Finished-book check · Nov 12, 2026

BOTH SERIES

63 of 74

fully covered · 11 partial

Missouri standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 32 of 74, with 30 partly covered.
Series 2 fully covers 39 and partly covers 10.
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.

Missouri 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.

Missouri Learning Standards, Personal Finance Course Level Expectations, Grades 9-12 (2017), strands I-VII.

Official source: https://dese.mo.gov/sites/g/files/zuston521/files/media/pdf/2020/06/curr-mls-personal-finance-cle-sboe.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.

27 out of 74 standards addressed in Series 2 (36%) · Series 1 today: 32 of 74 fully covered

Improvement over Series 1 Series 1 fully covers 32 of 74 Missouri standards today. Series 2 addresses 19 more that Series 1 does not fully cover.

27	19	47
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)
II.1.B	Analyze the relationship between education, skill development and earning potential.	Series 2 Book 2, The Tuition Trap
II.3.A	Compare gross and net income.	Series 2 Book 5, The Benefit
II.3.B	Explain the purpose of standard deductions such as income taxes, social security (FICA), Medicare, deductions for health care and retirement savings plans.	Series 2 Book 5, The Benefit
III.1.A	Differentiate between income and expenses.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
III.2.A	Conduct research on product options to plan future purchases such as phone, car, home or vacation.	Series 2 Book 3, The Good Deal
III.2.C	Describe effective responses to deceptive or fraudulent sales practices.	Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
III.4.D	Explain the importance of FDIC, NCUA and other security regulations to protect one’s wealth in financial institutions.	Series 2 Book 1, The Application
V.1.A	Analyze the difference between a credit and a debit account	Series 2 Book 1, The Application
I.1.A	Evaluate the role of choice in decision making.	Series 2 Book 3, The Good Deal
III.1.B	Analyze spending habits to recognize current spending and saving trends.	Series 2 Book 3, The Good Deal
III.1.C	Create a budget that includes savings goals, emergency funds, fixed expenses and variable expenses.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
III.1.E	Prioritize expenses and payment due dates.	Series 2 Book 5, The Benefit
III.2.B	Evaluate product information for price, quality, service and features.	Series 2 Book 3, The Good Deal

Standard code	What it requires	Series 2 book(s)
III.4.B	Calculate an account balance by recording deposits, withdrawals and debit transactions.	Series 2 Book 3, The Good Deal
V.1.C	Evaluate the options for financing higher education.	Series 2 Book 2, The Tuition Trap
VI.2.A	Analyze federal and state regulations which provide some remedies and assistance for identity theft.	Series 2 Book 6, The Claim
I.2.B	Explain the causal relationship between choice and opportunity cost.	Series 2 Book 2, The Tuition Trap; Series 2 Book 3, The Good Deal
I.2.C	Analyze how choices can result in unintended consequences.	Series 2 Book 7, The Shortage
II.1.C	Describe how wages and salaries are determined in labor markets.	Series 2 Book 9, The Paycheck
II.1.E	Describe how entrepreneurs see problems as opportunities for creating new or innovative goods or services.	Series 2 Book 12, The Shop
III.1.D	Explain how budgeting for charitable giving may have tax benefits.	Series 2 Book 5, The Benefit
III.3.A	Evaluate substitutes when the price of goods or services exceeds your budget.	Series 2 Book 3, The Good Deal; Series 2 Book 7, The Shortage
III.3.B	Compare the features, durability and maintenance costs of goods.	Series 2 Book 12, The Shop
IV.3.B	Compare the liquidity, interest payment or penalty of various savings instruments.	Series 2 Book 10, The Account
VII.1.C	Explain how the price of a financial asset is determined by the interaction of buyers and sellers in a financial market.	Series 2 Book 14, The Long Haul
VII.2.B	Explain how the rates of return on financial assets are influenced by buyers and sellers in financial markets.	Series 2 Book 14, The Long Haul
VII.2.C	Explain why an investment with greater risk, such as a penny stock, will commonly have a lower market price, but an uncertain rate of return.	Series 2 Book 14, The Long Haul

Standards not in Series 2

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

Standard code	What it requires
I.2.A	Explain how today's choices have future consequences.
II.2.A	Examine how workers are paid through wages, salaries and commissions.
II.3.C	Explain how taxes provide public goods and services.
III.2.D	Identify payment methods.
III.4.A	Compare the services, service fees and requirements of various financial institutions such as banks, savings and loans, credit unions and virtual banks.
IV.1.A	Identify short, medium and long-term savings goals including saving for high value purchases, postsecondary education/training and retirement.
IV.1.B	Develop a savings plan.
IV.1.C	Explain the importance of a rainy day fund for unexpected expenses.
IV.1.D	Compare retirement savings options.
IV.2.B	Use the Rule of 72 to calculate how long it takes money to double.
V.1.D	Analyze various terms and conditions of credit cards and consumer loans.
V.2.B	Calculate the total purchase price of a good or service including interest paid.
V.3.A	Evaluate factors that affect creditworthiness including paying on time and payment history.
V.3.B	Explain the purpose and components of credit records and credit history as provided by credit bureaus.
V.3.C	Identify ways to avoid and/or correct credit problems.
V.3.D	Analyze why credit scores may be used by entities such as employers, landlords and insurance companies.
V.3.E	Evaluate a credit report to verify accuracy.
V.3.F	Explain the importance of annually verifying one's credit report.
V.3.H	Explain responsibilities associated with the use of credit.
VI.1.A	Analyze the personal financial risks that can occur when unexpected events damage health, home, property, wealth or future opportunities.
VI.1.E	Analyze health insurance options to provide funds in the event of illness and/or to pay for the cost of preventive care.
VI.2.B	Analyze how individuals can protect themselves from others misusing personal information and from identity theft while online.
VII.2.A	Explain how the rate of return earned from investments will vary according to the amount of risk.
VII.2.E	Describe how diversification can lower investment risk.
I.1.B	Apply a rational decision making process to satisfy wants.
II.1.A	Evaluate how career choices impact income and quality of life.
II.2.B	Analyze why benefits such as health insurance, paid vacation, retirement plan, family leave, tuition reimbursement and flexible scheduling are considered forms of compensation.
II.2.C	Identify sources for earning income in addition to wages and salaries such as rent, interest, gifts, dividends, profits and capital gains.
III.2.E	Analyze the costs and benefits of different payment options.
III.4.C	Analyze the costs and benefits of using or not using financial institutions and virtual exchanges.

Standard code	What it requires
IV.2.A	Compare simple and compound interest.
IV.2.C	Explain how the time value of money, i.e. money in hand today, is worth more than money promised in the future, influences financial decision- making.
IV.3.A	Identify saving instruments such as certificates of deposit and savings accounts.
V.1.B	Compare sources of consumer credit such as credit cards, consumer loans, rent-to own, title and payday loans.
V.1.E	Explain the purpose, functions and costs of a mortgage.
V.2.A	Compare the cost of credit between financial institutions based on the Annual Percentage Rate (APR), initial fees charged and fees for late or missed payment.
V.2.C	Explain the relationship between risk and interest including credit worthiness and down payment.
V.2.D	Differentiate between secured and unsecured loans.
V.3.G	Explain the value of consumer credit protection laws.
VI.1.B	Explain how and why insurance companies create policies and determine premiums.
VI.1.C	Analyze factors people use to choose insurance coverage.
VI.1.D	Explain how personal behavior and risk impact insurance premiums.
VI.2.C	Discuss current ways to counter cyber-attacks and protect personal information.
VII.1.A	Compare various financial assets for their risk and rewards such as stocks, bonds, mutual funds, real estate and commodities.
VII.1.B	Explain the impact of capital gains, dividends, risk and stock value on corporate stock ownership.
VII.2.D	Explain the risks and rewards of short term and long-term investments.
II.1.D	Analyze how changes in economic conditions and/or in labor markets can cause changes in a person’s income or employment status.