Finished-book check · Nov 12, 2026

BOTH SERIES

38 of 55

fully covered · 16 partial

New Jersey standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 19 of 55, with 17 partly covered.
Series 2 fully covers 21 and partly covers 15.
A standard is fully covered if either series fully covers it.
The columns on the next pages show Series 1, Series 2, and both together.

The detailed map begins on the next page.

New Jersey Standards Map: Series 2

Money Nobody Taught You, Series 2 (15 books, available now) · standards alignment by legal/official code

AVAILABLE NOW · All 15 Series 2 books are published. Each row shows the Series 2 book(s) written to teach that standard. Use it alongside the Series 1 map.

New Jersey Student Learning Standards 9.1 Personal Financial Literacy (June 2020), performance expectations by the end of grade 12 (9.1.12.*).

Official source: https://www.nj.gov/education/standards/clicks/Docs/2020NJSLS-9.1FinancialLiteracy.pdf

Standards list verified: 2026-10-14 (CT). Rule: rows come only from the official codes in the Series 1 map; a row is listed only where a Series 2 book was written to teach it. A row-by-row check against the finished book text is in progress.

21 out of 55 standards addressed in Series 2 (38%) · Series 1 today: 19 of 55 fully covered

Improvement over Series 1 Series 1 fully covers 19 of 55 New Jersey standards today. Series 2 addresses 19 more that Series 1 does not fully cover.

21	19	34
addressed in Series 2	of those, not fully covered by Series 1 today	not in Series 2 (see last section)

Standards addressed in Series 2

Standard code	What it requires	Series 2 book(s)
9.1.12.CDM.4	9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.	Series 2 Book 2, The Tuition Trap
9.1.12.PB.3	9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
9.1.12.CDM.3	9.1.12.CDM.3: Determine ways to leverage debt beneficially.	Series 2 Book 1, The Application
9.1.12.EG.4	9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.	Series 2 Book 2, The Tuition Trap
9.1.12.FP.7	9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).	Series 2 Book 4, The Guarantee
9.1.12.CFR.1	9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.	Series 2 Book 5, The Benefit
9.1.12.CFR.2	9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.	Series 2 Book 5, The Benefit; Series 2 Book 11, The Budget
9.1.12.CFR.3	9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.	Series 2 Book 2, The Tuition Trap
9.1.12.CFR.4	9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.	Series 2 Book 11, The Budget

Standard code	What it requires	Series 2 book(s)
9.1.12.CFR.6	9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.	Series 2 Book 1, The Application; Series 2 Book 6, The Claim
9.1.12.CDM.7	9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.	Series 2 Book 13, The Long Shot
9.1.12.CDM.8	9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.	Series 2 Book 13, The Long Shot
9.1.12.CDM.9	9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.	Series 2 Book 13, The Long Shot
9.1.12.CP.6	9.1.12.CP.6: Explain the effect of debt on a person’s net worth.	Series 2 Book 1, The Application
9.1.12.EG.2	9.1.12.EG.2: Explain why various forms of income are taxed differently.	Series 2 Book 9, The Paycheck
9.1.12.EG.3	9.1.12.EG.3: Explain how individuals and businesses influence government policies.	Series 2 Book 2, The Tuition Trap; Series 2 Book 8, The Layoff
9.1.12.EG.5	9.1.12.EG.5: Relate a country’s economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.	Series 2 Book 3, The Good Deal; Series 2 Book 7, The Shortage
9.1.12.FP.2	9.1.12.FP.2: Explain how an individual’s financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.	Series 2 Book 14, The Long Haul
9.1.12.FP.4	9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.	Series 2 Book 3, The Good Deal
9.1.12.FP.5	9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.	Series 2 Book 4, The Guarantee
9.1.12.FP.6	9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.	Series 2 Book 4, The Guarantee; Series 2 Book 11, The Budget

Standards not in Series 2

No Series 2 book teaches these New Jersey standards. Check the Series 1 map for current coverage.

Standard code	What it requires
9.1.12.CFR.5	9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).
9.1.12.CDM.1	9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.
9.1.12.CDM.6	9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).
9.1.12.CP.1	9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.
9.1.12.CP.2	9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.
9.1.12.CP.3	9.1.12.CP.3: Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.
9.1.12.CP.4	9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile.
9.1.12.CP.5	9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.
9.1.12.CP.7	9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.
9.1.12.CP.8	9.1.12.CP.8: Identify different ways you can protect your credit.
9.1.12.CP.9	9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.
9.1.12.FI.1	9.1.12.FI.1: Identify ways to protect yourself from identify theft
9.1.12.FI.2	9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
9.1.12.PB.1	9.1.12.PB.1: Explain the difference between saving and investing.
9.1.12.PB.2	9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
9.1.12.PB.6	9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.
9.1.12.RM.1	9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
9.1.12.CDM.2	9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.
9.1.12.CDM.5	9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).
9.1.12.CDM.10	9.1.12.CDM.10: Determine when credit counselling is necessary and evaluate the resources available to assist consumers who wish to use it.
9.1.12.EG.1	9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.
9.1.12.EG.6	9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
9.1.12.FI.3	9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
9.1.12.FI.4	9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
9.1.12.FP.1	9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.3	9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.

Standard code	What it requires
9.1.12.PB.4	9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.
9.1.12.PB.5	9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.1.12.RM.2	9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
9.1.12.RM.3	9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.
9.1.12.RM.6	9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.
9.1.12.RM.4	9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.
9.1.12.RM.5	9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.
9.1.12.RM.7	9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity-cost analysis to determine if the amount of protection is adequate or over-insured.