National (NSPFE) Standards Map

Money Nobody Taught You, Series 1 and Series 2 (15 books each) · standards alignment by legal/official code

Standard set: 2021 National Standards for Personal Financial Education

Official source: https://files.consumerfinance.gov/f/documents/2021_Natl_Standards_Downloadable_final.pdf

Verified: Series 1 audited October 13, 2026 (CT). Series 2 finished-book check, November 12, 2026 (CT). Combined map prepared November 20, 2026 (CT). Mapping rule: only real coverage from book text, cheat sheets, rulebook pages and teacher materials; understated where unsure. Combined coverage is the stronger of the two series.

60 out of 68 standards covered (88%) · 8 more partially covered

Audited October 13, 2026 (Series 1): each book claim was re-checked against the book text with verbatim quotes. Earlier Series 1 versions of this map counted 49 of 68 as covered; objectives the books only touch now count as partial. 13 code(s) corrected to the official numbering. Official Grade 12 wording is included for all 68 standards. Series 2 ratings are from the finished-book check of November 12, 2026. Where Series 2 was not re-checked, the row shows Series 1 books only.

Series 1 alone: 37 covered, 11 partially covered. Series 2 alone (where assessed): 29 covered, 9 partially covered.

60	8	0
covered by a book (either series fully covers it)	partially covered (a book touches it; a required element is missing)	not covered

S1 Series 1 book Navy type. Books 1–15 of the original series.	**S2** Series 2 book Rust type. Books 1–15 of Series 2.	A standard can list books from one series or both. Combined coverage uses the stronger of the two series ratings.

Standards covered

Standard code	What it requires	MNTY book(s)
Earning Income 12-3	People vary in their opportunity and willingness to incur the present costs of additional training and education in exchange for future benefits, such as earning potential.	**S2** 2 The Tuition Trap
Earning Income 12-4	Employers generally pay higher wages or salaries to more educated, skilled, and productive workers than to less educated, skilled, and productive workers.	**S1** 7 The Inside Job
Earning Income 12-5	Changes in economic conditions, technology, or the labor market can cause changes in income, career opportunities, or employment status.	**S1** 2 The Shrinking Paycheck **S1** 13 The Crash **S2** 8 The Layoff
Earning Income 12-6	Federal, state, and local taxes fund government-provided goods, services, and transfer payments to individuals. The major types of taxes are income taxes, payroll taxes, property taxes, and sales taxes.	**S1** 6 The Cut **S2** 9 The Paycheck **S2** 5 The Benefit
Earning Income 12-7	The type and amount of taxes people pay depend on their sources of income, amount of income, and amount and type of spending.	**S1** 6 The Cut **S2** 9 The Paycheck
Earning Income 12-8	Interest, dividends, and capital appreciation (gains) are examples of unearned income derived from financial investments. Capital gains are subject to different tax rates than earned income.	**S1** 10 The Long Game **S1** 11 The Floor **S2** 9 The Paycheck
Earning Income 12-9	Tax deductions and credits reduce income tax liability.	**S1** 6 The Cut **S2** 9 The Paycheck

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Standard code	What it requires	MNTY book(s)
Earning Income 12-10	Retirement income typically comes from some combination of continued employment earnings, Social Security, employer-sponsored retirement plans, and personal investments.	**S1** 14 The Getaway
Earning Income 12-11	Owning a small business can be a person's primary career or can supplement income from other sources.	**S2** 12 The Shop
Spending 12-1	A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy.	**S1** 10 The Long Game **S1** 14 The Getaway **S2** 11 The Budget
Spending 12-3	When purchasing a good that is expected to be used for a long time, consumers consider the product's durability, maintenance costs, and various product features.	**S1** 12 The Gold Swindle
Spending 12-4	Consumers may be influenced by how prices of goods and services are advertised, and whether prices are fixed or negotiable.	**S1** 7 The Inside Job **S2** 3 The Good Deal **S2** 1 The Application **S2** 2 The Tuition Trap
Spending 12-5	Consumers incur costs and realize benefits when searching for information related to the purchase of goods and services.	**S2** 3 The Good Deal
Spending 12-6	Housing decisions depend on individual preferences, circumstances, and costs, and can impact personal satisfaction and financial well-being.	**S1** 4 The Fed Call
Spending 12-7	People donate money, items, or time to charitable and non-profit organizations because they value the services provided by the organization and/or gain satisfaction from giving.	**S2** 5 The Benefit
Spending 12-8	Federal and state laws, regulations, and consumer protection agencies (e.g., Federal Trade Commission, Consumer Affairs office, and Consumer Financial Protection Bureau) can help individuals avoid unsafe products, unfair practices, and marketplace fraud.	**S1** 3 The Score **S1** 8 The Hole **S1** 12 The Gold Swindle
Spending 12-9	Having an organized system for keeping track of spending, saving, and investing makes it easier to make financial decisions.	**S1** 5 The Vault Job **S2** 10 The Account
Saving 12-2	Deposit account interest rates and fees vary between financial institutions and depend on market conditions and competition.	**S1** 5 The Vault Job **S2** 10 The Account
Saving 12-4	Inflation can erode the value of savings if the interest rate earned on a savings account is less than the inflation rate.	**S1** 2 The Shrinking Paycheck **S2** 8 The Layoff
Saving 12-5	Government agencies such as the Federal Reserve, the FDIC, and the NCUA, along with their counterparts in state government, supervise and regulate financial institutions to improve financial solvency, legal compliance, and consumer protection.	**S2** 10 The Account
Saving 12-6	Tax policies that allow people to save pretax earnings or to reduce or defer taxes on interest earned provide incentives for people to save.	**S1** 14 The Getaway
Saving 12-7	Employer defined contribution retirement plans and health savings accounts can provide incentives for employees to save.	**S1** 14 The Getaway
Saving 12-8	People can reduce the potential for future financial strife with a partner or spouse by sharing personal financial information, goals, and values prior to combining finances.	**S2** 15 The Keys, Again
Saving 12-9	There are many strategies that can help people manage psychological, emotional, and external obstacles to saving, including automated savings plans, employer matches, and avoiding personal triggers.	**S1** 10 The Long Game **S1** 14 The Getaway

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Standard code	What it requires	MNTY book(s)
Investing 12-1	A person's investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances.	**S1** 10 The Long Game **S1** 13 The Crash
Investing 12-2	Investors earn investment returns from price changes and annual cash flows (such as interest, dividends or rent). The nominal annual rate of return is the annual total dollar benefit as a percentage of the beginning price.	**S1** 11 The Floor **S2** 14 The Long Haul
Investing 12-3	Investors expect to earn higher rates of return when they invest in riskier assets.	**S1** 10 The Long Game **S1** 11 The Floor **S1** 13 The Crash
Investing 12-5	The prices of financial assets change in response to market conditions, interest rates, company performance, new information, and investor demand.	**S1** 11 The Floor **S1** 13 The Crash
Investing 12-6	When making diversification and asset allocation decisions, investors consider their risk tolerance, goals, and investing time horizon.	**S1** 10 The Long Game
Investing 12-7	Expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	**S1** 11 The Floor **S2** 14 The Long Haul
Investing 12-8	Tax rules affect the rate of return on different investments, and can vary by holding period, type of income, and type of account.	**S1** 14 The Getaway **S2** 14 The Long Haul
Investing 12-9	Common behavioral biases can result in investors making decisions that adversely affect their investment outcomes.	**S2** 14 The Long Haul
Investing 12-10	Financial technology can counterbalance negative behavioral factors when making investment decisions.	**S2** 3 The Good Deal
Investing 12-11	Many investors buy and sell financial assets through discount brokerage firms that provide inexpensive investment services and advice using financial technology.	**S2** 4 The Guarantee
Investing 12-12	Federal regulation of financial markets is designed to ensure that investors have access to accurate information about potential investments and are protected from fraud.	**S2** 6 The Claim
Investing 12-13	Investors often compare the performance of their investments against a benchmark, such as a diversified stock or bond index.	**S2** 4 The Guarantee
Credit 12-1	Borrowers can compare the cost of credit using the Annual Percentage Rate (APR) and other terms in the loan or credit card contract.	**S1** 3 The Score **S1** 4 The Fed Call **S1** 8 The Hole
Credit 12-2	Loans that are secured by collateral have lower interest rates than unsecured loans because they are less risky to lenders.	**S1** 3 The Score **S2** 12 The Shop
Credit 12-3	Monthly mortgage payments vary depending on the amount borrowed, the repayment period, and the interest rate, which can be fixed or adjustable.	**S1** 4 The Fed Call
Credit 12-5	Federal student loans have lower rates and more favorable repayment terms than private student loans, and may be subsidized.	**S2** 2 The Tuition Trap
Credit 12-6	Down payments reduce the amount needed to borrow.	**S1** 4 The Fed Call
Credit 12-7	Lenders assess credit-worthiness of potential borrowers by consulting credit reports compiled by credit bureaus.	**S1** 3 The Score
Credit 12-8	A credit score is a numeric rating that assesses a person's credit risk based on information in their credit report.	**S1** 3 The Score

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Standard code	What it requires	MNTY book(s)
Credit 12-9	Credit reports and credit scores may be requested and used by entities other than lenders.	**S1** 3 The Score
Credit 12-10	Borrowers who face negative consequences because they are unable to repay their debts may be able to seek debt management assistance.	**S1** 3 The Score
Credit 12-11	In extreme cases, bankruptcy may be an option for people who are unable to repay their debts.	**S1** 3 The Score
Credit 12-12	Consumer credit protection laws govern disclosure of credit terms, discrimination in borrowing, and debt collection practices.	**S1** 3 The Score **S1** 8 The Hole
Credit 12-13	Alternative financial services, such as payday loans, check-cashing services, pawnshops, and instant tax refunds, provide easy access to credit, often at relatively high cost.	**S1** 8 The Hole
Managing Risk 12-1	People vary with respect to their willingness to accept risk and in how much they are willing to pay for insurance that will allow them to minimze future financial loss.	**S1** 9 The Cover Story
Managing Risk 12-2	The decision to buy insurance depends on perceived risk exposure, the price of insurance coverage, and individual characteristics such as risk attitudes, age, occupation, lifestyle, and financial profile.	**S1** 9 The Cover Story
Managing Risk 12-3	Some types of insurance coverage are mandatory.	**S2** 1 The Application
Managing Risk 12-4	Insurance premiums are lower for people who take actions to reduce the likelihood and/or financial cost of losses and for those who buy policies with larger deductibles or copayments.	**S1** 9 The Cover Story
Managing Risk 12-5	Health insurance provides coverage for medically necessary health care and may also cover some preventive care. It is sometimes offered as an employee benefit with the employer paying some or all of the premium cost.	**S1** 9 The Cover Story
Managing Risk 12-6	Disability insurance replaces income lost when a person is unable to earn their regular income due to injury or illness. In addition to privately purchased policies, some government programs provide disability protection.	**S1** 9 The Cover Story
Managing Risk 12-7	Auto, homeowner's and renter's insurance reimburse policyholders for financial losses to their covered property and the costs of legal liability for their damages to other people or property.	**S1** 9 The Cover Story
Managing Risk 12-8	Life insurance provides funds for beneficiaries in the event of an insured person's death. Policy proceeds are intended to replace the insured's lost wages and/or to fund their dependents' future financial needs.	**S1** 9 The Cover Story
Managing Risk 12-9	Unemployment insurance, Medicaid, and Medicare are public insurance programs that protect individuals from economic hardship caused by certain risks.	**S1** 14 The Getaway **S2** 8 The Layoff
Managing Risk 12-10	Insurance fraud is a crime that encompasses illegal actions by the buyer (e.g., falsified claims) or seller (e.g., representing non-existent companies) of an insurance contract.	**S2** 1 The Application
Managing Risk 12-11	Online transactions and failure to safeguard personal documents can make consumers vulnerable to privacy infringement, identity theft, and fraud.	**S1** 12 The Gold Swindle
Managing Risk 12-12	Extended warranties and service contracts are like an insurance policy.	**S2** 1 The Application

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Standards not covered

None: every National (NSPFE) standard is covered or partially covered by at least one book in Series 1 or Series 2.

Partially covered

The books touch these standards, but a required element of the official wording is missing. Plan your own lesson for the missing part.

Standard code	What it requires	MNTY book(s)
Earning Income 12-1	Compensation for a job or career can be in the form of wages, salaries, commissions, tips, or bonuses, and may also include contributions to employee benefits, such as health insurance, retirement savings plans, and education reimbursement programs.	**S1** 2 The Shrinking Paycheck **S1** 14 The Getaway **S2** 9 The Paycheck
Earning Income 12-2	In addition to wages and paid benefits, employees may also value intangible (non-cash) benefits, such as good working conditions, flexible work hours, telecommuting privileges, and career advancement potential.	**S2** 5 The Benefit
Spending 12-2	Consumer decisions are influenced by the price of products or services, the price of alternatives, the consumer's budget and preferences, and potential impact on the environment, society, and economy.	**S1** 2 The Shrinking Paycheck **S1** 7 The Inside Job **S1** 10 The Long Game **S2** 7 The Shortage
Saving 12-1	Financial institutions offer several types of savings accounts, including regular savings, money market accounts, and certificates of deposit (CDs), that differ in minimum deposits, rates, and deposit insurance coverage.	**S1** 5 The Vault Job **S2** 10 The Account
Saving 12-3	Unless offered by insured financial institutions, mobile payment accounts and cryptocurrency accounts are not federally insured and usually do not pay interest to depositors.	**S2** 1 The Application
Investing 12-4	Because inflation reduces purchasing power over time, the real return on a financial asset is lower than its nominal return.	**S2** 2 The Tuition Trap
Investing 12-14	Criteria for selecting financial professionals for investment advice include licensing, certifications, education, experience, and cost.	**S2** 4 The Guarantee
Credit 12-4	Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings.	**S2** 2 The Tuition Trap

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Book key

Series 1	Series 2
S1 1 The Yen Heist	**S2 1** The Application
S1 2 The Shrinking Paycheck	**S2 2** The Tuition Trap
S1 3 The Score	**S2 3** The Good Deal
S1 4 The Fed Call	**S2 4** The Guarantee
S1 5 The Vault Job	**S2 5** The Benefit
S1 6 The Cut	**S2 6** The Claim
S1 7 The Inside Job	**S2 7** The Shortage
S1 8 The Hole	**S2 8** The Layoff
S1 9 The Cover Story	**S2 9** The Paycheck
S1 10 The Long Game	**S2 10** The Account
S1 11 The Floor	**S2 11** The Budget
S1 12 The Gold Swindle	**S2 12** The Shop
S1 13 The Crash	**S2 13** The Long Shot
S1 14 The Getaway	**S2 14** The Long Haul
S1 15 The Keys	**S2 15** The Keys, Again

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