Nebraska Standards Map: Money Nobody Taught You, Teen Edition

Nebraska Financial Literacy Act topics · October 14, 2026

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

8	1	0
fully covered by a book	partially covered (needs your lesson)	not covered

8 of 9 fully covered · 1 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
§79-3002(1)	financial literacy includes ... knowledge and skills regarding budget and financial record keeping	Books 4, 5, 13: Budgets and tracking spending and accounts.
§79-3002(2)	financial literacy includes ... knowledge and skills regarding banking	Book 5: Accounts, banks vs. credit unions, debit, FDIC.
§79-3002(4)	financial literacy includes ... knowledge and skills regarding establishing, building, maintaining, and monitoring credit	Book 3: Build, keep and check credit; reports and scores.
§79-3002(5)	financial literacy includes ... knowledge and skills regarding debt	Book 8: Paying down debt, payday traps, student loans.
§79-3002(6)	financial literacy includes ... knowledge and skills regarding savings	Books 1, 10: Emergency fund and saving habits.
§79-3002(7)	financial literacy includes ... knowledge and skills regarding risk management	Book 9: Accept, reduce, transfer risk.
§79-3002(8)	financial literacy includes ... knowledge and skills regarding insurance	Book 9: Insurance types, premiums, deductibles.
§79-3002(9)	financial literacy includes ... knowledge and skills regarding investment strategies	Books 10, 11, 14: Index funds, compounding, retirement accounts, risk vs. return.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
§79-3002(3)	financial literacy includes ... knowledge and skills regarding taxes	Book 6	Federal and payroll taxes, filing; state taxes not covered.

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.

§79-3002(3) · Book 6
Ask: Book 6 shows federal and payroll taxes. What state taxes apply here?
10 min: Students list state income, sales and property taxes and what each funds.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Nebraska has a state income tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://nebraskalegislature.gov/laws/statutes.php?statute=79-3002

Questions or corrections: Email support.

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