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

NYSED Personal Finance Learning Objectives, Grades 9-12 · October 14, 2026

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

10	19	4
fully covered by a book	partially covered (needs your lesson)	not covered

10 of 33 fully covered · 19 partially · 4 not covered

Fully covered

Code	What the standard requires	Book and evidence
9-12 1.2	1.2 Evaluate consumer purchasing decisions by analyzing factors such as cost, features, personal benefit, environmental or social impact, and the influence of marketing and advertising, including social media.	Books 12, 13: Cost, features, ads and social media influence.
9-12 2.2	2.2 Evaluate credit card options by analyzing interest rates (called Annual Percentage Rate), fees, billing cycles, rewards, and terms, and explain strategies for avoiding fees, penalties, and interest rate increases.	Book 3: APR, fees, billing cycle, rewards, avoiding penalties.
9-12 2.6	2.6 Explain the purpose and use of credit reports, including factors that influence a credit score, strategies for building and improving credit, how reports are used by lenders and other parties, and how a person can obtain a free credit report.	Book 3: Reports, score factors, building credit, who looks, free reports.
9-12 3.7	3.7 Describe common taxes and payroll deductions shown on a pay stub, such as federal and state income taxes, Social Security, and Medicare.	Book 6: Pay stub taxes, Social Security, Medicare.
9-12 4.1	4.1 Explain benefits, costs, and purposes of different types of insurance—such as automotive, health, life, disability, home, renters—and explore appropriate coverage for individuals with varying characteristics, needs, and types of property.	Book 9: Insurance types, costs and fit.
9-12 4.4	4.4 Evaluate how online behavior, e-mail and text-message scams, telemarketers, and other methods can increase consumer vulnerability to privacy violations, identity theft, and financial fraud.	Books 12, 3: Text, email and phone scams and privacy.
9-12 4.5	4.5 Discuss strategies to reduce the risk of identity theft and financial fraud, as well as steps to take if identity theft or financial fraud occurs.	Books 12, 3: Prevention and recovery steps.
9-12 5.1	5.1 Differentiate between saving and investing, and then explain how each supports short- and long-term financial goals.	Books 1, 10: Saving vs. investing for short and long goals.
9-12 5.4	5.4 Explain how to open and manage a bank account, including setting up direct deposit, and using digital financial tools, such as budgeting and payment apps.	Book 5: Opening and managing an account, direct deposit, apps.
9-12 5.5	5.5 Evaluate the impact of time on investing, including how investing earlier in life contributes to wealth accumulation, compared with investing later in life.	Book 10: Starting early vs. late.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
9-12 1.1	1.1 Develop and manage a budget that allocates income to necessary spending, desired spending, and saving, including consideration of fixed and variable expenses, using appropriate tools or systems to track financial activity.	Books 4, 13	Budget for needs, wants, saving with tracking tools; fixed vs. variable not named.
9-12 1.3	1.3 Compare housing options, including renting and buying, by analyzing short- and long-term costs, benefits, and responsibilities, and explain key rental agreement terms such as lease term, security deposit, grace period, and eviction.	Book 13	Renting vs. buying costs; lease terms thin.
9-12 1.4	1.4 Assess charitable giving decisions by explaining benefits, considerations, and strategies for evaluating organizations when donating money, goods, or time.	Books 4, 15	Giving in the budget; evaluating charities thin.
9-12 2.1	2.1 Compare examples of "good debt" and "bad debt", and explain how changes in interest rates, repayment behavior, or financial circumstances can cause “good debt” to become harmful.	Book 8	Good vs. bad debt; how good debt turns harmful thin.
9-12 2.3	2.3 Distinguish between unsecured versus secured loans, including the role of collateral, and explain the financial and legal consequences of failing to meet repayment obligations for each.	Book 8	Secured debt named; collateral and default consequences thin.
9-12 2.4	2.4 Compare different sources of funding for postsecondary education, including the differences between federal and private student loans, by examining application processes, interest rates, repayment rules, and total repayment costs over time.	Book 8	Student loans; federal vs. private comparison thin.
9-12 2.7	2.7 Analyze the short- and long-term consequences of failing to repay debt, including impacts on credit, employment, housing, and overall financial well-being, and identify strategies and sources of assistance for managing or resolving debt.	Book 8	Credit damage and counseling; housing and job effects thin.
9-12 2.8	2.8 Assess the costs, risks, and characteristics of alternative financial services, such as payday loans and check-cashing services, and compare them to traditional banking and credit options.	Books 5, 8	Payday loans vs. banks; check cashers thin.
9-12 3.1	3.1 Identify and compare common types of employee benefits such as health insurance, retirement plans, and paid leave, and explain why benefits should be evaluated alongside wages and salaries when choosing between job opportunities.	Books 6, 7	Benefits like health insurance and 401(k) match; job-offer comparison thin.
9-12 3.3	3.3 Compare earnings and unemployment rates across a variety of careers and levels of education and training, and explain how education, credentials, and skill development influence earning potential and employment prospects.	Book 7	Training raises pay; unemployment rates not compared.
9-12 3.4	3.4 Explain how economic and labor market conditions such as inflation, recession, technological change, and regional workforce demand can affect income, career opportunities, and employment status.	Books 2, 7	Inflation and job changes; recession and regional demand thin.
9-12 3.5	3.5 Evaluate the benefits and drawbacks of “gig” employment and small-business ownership.	Book 7	Side hustles named; gig and small-business tradeoffs thin.

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Code	What the standard requires	Book(s)	What is missing
9-12 3.6	3.6 Complete a tax return form (such as the IRS Form 1040) using a hypothetical employer-provided Form W-2 and fictitious employee information, ensuring that no real personal or financial information is used.	Book 6	W-2 and 1040 explained; completing a return not practiced.
9-12 4.3	4.3 Explore options for securing health insurance (e.g., employer-sponsored, private individual, Health Insurance Marketplace, Medicare, Medicaid, Military Health Care), and analyze how premiums, deductibles, copayments, and coinsurance affect overall cost. Describe the legal and financial consequences associated with insurance fraud.	Book 9	Premiums, deductibles, copays; Marketplace/Medicaid options and insurance fraud thin.
9-12 5.2	5.2 Identify strategies to achieve saving goals, including managing social, emotional, and behavioral obstacles that may influence spending and saving decisions.	Books 1, 4	Saving strategies; behavioral obstacles thin.
9-12 5.3	5.3 Compare the features, interest rates, and fees of common financial accounts, such as regular savings, high-yield savings, checking, money market, and mobile-only accounts, and choose a preferred account based on individual needs, preference, interest rates, and fees.	Book 5	Checking, savings, fees and rates; choosing an account thin.
9-12 5.6	5.6 Compare the features of tax-advantage investment accounts, such as education savings accounts, 529 plans, traditional and Roth IRAs (Individual Retirement Accounts), 401(k)s, pensions, and health savings accounts.	Books 10, 11	401(k), IRA, Roth; 529, pensions and HSAs thin.
9-12 5.7	5.7 Compare common investment options—including stocks, bonds, index funds, mutual funds, cryptocurrency, and real estate—analyzing potential risks, returns, liquidity, and volatility.	Books 10, 14	Stocks, bonds, index funds, crypto risk; liquidity and real estate thin.
9-12 5.8	5.8 Apply decision-making strategies to set personal investment goals based on timeline, income, risk tolerance, and the principles of diversification to help manage risk and optimize potential returns.	Books 10, 11	Timeline, risk tolerance, diversification; goal-setting 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.

9-12 1.1 · Books 4, 13
Ask: Books 4 and 13 show budgeting for needs, wants and saving. Which costs are fixed or variable?
10 min: Students build a budget with fixed and variable lines and a saving goal.

9-12 1.3 · Book 13
Ask: Book 13 compares renting and buying. What's in a lease?
10 min: Students label a sample lease (rent, term, deposit, rules) and list one red flag.

9-12 1.4 · Books 4, 15
Ask: Books 4 and 15 show giving in a budget. How do you check a charity?
10 min: Students list three checks for a charity (mission, spending, reviews).

9-12 2.1 · Book 8
Ask: Book 8 shows good vs. bad debt. How can good debt turn bad?
10 min: Students show how a rate rise or missed payments turns a helpful loan harmful.

9-12 2.3 · Book 8
Ask: Book 8 names secured debt. What happens if you default?
10 min: Students explain collateral and the result of default on a car loan vs. a card.

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9-12 2.4 · Book 8
Ask: Book 8 covers student loans. How do federal and private loans compare?
10 min: Students compare federal and private loans on rate, protections and repayment.

9-12 2.7 · Book 8
Ask: Book 8 shows credit damage and counseling. How can unpaid debt affect housing or a job?
10 min: Students list short- and long-term effects of default, including renting and hiring.

9-12 2.8 · Books 5, 8
Ask: Books 5 and 8 compare payday loans and banks. What about check cashers?
10 min: Students compare costs of a check casher, payday loan and bank on the same amount.

9-12 3.1 · Books 6, 7
Ask: Books 6 and 7 show health insurance and a 401(k) match. How do you compare offers?
10 min: Students compare two job offers including benefits.

9-12 3.3 · Book 7
Ask: Book 7 shows training raising pay. How does education change unemployment rates?
10 min: Students compare pay and unemployment for three education levels using data provided.

9-12 3.4 · Books 2, 7
Ask: Books 2 and 7 show inflation and job changes. What does a recession do?
10 min: Students predict how a recession or new technology affects two jobs.

9-12 3.5 · Book 7
Ask: Book 7 names side hustles. Is gig work or a small business worth it?
10 min: T-chart of benefits and drawbacks of gig work vs. small business.

9-12 3.6 · Book 6
Ask: Book 6 explains the W-2 and 1040. Can you fill one out?
10 min: Students complete a simplified 1040 from a made-up W-2.

9-12 4.3 · Book 9
Ask: Book 9 covers premiums, deductibles and copays. Where else can you get health insurance?
10 min: Students compare employer, Marketplace and Medicaid options and one fraud warning sign.

9-12 5.2 · Books 1, 4
Ask: Books 1 and 4 show saving strategies. What gets in the way of saving?
10 min: Students list two obstacles (friends, impulse) and one fix each.

9-12 5.3 · Book 5
Ask: Book 5 shows checking, savings, fees and rates. How do you pick an account?
10 min: Students compare two accounts on fees, rates and access and choose.

9-12 5.6 · Books 10, 11
Ask: Books 10 and 11 show 401(k), IRA and Roth. What about 529s, pensions and HSAs?
10 min: Students compare 529, pension and HSA on purpose and tax benefit.

9-12 5.7 · Books 10, 14
Ask: Books 10 and 14 show stocks, bonds, index funds and crypto risk. Where does real estate fit?
10 min: Students rank options by liquidity and risk, adding real estate.

9-12 5.8 · Books 10, 11
Ask: Books 10 and 11 show timeline and risk tolerance. What are your investment goals?
10 min: Students set one investment goal with a timeline and pick a matching mix.

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Not covered

Code	What the standard requires
9-12 2.5	2.5 Identify and describe sources of financial aid for postsecondary education—such as grants, scholarships, work-study, and the New York State Tuition Assistance Program (TAP)—as well as reasons to complete the Free Application for Federal Student Aid (FAFSA).
9-12 3.2	3.2 Evaluate the tradeoffs between income and non-income factors—including job stability, work-life balance, working conditions, and career advancement opportunities—when making career or employment choices.
9-12 4.2	4.2 Describe the minimum auto liability insurance required in New York State and evaluate whether these requirements are sufficient to cover typical financial losses resulting from an automobile accident.
9-12 5.9	5.9 Describe consumer rights and legal remedies for financial disputes, including the roles of the Bureau of Consumer Protection and Small Claims Court.

Texas details in the books

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

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

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

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

• New York has a state income tax (and NYC income tax); Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.nysed.gov/sites/default/files/programs/standards-instruction/ny-personal-finance-learning-objectives_march-2026.pdf

Questions or corrections: Email support.

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