Missouri Standards Map: Money Nobody Taught You, Teen Edition

Missouri Personal Finance Course Level Expectations · October 14, 2026

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

32	30	12
fully covered by a book	partially covered (needs your lesson)	not covered

32 of 74 fully covered · 30 partially · 12 not covered

Fully covered

Code	What the standard requires	Book and evidence
I.2.A	Explain how today’s choices have future consequences.	Books 1, 10: Saving and investing early pays off later; debt today costs later.
II.1.B	Analyze the relationship between education, skill development and earning potential.	Books 7, 2: More training and skills raise earning power.
II.2.A	Examine how workers are paid through wages, salaries and commissions.	Books 6, 7: Wages, salary, commission and tips.
II.3.A	Compare gross and net income.	Book 6: Gross vs. net pay.
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.	Book 6: Income tax, FICA, Medicare, health and 401(k) deductions on the stub.
II.3.C	Explain how taxes provide public goods and services.	Book 6: Taxes pay for roads, schools and services.
III.1.A	Differentiate between income and expenses.	Books 4, 13: Money in vs. money out.
III.2.A	Conduct research on product options to plan future purchases such as phone, car, home or vacation.	Book 13: Research before buying cars and phones.
III.2.C	Describe effective responses to deceptive or fraudulent sales practices.	Book 12: Spot and respond to scams and pressure sales.
III.2.D	Identify payment methods.	Book 5: Cash, debit, credit and digital payments.
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.	Book 5: Banks vs. credit unions, fees and requirements.
III.4.D	Explain the importance of FDIC, NCUA and other security regulations to protect one’s wealth in financial institutions.	Book 5: FDIC and NCUA insurance protects deposits.
IV.1.A	Identify short, medium and long-term savings goals including saving for high value purchases, postsecondary education/training and retirement.	Books 1, 10, 11: Short-term, emergency and retirement goals.
IV.1.B	Develop a savings plan.	Books 1, 4: A savings plan.
IV.1.C	Explain the importance of a rainy day fund for unexpected expenses.	Book 1: Emergency fund for surprises.
IV.1.D	Compare retirement savings options.	Books 10, 11: 401(k), IRA and Roth compared.
IV.2.B	Use the Rule of 72 to calculate how long it takes money to double.	Book 10: Rule of 72.
V.1.A	Analyze the difference between a credit and a debit account	Books 3, 5: Debit vs. credit.

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Code	What the standard requires	Book and evidence
V.1.D	Analyze various terms and conditions of credit cards and consumer loans.	Book 3: Card terms, APR and fees.
V.2.B	Calculate the total purchase price of a good or service including interest paid.	Books 3, 8: Total cost with interest.
V.3.A	Evaluate factors that affect creditworthiness including paying on time and payment history.	Book 3: On-time payment and history.
V.3.B	Explain the purpose and components of credit records and credit history as provided by credit bureaus.	Book 3: Credit bureaus and reports.
V.3.C	Identify ways to avoid and/or correct credit problems.	Books 3, 8: Avoid and fix credit problems.
V.3.D	Analyze why credit scores may be used by entities such as employers, landlords and insurance companies.	Book 3: Landlords and employers check credit.
V.3.E	Evaluate a credit report to verify accuracy.	Book 3: Check reports for errors and dispute them.
V.3.F	Explain the importance of annually verifying one’s credit report.	Book 3: Free yearly reports at annualcreditreport.com.
V.3.H	Explain responsibilities associated with the use of credit.	Books 3, 8: Responsible credit use.
VI.1.A	Analyze the personal financial risks that can occur when unexpected events damage health, home, property, wealth or future opportunities.	Book 9: Risks to health, home and income.
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.	Book 9: Health insurance and preventive care.
VI.2.B	Analyze how individuals can protect themselves from others misusing personal information and from identity theft while online.	Books 12, 3: Protect personal info and passwords online.
VII.2.A	Explain how the rate of return earned from investments will vary according to the amount of risk.	Book 10: Higher return, higher risk.
VII.2.E	Describe how diversification can lower investment risk.	Books 10, 11: Index funds spread risk.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
I.1.A	Evaluate the role of choice in decision making.	Books 12, 13	Needs vs. wants and choosing; the role of choice itself is not framed.
I.1.B	Apply a rational decision making process to satisfy wants.	Book 13	Goal setting and comparing; a step-by-step decision process is not taught.
II.1.A	Evaluate how career choices impact income and quality of life.	Book 7	Career choice and pay; quality of life thin.
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.	Books 6, 7	Benefits like health insurance and 401(k) match; why benefits count as pay only partly.
II.2.C	Identify sources for earning income in addition to wages and salaries such as rent, interest, gifts, dividends, profits and capital gains.	Books 5, 10	Interest and dividends; rent, profits and capital gains thin.
III.1.B	Analyze spending habits to recognize current spending and saving trends.	Book 4	Tracking spending; trend analysis thin.
III.1.C	Create a budget that includes savings goals, emergency funds, fixed expenses and variable expenses.	Books 1, 4	Budget, savings goals and emergency fund; fixed vs. variable not named.
III.1.E	Prioritize expenses and payment due dates.	Books 3, 4	Paying bills on time; prioritizing expenses thin.
III.2.B	Evaluate product information for price, quality, service and features.	Book 13	Comparing price and features; service thin.
III.2.E	Analyze the costs and benefits of different payment options.	Books 3, 5	Debit vs. credit costs; other options thin.
III.4.B	Calculate an account balance by recording deposits, withdrawals and debit transactions.	Book 5	Tracking a balance; recording transactions thin.
III.4.C	Analyze the costs and benefits of using or not using financial institutions and virtual exchanges.	Books 5, 8	Costs of check cashers and payday stores; virtual exchanges not covered.
IV.2.A	Compare simple and compound interest.	Book 10	Compound interest shown; simple interest not compared.
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.	Book 10	Starting early; time value of money not named.
IV.3.A	Identify saving instruments such as certificates of deposit and savings accounts.	Book 5	Savings accounts; CDs thin.
V.1.B	Compare sources of consumer credit such as credit cards, consumer loans, rent-to own, title and payday loans.	Books 3, 8	Cards and payday loans; rent-to-own and title loans thin.
V.1.C	Evaluate the options for financing higher education.	Book 8	Student loans; other options not taught.
V.1.E	Explain the purpose, functions and costs of a mortgage.	Book 13	What a mortgage is; functions and costs thin.
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.	Book 3	APR and late fees; comparing lenders thin.

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Code	What the standard requires	Book(s)	What is missing
V.2.C	Explain the relationship between risk and interest including credit worthiness and down payment.	Book 3	Better credit, lower rate; down payment thin.
V.2.D	Differentiate between secured and unsecured loans.	Book 8	Secured debt named; contrast thin.
V.3.G	Explain the value of consumer credit protection laws.	Book 3	Dispute rights; laws thin.
VI.1.B	Explain how and why insurance companies create policies and determine premiums.	Book 9	Premiums explained; how insurers set them thin.
VI.1.C	Analyze factors people use to choose insurance coverage.	Book 9	Choosing deductibles and coverage.
VI.1.D	Explain how personal behavior and risk impact insurance premiums.	Book 9	Driving record affects rates.
VI.2.A	Analyze federal and state regulations which provide some remedies and assistance for identity theft.	Books 3, 12	FTC reporting and fraud alerts; state remedies not covered.
VI.2.C	Discuss current ways to counter cyber-attacks and protect personal information.	Book 12	Online safety; cyber-attack countermeasures thin.
VII.1.A	Compare various financial assets for their risk and rewards such as stocks, bonds, mutual funds, real estate and commodities.	Books 10, 14	Stocks, bonds, funds; real estate and commodities thin.
VII.1.B	Explain the impact of capital gains, dividends, risk and stock value on corporate stock ownership.	Book 10	Dividends and share value; capital gains not taught.
VII.2.D	Explain the risks and rewards of short term and long-term investments.	Book 10	Long-term investing; short-term risks thin.

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.

I.1.A · Books 12, 13
Ask: Books 12 and 13 show needs vs. wants. Why does every choice give something up?
10 min: Students list a choice they made and what they gave up.

I.1.B · Book 13
Ask: Book 13 shows goal setting. What are the steps of a good decision?
10 min: Students apply a 5-step decision process to one want.

II.1.A · Book 7
Ask: Book 7 shows career and pay. How does a career shape your life beyond money?
10 min: Students compare two careers on pay and quality of life (hours, stress, location).

II.2.B · Books 6, 7
Ask: Books 6 and 7 show health insurance and a 401(k) match. Why are benefits part of pay?
10 min: Students add a dollar value to benefits for two offers and compare totals.

II.2.C · Books 5, 10
Ask: Books 5 and 10 show interest and dividends. What other income besides a paycheck?
10 min: Students define rent, profit, gifts and capital gains with one example each.

III.1.B · Book 4
Ask: Book 4 shows tracking spending. What patterns do you see?
10 min: Students review a made-up month of spending and name two trends.

III.1.C · Books 1, 4
Ask: Books 1 and 4 show budgets and emergency funds. Which expenses are fixed or variable?
10 min: Students build a budget with savings, an emergency fund, fixed and variable lines.

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III.1.E · Books 3, 4
Ask: Books 3 and 4 show paying on time. Which bill do you pay first?
10 min: Students order five bills by due date and importance.

III.2.B · Book 13
Ask: Book 13 compares price and features. Does service matter too?
10 min: Students rate two products on price, quality, service and features.

III.2.E · Books 3, 5
Ask: Books 3 and 5 compare debit and credit. What about cash, checks and apps?
10 min: Students compare five payment options on cost and benefit.

III.4.B · Book 5
Ask: Book 5 shows tracking a balance. How do you record it?
10 min: Students record deposits, withdrawals and debits in a register and find the balance.

III.4.C · Books 5, 8
Ask: Books 5 and 8 show check cashers and payday stores. What about online exchanges?
10 min: Students compare a bank, check casher and online exchange on cost and risk.

IV.2.A · Book 10
Ask: Book 10 shows compound interest. What is simple interest, and how is it different?
10 min: Students compute simple vs. compound interest on $100 for 3 years and compare.

IV.2.C · Book 10
Ask: Book 10 shows starting early. Why is $100 today worth more than $100 later?
10 min: Students explain time value of money and compare $100 now vs. in 5 years at a given rate.

IV.3.A · Book 5
Ask: Book 5 shows savings accounts. What is a CD?
10 min: Students compare a savings account and a CD on rate and access.

V.1.B · Books 3, 8
Ask: Books 3 and 8 show cards and payday loans. What are rent-to-own and title loans?
10 min: Students rank five credit sources by total cost.

V.1.C · Book 8
Ask: Book 8 shows student loans. What other ways pay for school?
10 min: Students list scholarships, grants, work-study and savings before loans.

V.1.E · Book 13
Ask: Book 13 explains a mortgage. What does it cost?
10 min: Students list mortgage costs (down payment, interest, closing costs, taxes, insurance).

V.2.A · Book 3
Ask: Book 3 shows APR and late fees. How do you compare lenders?
10 min: Students compare two loan offers on APR and fees and pick one.

V.2.C · Book 3
Ask: Book 3 shows better credit, lower rate. How does a down payment change the rate?
10 min: Students explain why a bigger down payment lowers lender risk.

V.2.D · Book 8
Ask: Book 8 names secured debt. What makes a loan secured or unsecured?
10 min: Students sort loans into secured or unsecured and explain collateral.

V.3.G · Book 3
Ask: Book 3 shows dispute rights. What laws protect borrowers?
10 min: Students match three laws to what they protect.

VI.1.B · Book 9
Ask: Book 9 explains premiums. How do insurers set them?
10 min: Students list risk factors insurers use and why.

VI.1.C · Book 9
Ask: Book 9 shows choosing deductibles and coverage. What would you choose?

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10 min: Students pick coverage for a made-up driver and explain.

VI.1.D · Book 9
Ask: Book 9 shows a driving record affecting rates. What other behavior matters?
10 min: Students list behaviors that raise or lower premiums.

VI.2.A · Books 3, 12
Ask: Books 3 and 12 show FTC reporting and fraud alerts. What can the state do?
10 min: Students list federal and state steps for an identity theft victim.

VI.2.C · Book 12
Ask: Book 12 shows online safety. How else do you stop cyber-attacks?
10 min: Students build a 5-item checklist (passwords, two-factor, updates, Wi-Fi, links).

VII.1.A · Books 10, 14
Ask: Books 10 and 14 show stocks, bonds and funds. Where do real estate and commodities fit?
10 min: Students rank five assets by risk and reward.

VII.1.B · Book 10
Ask: Book 10 shows dividends and share value. What is a capital gain?
10 min: Students compute a gain plus dividend on a made-up stock.

VII.2.D · Book 10
Ask: Book 10 shows long-term investing. What are the risks of short-term investing?
10 min: Students compare short- and long-term investing on risk and reward.

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Not covered

Code	What the standard requires
I.2.B	Explain the causal relationship between choice and opportunity cost.
I.2.C	Analyze how choices can result in unintended consequences.
II.1.C	Describe how wages and salaries are determined in labor markets.
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.
II.1.E	Describe how entrepreneurs see problems as opportunities for creating new or innovative goods or services.
III.1.D	Explain how budgeting for charitable giving may have tax benefits.
III.3.A	Evaluate substitutes when the price of goods or services exceeds your budget.
III.3.B	Compare the features, durability and maintenance costs of goods.
IV.3.B	Compare the liquidity, interest payment or penalty of various savings instruments.
VII.1.C	Explain how the price of a financial asset is determined by the interaction of buyers and sellers in a financial market.
VII.2.B	Explain how the rates of return on financial assets are influenced by buyers and sellers in financial markets.
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.

Texas details in the books

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

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

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

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

• Missouri has a state income tax and some city earnings taxes (St. Louis, Kansas City); Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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