Nevada Standards Map: Money Nobody Taught You, Teen Edition

Nevada Academic Content Standards, Grades 9-12 Financial Literacy · October 14, 2026

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

5	6	2
fully covered by a book	partially covered (needs your lesson)	not covered

5 of 13 fully covered · 6 partially · 2 not covered

Fully covered

Code	What the standard requires	Book and evidence
SS.9-12.FL.1	SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals.	Books 12, 13: Goals, tradeoffs and long-run consequences of money choices.
SS.9-12.FL.3	SS.9-12.FL.3. Locate and evaluate financial information from various sources.	Books 12, 14: Check sources and credentials before trusting money advice.
SS.9-12.FL.5	SS.9-12.FL.5. Analyze the costs and benefits of different types of credit and debt - including how to avoid and resolve debt problems.	Books 3, 8: Credit and debt costs, payday traps, avoiding and fixing debt problems.
SS.9-12.FL.6	SS.9-12.FL.6. Explain the purpose of a credit report, how that report is used by lenders, employers and insurers, and the borrower’s access, rights, and responsibilities related to a credit report.	Book 3: Report purpose; lenders, employers (with permission) and insurers; free reports and dispute rights.
SS.9-12.FL.8	SS.9-12.FL.8. Analyze methods to prevent and limit the consequences of identity theft and fraud.	Books 12, 3: Freeze, fraud alerts, guarding info, recovery steps.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
SS.9-12.FL.2	SS.9-12.FL.2. Evaluate assessment and computation of taxes at the local, state, and federal level.	Book 6	Federal income and payroll taxes computed; state and local taxes not covered.
SS.9-12.FL.4	SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts.	Books 1, 4	Savings plan and budget; record-keeping system thin.
SS.912.FL.7	SS.912.FL.7. Compare and contrast different types of loans with attention to: interest rates, terms of the loan, compounding frequency in relation to managing debt, and consequences of acquiring debt.	Books 3, 8, 13	Loan rates, terms and cost of debt; compounding frequency not taught.
SS.9-12.FL.9	SS.9-12.FL.9. Distinguish the cost and benefits of various investment strategies - including securities, stocks, and bonds; with attention to compound interest, risk, and methods of buying and selling investments.	Books 10, 14	Stocks, bonds, funds, compounding and risk; how to buy and sell thin.
SS.9-12.FL.10	SS.9-12.FL.10. Analyze the purpose and specifics of various insurance plans as well as compare quality of insurance providers.	Book 9	Insurance purpose and plan features; comparing insurer quality not taught.
SS.9-12.FL.11	SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.	Book 7	Career choice and pay; unemployment and underemployment not taught.

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.

SS.9-12.FL.2 · Book 6
Ask: Book 6 computes federal income and payroll taxes. How are local and state taxes figured?
10 min: Students compute a sales tax and a property tax from rates on the board and add them to a federal tax total.

SS.9-12.FL.4 · Books 1, 4
Ask: Books 1 and 4 show a savings plan and budget. How would you keep your records?
10 min: Students design a simple record system for income, bills and savings.

SS.912.FL.7 · Books 3, 8, 13
Ask: Books 3, 8 and 13 compare loan rates and terms. How does compounding more often change the cost?
10 min: Students compare a balance compounded yearly vs. monthly at the same rate.

SS.9-12.FL.9 · Books 10, 14
Ask: Books 10 and 14 cover stocks, bonds and funds. How do you actually buy and sell?
10 min: Students list the steps to open a brokerage account and place a buy order, plus one fee to watch.

SS.9-12.FL.10 · Book 9
Ask: Book 9 shows insurance plan features. How do you judge an insurer?
10 min: Students compare two insurers on price, ratings and claims service.

SS.9-12.FL.11 · Book 7
Ask: Book 7 shows career choice and pay. What happens if you can’t find full-time work in your field?
10 min: Students define unemployment and underemployment and how each changes disposable income.

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Not covered

Code	What the standard requires
SS.9-12.FL.12	SS.9-12.FL.12. Practice completing important financial, academic, and career documents, including but not limited to: loan applications, scholarship applications, job applications, and resumes.
SS.9-12.FL.13	SS.9-12.FL.13. Analyze the requirements and benefits of postsecondary financing options, including but not limited to: Free Application for Federal Student Aid (FAFSA), Western Interstate Commission for Higher Education, Governor Guinn Millennium Scholarship, Silver State Opportunity Grant Program, prepaid tuition, and college savings programs.

Texas details in the books

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

• Book 6: "Texas doesn't have a state income tax." Nevada also has no tax on wages, so the point holds, but the line names Texas.

• Book 9: "In Texas, most employers can choose not to carry workers' comp." That opt-out is Texas-only; in Nevada employers generally must carry it.

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

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

• Nevada-specific college aid named in FL.13 (Millennium Scholarship, Silver State Opportunity Grant, WICHE) is not mentioned in either series.

Source: https://webapp-strapi-paas-prod-nde-001.azurewebsites.net/uploads/NVAC_Sfor_Social_Studies_ea0a1df6ac.pdf

Questions or corrections: Email support.

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