Checked against: 2024 Minnesota Personal Finance Education Statewide Guidance (no adopted standards), 2024, https://education.mn.gov/mdeprod/idcplg?IdcService=GET_FILE&Rendition=primary&RevisionSelectionMethod=latestReleased&dDocName=PROD085901, verified Oct 14, 2026

Minnesota Standards Map: Money Nobody Taught You, Teen Edition

Minnesota 2024 Personal Finance Education Statewide Guidance (course content outcomes) · October 14, 2026

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

14	20	0
fully covered by a book	partially covered (needs your lesson)	not covered

14 of 34 fully covered · 20 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
FA1.4	Focus Area 1 (Financial Psychology), outcome 4: Students are able to analyze how advertising and promotions influence spending.	Book 12, Ch. 5 "The Inspection" (p. 67 digital / p. 39 print): The five-step sales script and props that push spending.
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.	Book 1, Ch. 10 "Don't Panic, Do Think" (p. 205 digital / p. 100 print); Book 13: Panic and fear in a market drop, and a rule to slow down.
FA1.6	Focus Area 1 (Financial Psychology), outcome 6: Students are able to analyze how social media is used to influence behavior.	Book 2; Book 12 (GoldDrop app, referral codes): How social-media posts and apps push behavior.
FA1.7	Focus Area 1 (Financial Psychology), outcome 7: Students are able to use a systematic process for making financial decisions.	Book 12, Ch. 5 (p. 67 digital / p. 39 print): "Run the scam inspection: brakes, tires, lights, horn, mirrors. Fail one, don’t drive it."
FA3.3	Focus Area 3 (Financial Systems), outcome 3: Students can critically evaluate the offerings of alternative financial services.	Book 5, Ch. 7 "Yard and Rail" (p. 96 digital / p. 56 print); Book 8: Check cashers and payday-style lenders weighed against banks.
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.	Book 8, Ch. 7 "Good Debt, Bad Debt" (p. 89 digital / p. 53 print); Book 3: Costs and benefits of cards, store credit, loans.
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.	Book 3, Ch. 2 (p. 38 digital / p. 23 print); Book 8: Weaker score, higher rate; worked dollar difference.
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.	Book 9: Insurance plus emergency fund against 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.	Book 9, Ch. 9 "Who Depends on You" (p. 112 digital / p. 67 print): Life insurance for people with dependents; needs change with family stage.
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.	Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print); Book 12: "A credit freeze actually works."
FA5.4	Focus Area 5 (Risk Management), outcome 4: Students are able to analyze how local, state and federal laws and regulations affect consumers.	Book 8, Ch. 3 (p. 40 digital / p. 27 print); Book 3; Book 5: "a federal law about debt collectors"

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Code	What the standard requires	Book and evidence
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.	Book 2 (inflation); Book 6 (taxes): Inflation shrinking a budget and withholding changing take-home pay.
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.	Books 10, 14: Emergency fund, saving early, avoiding high-cost debt.
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.	Book 5, Ch. 2 "Rent on Your Money" (p. 31 digital / p. 22 print): Savings accounts, CDs and rates compared.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
FA1.1	Focus Area 1 (Financial Psychology), outcome 1: Students are able to identify how unconscious beliefs influence financial decision making.	Books 1, 11	Characters' money beliefs ("the stock market is gambling") questioned; unconscious beliefs not taught as a concept.
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.	Books 3, 12	Official sources cited; choosing sources by bias and credibility not taught.
FA1.3	Focus Area 1 (Financial Psychology), outcome 3: Students are able to evaluate how various sources of information affect financial decisions.	Books 2, 12	Hype vs. facts shown; not evaluated as a skill.
FA1.8	Focus Area 1 (Financial Psychology), outcome 8: Students are able to set financial goals.	Books 10, 14	Saving targets; goal-setting not taught.
FA2.1	Focus Area 2 (Income and Earning), outcome 1: Students are able to make informed decisions concerning their post-high school plans.	Book 7; Book 8	Trade apprenticeship and student debt; no post-high-school planning.
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.	Book 7, Ch. 8 (p. 106 digital / p. 62 print); Book 14	Raise vs. new job and 401(k) match; no full offer comparison with intangible benefits.
FA2.3	Focus Area 2 (Income and Earning), outcome 3: Students are able to explain the components of a paystub.	Book 6	Withholding, FICA, W-4; full paystub components not walked through.
FA2.4	Focus Area 2 (Income and Earning), outcome 4: Students are able to identify alternative types of income.	Books 6, 7, 14	Tips, side business, interest; not framed as alternative income types.
FA3.1	Focus Area 3 (Financial Systems), outcome 1: Students are able to identify and describe various types of financial institutions.	Book 5; Book 11	Banks, credit unions, brokerages; insurers not described as institutions.
FA3.2	Focus Area 3 (Financial Systems), outcome 2: Students can compare and contrast financial products and services.	Books 5, 3, 8	Accounts, cards, loans; not compared systematically.
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.	Book 6	Federal income and payroll taxes; sales, property and state taxes thin, and Texas framing.
FA3.5	Focus Area 3 (Financial Systems), outcome 5: Students can identify various financial professionals and their services.	Books 6, 8	Free tax preparers and credit counselors; other professionals not covered.
FA4.2	Focus Area 4 (Credit and Debt Management), outcome 2: Students are able to evaluate the various sources and types of consumer debt.	Books 3, 8	Card, store and student debt; sources not evaluated broadly.
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.	Book 3; Book 13	Bankruptcy on reports and a company bankruptcy; reasons for personal bankruptcy not summarized.
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.	Book 9	Deductible choice (keep vs. transfer risk); accept/reduce/transfer not taught as a framework.

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Code	What the standard requires	Book(s)	What is missing
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.	Books 13, 6	Tracking and plans; no budget developed.
FA6.3	Focus Area 6 (Budgeting and Investing), outcome 3: Students are able to apply formal decision-making models to make financial decisions.	Book 1; Book 12	Question checklists; not formal decision models.
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.	Books 11, 12, 14	Stocks, index funds, gold and risk; objectives like liquidity and income not matched.
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.	Book 1; Book 13; Book 15	Family and historical stories (1980s oil bust, Ray and his father); not evaluated as a skill.
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.	Books 1, 12	Apps, crypto, online fraud; effect of technology on policy not discussed.

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.

FA1.1 · Books 1, 11
Ask: Books 1 and 11 show characters saying "the stock market is gambling." Where do our money beliefs come from?

10 min: Students write one money belief they grew up with and whether the books support it.

FA1.2 · Books 3, 12
Ask: Books 3 and 12 cite official sources. How do you spot bias in a money source?

10 min: Students rate two sources on who made it, what they sell and how credible they are.

FA1.3 · Books 2, 12
Ask: Books 2 and 12 show hype vs. facts. How do you test a claim?

10 min: Students check one money claim against two sources and judge it.

FA1.8 · Books 10, 14
Ask: Books 10 and 14 show saving targets. How do you set a goal?

10 min: Students write one goal with an amount, a date and a monthly step.

FA2.1 · Book 7; Book 8
Ask: Book 7 shows an apprenticeship and Book 8 shows student debt. What’s your plan after high school?

10 min: Students compare two paths on cost, time and expected pay and pick one.

FA2.2 · Book 7, Ch. 8 (p. 106 digital / p. 62 print); Book 14
Ask: Book 7, Ch. 8 (p. 106 digital / p. 62 print) weighs a raise vs. a new job and Book 14 shows a 401(k) match. How do you compare full offers?

10 min: Students compare two offers on pay, benefits and one intangible (hours, commute).

FA2.3 · Book 6
Ask: Book 6 shows withholding, FICA and the W-4. What else is on a pay stub?

10 min: Students label every part of a made-up pay stub and compute net pay.

FA2.4 · Books 6, 7, 14
Ask: Books 6, 7 and 14 show tips, a side business and interest. What counts as alternative income?

10 min: Students sort income examples into wages, self-employment and investment income.

FA3.1 · Book 5; Book 11
Ask: Book 5 and Book 11 show banks, credit unions and brokerages. Where do insurers fit?
10 min: Students match banks, credit unions, brokerages and insurers to what each does.

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FA3.2 · Books 5, 3, 8
Ask: Books 5, 3 and 8 show accounts, cards and loans. How do they compare?

10 min: Students build a chart comparing a checking account, credit card and personal loan on cost and use.

FA3.4 · Book 6
Ask: Book 6 shows federal and payroll taxes and notes Texas has no state income tax. What state taxes apply here?

10 min: Students list federal, state, sales and property taxes and what each funds.

FA3.5 · Books 6, 8
Ask: Books 6 and 8 show free tax help and credit counselors. Who else gives money help?

10 min: Students match a planner, advisor, banker and tax preparer to a need.

FA4.2 · Books 3, 8
Ask: Books 3 and 8 show card, store and student debt. How do you judge a source of credit?

10 min: Students rank five credit sources by cost and risk.

FA4.4 · Book 3; Book 13
Ask: Book 3 shows bankruptcy on reports and Book 13 shows a company bankruptcy. Why do people file?

10 min: Students list three common reasons and one way to avoid each.

FA5.5 · Book 9
Ask: Book 9 shows choosing a deductible. What are the ways to handle risk?

10 min: Students sort four risks into avoid, reduce, accept or transfer.

FA6.1 · Books 13, 6
Ask: Books 13 and 6 show tracking and plans. How do you build a budget around goals?

10 min: Students build a budget with one short- and one long-term goal.

FA6.3 · Book 1; Book 12
Ask: Book 1 and Book 12 show question checklists. What is a formal decision model?

10 min: Students use a decision grid (options vs. criteria, scored) on one purchase.

FA6.6 · Books 11, 12, 14
Ask: Books 11, 12 and 14 cover stocks, index funds and gold. Which fits liquidity or income goals?

10 min: Students match investments to goals: quick access, steady income, long-term growth.

R.1 · Book 1; Book 13; Book 15
Ask: Book 1, Book 13 and Book 15 show family and history stories like the 1980s oil bust. What do they teach about money?

10 min: Students pick one story and write the money lesson and whether it still applies.

R.2 · Books 1, 12
Ask: Books 1 and 12 show apps, crypto and online fraud. How does technology change money rules?
10 min: Students name one technology and one rule or protection it led to or needs.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Minnesota's guidance stresses cultural relevance and multiple perspectives; the "10 Sacred Money Rules" front page may be a hard sell for Minnesota public schools.

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

Questions or corrections: Email support.

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