New Hampshire Standards Map: Money Nobody Taught You, Teen Edition

N.H. Ed 306.28(c) personal finance literacy · October 14, 2026

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

11	7	2
fully covered by a book	partially covered (needs your lesson)	not covered

11 of 20 fully covered · 7 partially · 2 not covered

Fully covered

Code	What the standard requires	Book and evidence
Ed 306.28(c)(1)(a)	Earning income: Understanding career paths and potential compensation for career paths	Book 7: Career paths and the pay each brings.
Ed 306.28(c)(1)(b)	Earning income: Wage and salary compensation and employee benefits	Books 6, 7: Wages, salary and benefits.
Ed 306.28(c)(2)(a)	Spending: Budgeting	Books 4, 13: Budgeting.
Ed 306.28(c)(2)(b)	Spending: Consumer decision-making and the factors that influence spending	Books 12, 13: Comparing, ads and peer pressure.
Ed 306.28(c)(3)(b)	Saving: Interest rates, bank and investment management fees, inflation, and their effects on saving	Books 2, 5, 10: Rates, bank fees, fund fees and inflation.
Ed 306.28(c)(3)(c)	Saving: Retirement and long-term financial goals	Books 10, 11: Retirement accounts and long-term goals.
Ed 306.28(c)(3)(d)	Saving: Investing	Books 10, 14: Index funds, risk vs. return.
Ed 306.28(c)(4)(c)	Managing credit: Credit bureaus, credit scores, credit reports, and the assessment of creditworthiness	Book 3: Bureaus, scores, reports, creditworthiness.
Ed 306.28(c)(5)(a)	Managing risk: Insurance types, coverage, risk exposure, premiums, and deductibles	Book 9: Insurance types, coverage, premiums, deductibles.
Ed 306.28(c)(5)(c)	Managing risk: Safeguarding personal financial data	Books 12, 3: Guarding personal and financial data.
Ed 306.28(c)(5)(d)	Managing risk: Identity theft and fraud.	Books 12, 3: Identity theft and fraud.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
Ed 306.28(c)(1)(c)	Earning income: The major types of federal and state income tax and sales tax schemes	Book 6	Federal income and payroll taxes; state income tax and sales tax schemes not covered.
Ed 306.28(c)(2)(c)	Spending: Federal and state consumer protection laws	Books 3, 12	FTC and CFPB help; state consumer laws not covered.
Ed 306.28(c)(2)(d)	Spending: Financial record-keeping, including financial technology options	Books 4, 5	Tracking with apps; record-keeping thin.
Ed 306.28(c)(3)(a)	Saving: Financial institutions, including the federal and state agencies that supervise and regulate them and the products and services offered	Book 5	Banks, credit unions, products, FDIC/NCUA; state regulators not covered.
Ed 306.28(c)(4)(a)	Managing credit: Secured and unsecured loans, credit cards, mortgages, and alternative financial services, including borrowing costs and repayment plans	Books 3, 8, 13	Cards, mortgages, payday loans, repayment; secured vs. unsecured thin.
Ed 306.28(c)(4)(b)	Managing credit: Financing of post-secondary education, including federal and private student loans, scholarships, grants, work-study programs, and savings	Book 8	Student loans; scholarships, grants and work-study not taught.
Ed 306.28(c)(4)(d)	Managing credit: Consumer credit protection laws and protections	Book 3	Dispute rights; credit laws 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.

Ed 306.28(c)(1)(c) · Book 6
Ask: Book 6 covers federal income and payroll taxes. How do state income and sales taxes differ across states?
10 min: Students compare two states, one with an income tax and one with a sales tax, on what a worker pays.

Ed 306.28(c)(2)(c) · Books 3, 12
Ask: Books 3 and 12 show FTC and CFPB help. What can the state add?
10 min: Students list a federal and a state consumer protection and when to use each.

Ed 306.28(c)(2)(d) · Books 4, 5
Ask: Books 4 and 5 show tracking with apps. What records should you keep?
10 min: Students design a record system using an app or folders and how long to keep each item.

Ed 306.28(c)(3)(a) · Book 5
Ask: Book 5 covers banks, credit unions and FDIC/NCUA. Who regulates them at the state level?
10 min: Students match federal and state agencies to the institutions they supervise.

Ed 306.28(c)(4)(a) · Books 3, 8, 13
Ask: Books 3, 8 and 13 cover cards, mortgages and payday loans. Which are secured or unsecured?
10 min: Students sort loans into secured or unsecured and explain collateral.

Ed 306.28(c)(4)(b) · Book 8
Ask: Book 8 covers student loans. What ways to pay for school don't need repaying?
10 min: Students list scholarships, grants and work-study and order them before loans.

Ed 306.28(c)(4)(d) · Book 3
Ask: Book 3 shows dispute rights. What laws protect borrowers?
10 min: Students match three credit laws to what they protect.

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Not covered

Code	What the standard requires
Ed 306.28(c)(1)(d)	Earning income: Changes in economic conditions, technology, or the labor market that can cause changes in income, career opportunities, or employment status
Ed 306.28(c)(5)(b)	Managing risk: Extended warranties and service contracts on consumer goods

Texas details in the books

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

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

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

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

• New Hampshire has no tax on wages (and no general sales tax), so Book 6's point holds; (1)(c) still asks for state tax schemes.

Source: https://gc.nh.gov/rules/state_agencies/ed300.html

Questions or corrections: Email support.

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