-2 and 1040; state and local taxes not covered.

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.

PF1 · Books 2, 6, 7
Ask: Books 2, 6 and 7 show pay, benefits and training. What else matters in a job, and what other income is there?
10 min: Students research one career's pay and benefits and list one non-pay factor and one non-wage income source.

PF2 · Books 4, 12
Ask: Books 4 and 12 weigh purchase costs and benefits. How does government help you get honest product information?
10 min: Students find a label or disclosure the government requires (nutrition, energy, APR) and explain how it helps.

PF4 · Books 3, 4, 8
Ask: Books 3, 4 and 8 show credit costs. How else can you pay for school?
10 min: Students outline FAFSA steps and list scholarships, grants and work-study before loans.

PF5 · Books 10, 14
Ask: Books 10 and 14 show risk, return and IRAs. Which government agencies watch over investments?
10 min: Students match the SEC and FDIC to what they protect and one limit of each.

PF7 · Book 6
Ask: Book 6 shows federal and payroll taxes. What state and local taxes would you pay?
10 min: Students list state income, sales and property taxes and estimate one from a rate on the board.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Michigan has a flat state income tax and some city income taxes (e.g., Detroit); Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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