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

NJSLS 9.1 Personal Financial Literacy, grade 12 · October 14, 2026

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

19	17	19
fully covered by a book	partially covered (needs your lesson)	not covered

19 of 55 fully covered · 17 partially · 19 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.).	Book 15: Wills, power of attorney and why estate papers matter.
9.1.12.CDM.1	9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.	Books 3, 8: Why people borrow, pros and cons of debt.
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.	Book 8: Student loan repayment and default.
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.).	Books 3, 8: Interest piles up on cards, car and student loans.
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.	Book 3: Credit history shapes loan terms, jobs and approvals.
9.1.12.CP.2	9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.	Book 3: Benefits of good credit.
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.	Book 3: On-time payment, utilization, account age, new applications.
9.1.12.CP.4	9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile.	Book 3: Habits to build and keep credit.
9.1.12.CP.5	9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.	Books 3, 8: A plan to raise and keep a score.
9.1.12.CP.7	9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.	Book 3: Score factors.
9.1.12.CP.8	9.1.12.CP.8: Identify different ways you can protect your credit.	Books 3, 12: Freezes, monitoring and fraud alerts.
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.	Book 3: Report contents, scores and disputing errors.
9.1.12.FI.1	9.1.12.FI.1: Identify ways to protect yourself from identify theft	Books 12, 3: Identity theft protection.
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.	Book 5: Account features, alerts and protections.
9.1.12.PB.1	9.1.12.PB.1: Explain the difference between saving and investing.	Book 10: Saving vs. investing.
9.1.12.PB.2	9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.	Books 12, 13: Weighing options and consequences.

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Code	What the standard requires	Book and evidence
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.	Books 4, 13: Budget toward goals.
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.	Books 3, 5, 10: Interest and fees on cards, loans, accounts.
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.	Books 11, 14: Social Security, 401(k) and personal investments in retirement.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
9.1.12.CDM.2	9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.	Book 13	Fixed vs. adjustable mortgages; other types thin.
9.1.12.CDM.3	9.1.12.CDM.3: Determine ways to leverage debt beneficially.	Books 8, 13	Good vs. bad debt; leveraging beneficially thin.
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).	Book 8	Payday and predatory lending; collateral not taught.
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.	Book 8	Nonprofit credit counseling named; when to use it thin.
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.	Book 6	Income and payroll tax rates; sales and product taxes not covered.
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.	Books 2, 6	Inflation and taxes affect personal finances; policy link thin.
9.1.12.EG.6	9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.	Books 12, 3	Consumer rights and complaints; seller duties thin.
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).	Books 5, 10, 11	Accounts for retirement; a multi-institution plan thin.
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).	Book 5	Banks vs. credit unions; check cashers and warranties thin.
9.1.12.FP.1	9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.	Book 13	Goals tied to values; long-term plan thin.
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.	Books 1, 10	Waiting and saving builds wealth; psychological distance not named.
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.).	Books 12, 14	Checking sources and sales pitches.
9.1.12.PB.4	9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.	Book 4	Adjusting the budget; changing circumstances thin.
9.1.12.PB.5	9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.	Books 2, 4	Inflation and the budget; tax changes thin.
9.1.12.RM.2	9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.	Books 5, 10	Savings vs. growth investments; income objective thin.
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.	Book 9	Lowering premiums; claim process and cost comparisons thin.

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Code	What the standard requires	Book(s)	What is missing
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.	Book 9	Renter's insurance and deductibles; homeowner's riders and umbrella 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.

9.1.12.CDM.2 · Book 13
Ask: Book 13 compares fixed and adjustable mortgages. What other types exist?
10 min: Students compare fixed, adjustable, FHA and interest-only mortgages on one pro and con each.

9.1.12.CDM.3 · Books 8, 13
Ask: Books 8 and 13 show good vs. bad debt. When can borrowing help you build wealth?
10 min: Students judge three loans (school, home, vacation) as helpful or harmful leverage.

9.1.12.CDM.5 · Book 8
Ask: Book 8 shows payday and predatory lending. What is collateral, and why does it matter?
10 min: Students list predatory warning signs and explain what you risk with collateral.

9.1.12.CDM.10 · Book 8
Ask: Book 8 names nonprofit credit counseling. When should you use it?
10 min: Students list three signs it's time for counseling and two questions to ask a counselor.

9.1.12.EG.1 · Book 6
Ask: Book 6 shows income and payroll tax rates. How are products taxed?
10 min: Students compare tax on wages, investment income and a purchase using rates on the board.

9.1.12.EG.4 · Books 2, 6
Ask: Books 2 and 6 show inflation and taxes. How do government policies reach your wallet?
10 min: Students link one policy (rate change, tax change) to a personal budget effect.

9.1.12.EG.6 · Books 12, 3
Ask: Books 12 and 3 show consumer rights. What must sellers do?
10 min: Students list two buyer rights and two seller duties under consumer law.

9.1.12.FI.3 · Books 5, 10, 11
Ask: Books 5, 10 and 11 show accounts for retirement. How would you use several institutions?
10 min: Students plan which institution holds checking, savings and retirement money and why.

9.1.12.FI.4 · Book 5
Ask: Book 5 compares banks and credit unions. What about check cashers and warranties?
10 min: Students list one benefit and drawback of a check casher and an extended warranty.

9.1.12.FP.1 · Book 13
Ask: Book 13 ties goals to values. What would a long-term plan look like?
10 min: Students write three values and a 10-year goal that fits them.

9.1.12.FP.3 · Books 1, 10
Ask: Books 1 and 10 show waiting builds wealth. Why is the future so easy to ignore?
10 min: Students compare spending $50 now vs. its future value and explain psychological distance.

9.1.12.FP.7 · Books 12, 14
Ask: Books 12 and 14 show checking sources. How do several good sources change a decision?
10 min: Students compare one money claim across three sources and decide.

9.1.12.PB.4 · Book 4
Ask: Book 4 shows adjusting a budget. What if your hours get cut?
10 min: Students revise a budget for a 20% income drop.

9.1.12.PB.5 · Books 2, 4
Ask: Books 2 and 4 show inflation and budgets. What about a tax change?
10 min: Students adjust a budget for a price increase and a tax change.

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9.1.12.RM.2 · Books 5, 10
Ask: Books 5 and 10 show saving vs. growth. Which investments give income?
10 min: Students match investments to liquidity, income and growth goals.

9.1.12.RM.3 · Book 9
Ask: Book 9 shows lowering premiums. How do claims work, and how do costs compare?
10 min: Students order the claim steps and compare costs of life, home and auto insurance.

9.1.12.RM.6 · Book 9
Ask: Book 9 shows renter's insurance and deductibles. What are riders and umbrella policies?
10 min: Students define a rider and an umbrella policy and when each makes sense.

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Not covered

Code	What the standard requires
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.
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.
9.1.12.CFR.3	9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.
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.
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.
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.
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.
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.
9.1.12.CP.6	9.1.12.CP.6: Explain the effect of debt on a person’s net worth.
9.1.12.EG.2	9.1.12.EG.2: Explain why various forms of income are taxed differently.
9.1.12.EG.3	9.1.12.EG.3: Explain how individuals and businesses influence government policies.
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.
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.
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.
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.
9.1.12.FP.6	9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
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.

Texas details in the books

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

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

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

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

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

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

Questions or corrections: Email support.

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