Finished-book check · Nov 12, 2026

BOTH SERIES

29 of 34

fully covered · 5 partial

Minnesota standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 14 of 34, with 20 partly covered.
Series 2 fully covers 18 and partly covers 5.
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.

Minnesota 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.

Minnesota has NO academic standards for the personal finance course (MDE says so in the guidance and FAQ). This map uses the official "2024 Minnesota Personal Finance Education Statewide Guidance" course content outcomes: 6 focus areas (32 outcomes) plus 2 recurring outcomes. Codes FA<area>.<n> and R.<n> are our labels; MDE does not number them. The MDE server blocks scripted downloads, so the text was taken from the same URL with the web reader; no local PDF copy is saved.

Official source: https://education.mn.gov/mdeprod/idcplg?IdcService=GET_FILE&Rendition=primary&RevisionSelectionMethod=latestReleased&dDocName=PROD085901

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.

9 out of 34 standards addressed in Series 2 (26%) · Series 1 today: 14 of 34 fully covered

Improvement over Series 1 Series 1 fully covers 14 of 34 Minnesota standards today. Series 2 addresses 6 more that Series 1 does not fully cover.

9	6	25
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)
FA1.5	Focus Area 1 (Financial Psychology), outcome 5: Students are able to evaluate how behavioral bias affects decision making, and strategies individuals use to navigate the emotions impacting financial decisions.	Series 2 Book 4, The Guarantee
FA3.3	Focus Area 3 (Financial Systems), outcome 3: Students can critically evaluate the offerings of alternative financial services.	Series 2 Book 1, The Application
FA4.1	Focus Area 4 (Credit and Debt Management), outcome 1: Students are able to analyze the costs and benefits of various types of credit.	Series 2 Book 1, The Application
FA2.1	Focus Area 2 (Income and Earning), outcome 1: Students are able to make informed decisions concerning their post-high school plans.	Series 2 Book 2, The Tuition Trap
FA2.3	Focus Area 2 (Income and Earning), outcome 3: Students are able to explain the components of a paystub.	Series 2 Book 1, The Application
FA2.4	Focus Area 2 (Income and Earning), outcome 4: Students are able to identify alternative types of income.	Series 2 Book 5, The Benefit
FA3.4	Focus Area 3 (Financial Systems), outcome 4: Students are able to identify and explain types of taxes, and explain the reasons for taxation at the local, state, and federal levels, and the impact of taxation on financial decision making.	Series 2 Book 5, The Benefit
FA3.5	Focus Area 3 (Financial Systems), outcome 5: Students can identify various financial professionals and their services.	Series 2 Book 4, The Guarantee
FA4.2	Focus Area 4 (Credit and Debt Management), outcome 2: Students are able to evaluate the various sources and types of consumer debt.	Series 2 Book 1, The Application

Standards not in Series 2

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

Standard code	What it requires
FA1.4	Focus Area 1 (Financial Psychology), outcome 4: Students are able to analyze how advertising and promotions influence spending.
FA1.6	Focus Area 1 (Financial Psychology), outcome 6: Students are able to analyze how social media is used to influence behavior.
FA1.7	Focus Area 1 (Financial Psychology), outcome 7: Students are able to use a systematic process for making financial decisions.
FA4.3	Focus Area 4 (Credit and Debt Management), outcome 3: Students are able to summarize how one's credit history can affect finances, including loan eligibility and terms.
FA5.1	Focus Area 5 (Risk Management), outcome 1: Students are able to describe how insurance and other risk-management strategies protect against financial loss.
FA5.2	Focus Area 5 (Risk Management), outcome 2: Students are able to compare and contrast how insurance needs vary among individuals, families, and seasons of life.
FA5.3	Focus Area 5 (Risk Management), outcome 3: Students are able to analyze methods to prevent and limit the consequences of identity theft and fraud.
FA5.4	Focus Area 5 (Risk Management), outcome 4: Students are able to analyze how local, state and federal laws and regulations affect consumers.
FA6.2	Focus Area 6 (Budgeting and Investing), outcome 2: Students are able to analyze how changes in taxation, inflation, and other external circumstances can affect a personal budget.
FA6.4	Focus Area 6 (Budgeting and Investing), outcome 4: Students are able to determine practices that allow individuals and families to strive for financial security.
FA6.5	Focus Area 6 (Budgeting and Investing), outcome 5: Students are able to compare the features of various savings vehicles and interest rates offered by financial institutions.
FA1.1	Focus Area 1 (Financial Psychology), outcome 1: Students are able to identify how unconscious beliefs influence financial decision making.
FA1.2	Focus Area 1 (Financial Psychology), outcome 2: Students are able to make critical choices about sources of financial information to use based on perspective, biases, credibility, and relevance.
FA1.3	Focus Area 1 (Financial Psychology), outcome 3: Students are able to evaluate how various sources of information affect financial decisions.
FA1.8	Focus Area 1 (Financial Psychology), outcome 8: Students are able to set financial goals.
FA2.2	Focus Area 2 (Income and Earning), outcome 2: Students are able to evaluate multiple employment offers, including both tangible and intangible benefits based on personal goals and values.
FA3.1	Focus Area 3 (Financial Systems), outcome 1: Students are able to identify and describe various types of financial institutions.
FA3.2	Focus Area 3 (Financial Systems), outcome 2: Students can compare and contrast financial products and services.
FA4.4	Focus Area 4 (Credit and Debt Management), outcome 4: Students are able to summarize the reasons for filing for personal bankruptcy and evaluate the implications for self and others.
FA5.5	Focus Area 5 (Risk Management), outcome 5: Students are able to evaluate how and why individuals choose to accept risk, reduce risk, or transfer risk to others.
FA6.1	Focus Area 6 (Budgeting and Investing), outcome 1: Students are able to identify short and long-term financial goals and develop a spending plan and/or budget.
FA6.3	Focus Area 6 (Budgeting and Investing), outcome 3: Students are able to apply formal decision-making models to make financial decisions.

Standard code	What it requires
FA6.6	Focus Area 6 (Budgeting and Investing), outcome 6: Students are able to identify types of investments appropriate for different objectives, such as liquidity, income, growth, and risk.
R.1	Recurring outcome 1 (all focus areas): Students are able to evaluate the relationship of familial patterns, cultural traditions and historical influences on financial practice.
R.2	Recurring outcome 2 (all focus areas): Students are able to evaluate the influence of technology on financial information, financial systems, decision making, and financial policy and regulation.