Montana Standards Map: Money Nobody Taught You, Teen Edition

Montana OPI Economic and Financial Literacy themes · October 14, 2026

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

4	3	0
fully covered by a book	partially covered (needs your lesson)	not covered

4 of 7 fully covered · 3 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
Theme II	II. Spending: A budget is a plan for allocating a person's spendable income to necessary and desired goods and services. When there is sufficient money in their budget, people may decide to give money to others, save, or invest to achieve future goals. People can often improve their financial wellbeing by making well-informed spending decisions, which includes critical evaluation of price, quality, product information, and method of payment. Individual spending decisions may be influenced by financial constraints, personal preferences, unique needs, peers, and advertising.	Books 4, 12, 13: Budgets, giving, comparing price and quality, payment methods, peer and ad pressure.
Theme III	III. Saving: People who have sufficient income can choose to save some of it for future uses such as emergencies or later purchases. Savings decisions depend on individual preferences and circumstances. Funds needed for transactions, bill-paying, or purchases, are commonly held in federally insured checking or savings accounts at financial institutions because these accounts offer easy access to their money and low risk. Interest rates, fees, and other account features vary by type of account and among financial institutions, with higher rates resulting in greater compound interest earned by savers.	Books 1, 5, 10: Emergency savings, FDIC/NCUA accounts, fees and rates, compound interest.
Theme IV	IV. Investing: People can choose to invest some of their money in financial assets to achieve long-term financial goals, such as buying a house, funding future education, or securing retirement income. Investors receive a return on their investment in the form of income and/or growth in value of their investment over time. People can more easily achieve their financial goals by investing steadily over many years, reinvesting dividends, and capital gains to compound their returns. Investors have many choices of investments that differ in expected rates of return and risk. Riskier investments tend to earn higher long-run rates of return than lower-risk investments. Investors select investments that are consistent with their risk tolerance, and they diversify across a number of different investment choices to reduce investment risk.	Books 10, 11, 14: Long-term goals, steady investing, reinvesting, risk vs. return, index-fund diversification.

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Code	What the standard requires	Book and evidence
Theme VI	VI. Managing Risk: People are exposed to personal risks that can result in lost income, assets, health, life, or identity. They can choose to manage those risks by accepting, reducing, or transferring them to others. When people transfer risk by buying insurance, they pay money now in return for the insurer covering some or all financial losses that may occur in the future. Common types of insurance include health insurance, life insurance, and homeowner's or renter's insurance. The cost of insurance is related to the size of the potential loss, the likelihood that the loss event will happen, and the risk characteristics of the asset or person being insured. Identity theft is a growing concern for consumers and businesses. Stolen personal information can result in financial losses and fraudulent credit charges. The risk of identity theft can be minimized by carefully guarding personal financial information.	Books 9, 12, 3: Accept, reduce, transfer risk; insurance types and cost; identity theft protection.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
Theme I	I. Earning Income: Most people earn wage and salary income in return for working, and they can also earn income from interest, dividends, rents, entrepreneurship, business profits, or increases in the value of investments. Employee compensation may also include access to employee benefits such as retirement plans and health insurance. Employers generally pay higher wages and salaries to more educated, skilled, and productive workers. The decision to invest in additional education or training can be made by weighing the benefit of increased income-earning and career potential against the opportunity costs in the form of time, effort, and money. Spendable income is lower than gross income due to taxes assessed on income by federal, state, and local governments.	Books 6, 7, 10	Wages, benefits, dividends, education pays, taxes cut take-home pay; entrepreneurship and opportunity cost of training not taught.
Theme V	V. Managing Credit: Credit allows people to purchase and enjoy goods and services today, while agreeing to pay for them in the future, usually with interest. There are many choices for borrowing money, and lenders charge higher interest and fees for riskier loans or riskier borrowers. Lenders evaluate creditworthiness of a borrower based on the type of credit, past credit history, and expected ability to repay the loan in the future. Credit reports compile information on a person's credit history, and lenders use credit scores to assess a potential borrower's creditworthiness. A low credit score can result in a lender denying credit to someone they perceive as having a low level of creditworthiness. Common types of credit include credit cards, auto loans, home mortgage loans, and student loans. The cost of post-secondary education can be financed through a combination of grants, scholarships, work-study, savings, and federal or private student loans.	Books 3, 8, 13	Credit, scores, reports, card, auto, mortgage and student loans; grants, scholarships and work-study not taught.
SS.E.9-12.2	2. Explain how economic cycles affect personal financial decisions	Books 2, 10	Inflation and staying invested through downturns; economic cycles not explained.

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.

Theme I · Books 6, 7, 10
Ask: Books 6, 7 and 10 show wages, benefits and taxes. What about starting a business, or what training costs you?
10 min: Students list one pro and con of entrepreneurship and the opportunity cost of a year of training.

Theme V · Books 3, 8, 13
Ask: Books 3, 8 and 13 cover credit, scores and loans. What ways to pay for school don't need repaying?
10 min: Students list grants, scholarships and work-study with one pro each, then order them before loans.

SS.E.9-12.2 · Books 2, 10
Ask: Books 2 and 10 show inflation and staying invested. What are economic cycles?
10 min: Students sketch a cycle (growth, peak, recession, recovery) and one money choice for each.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Montana has a state income tax and no general sales tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://docs.google.com/spreadsheets/d/1PAWPwByQsWQGRcHX-IapKGGeBhVpZ5qA

Questions or corrections: Email support.

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