Finished-book check · Nov 12, 2026

BOTH SERIES

37 of 41

fully covered · 4 partial

North Carolina standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 11 of 41, with 17 partly covered.
Series 2 fully covers 29 and partly covers 4.
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.

North Carolina 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.

NCDPI "North Carolina Standards for Economics and Personal Finance" (course code 4319, approved February 4, 2021). dpi.nc.gov download links returned 404 today, so the identical NCDPI document was taken from the Appalachian State mirror; re-check against dpi.nc.gov before printing.

Official source:
https://history.appstate.edu/sites/default/files/economics_and_personal_finance_standards_fall_2021_implementation.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.

15 out of 41 standards addressed in Series 2 (37%) · Series 1 today: 11 of 41 fully covered

Improvement over Series 1 Series 1 fully covers 11 of 41 North Carolina standards today. Series 2 addresses 12 more that Series 1 does not fully cover.

15	12	26
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)
EPF.IE.2.1	EPF.IE.2.1 Explain how payroll deductions modify an employee's disposable income.	Series 2 Book 1, The Application
EPF.CC.2.2	EPF.CC.2.2 Summarize various types of fraudulent solicitation and business practices.	Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
EPF.CC.2.3	EPF.CC.2.3 Summarize ways consumers can protect themselves from fraudulent and deceptive practices.	Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
EPF.IE.2.2	EPF.IE.2.2 Identify the types and purposes of local, state, and federal taxes and the way each is levied and used.	Series 2 Book 5, The Benefit
EPF.MCM.1.3	EPF.MCM.1.3 Compare the costs and benefits of renting, leasing, or owning.	Series 2 Book 1, The Application; Series 2 Book 3, The Good Deal
EPF.E.1.2	EPF.E.1.2 Distinguish market structures in terms of economic characteristics and the roles they play in decision-making and opportunity costs.	Series 2 Book 7, The Shortage
EPF.E.1.3	EPF.E.1.3 Explain how supply and demand determine equilibrium price and quantity produced.	Series 2 Book 3, The Good Deal
EPF.E.2.2	EPF.E.2.2 Summarize basic microeconomic indicators and how they vary over the course of a business cycle.	Series 2 Book 8, The Layoff
EPF.E.3.3	EPF.E.3.3 Explain how taxes and fees fund government goods and services.	Series 2 Book 5, The Benefit
EPF.E.4.1	EPF.E.4.1 Explain the impact of trade on the interdependence between nations.	Series 2 Book 8, The Layoff
EPF.E.4.2	EPF.E.4.2 Explain how North Carolina contributes to and benefits from the United States and world economies.	Series 2 Book 8, The Layoff

Standard code	What it requires	Series 2 book(s)
EPF.IE.1.3	EPF.IE.1.3 Identify the costs of postsecondary education and the potential increase in income from a career of choice.	Series 2 Book 2, The Tuition Trap
EPF.IE.1.4	EPF.IE.1.4 Compare strategies which can minimize the costs of postsecondary education.	Series 2 Book 2, The Tuition Trap
EPF.FP.1.3	EPF.FP.1.3 Summarize the role of philanthropy, volunteer services, businesses, and nonprofits in community development and quality of life.	Series 2 Book 3, The Good Deal; Series 2 Book 5, The Benefit
EPF.CC.1.3	EPF.CC.1.3 Explain how consumer-driven decisions impact the economy	Series 2 Book 7, The Shortage

Standards not in Series 2

No Series 2 book teaches these North Carolina standards. Check the Series 1 map for current coverage.

Standard code	What it requires
EPF.IE.1.1	EPF.IE.1.1 Explain how education, income, career, and life choices impact an individual's financial plan and goals.
EPF.MCM.1.4	EPF.MCM.1.4 Compare various types of mortgages.
EPF.MCM.2.2	EPF.MCM.2.2 Explain how interest and fees impact spending, debt, and savings.
EPF.MCM.3.2	EPF.MCM.3.2 Explain how debt management and creditworthiness impact an individual's ability to become a responsible consumer and borrower.
EPF.MCM.3.3	EPF.MCM.3.3 Summarize the advantages and disadvantages of debt.
EPF.MCM.3.4	EPF.MCM.3.4 Classify the various types of insurance and estate planning including the benefits and consequences.
EPF.CC.1.1	EPF.CC.1.1 Explain how advertising, social media, and business practices impact consumer decisions.
EPF.CC.2.1	EPF.CC.2.1 Explain how consumer protection laws contribute to the empowerment of the individual.
EPF.E.1.4	EPF.E.1.4 Compare the ways in which incentives and profits influence what is produced and distributed in a market system.
EPF.E.2.1	EPF.E.2.1 Summarize basic macroeconomic indicators and how they vary over the course of a business cycle.
EPF.E.2.3	EPF.E.2.3 Explain how fiscal policy and monetary policy influence overall levels of employment, interest rates, production, price level, and economic growth.
EPF.E.2.4	EPF.E.2.4 Differentiate organizations in terms of their roles and functions in the United States economy.
EPF.E.3.2	EPF.E.3.2 Explain how government regulation impacts market activity.
EPF.IE.1.2	EPF.IE.1.2 Differentiate career and education options after high school in terms of desired lifestyle.
EPF.IE.1.5	EPF.IE.1.5 Summarize various types of income.
EPF.MCM.1.1	EPF.MCM.1.1 Explain how fiscally responsible individuals create and manage a spending plan.
EPF.MCM.1.2	EPF.MCM.1.2 Critique income and spending plans in terms of age, individual needs, and available resources.
EPF.MCM.2.1	EPF.MCM.2.1 Design a plan that uses the services of various financial institutions to meet financial goals.
EPF.MCM.2.3	EPF.MCM.2.3 Compare costs and benefits of cash, debit, payment applications, and credit card transactions in terms of interest rates, fees, penalties, costs, and benefits.
EPF.MCM.3.1	EPF.MCM.3.1 Compare credit sources and services.
EPF.FP.1.1	EPF.FP.1.1 Compare various investing strategies and tax implications for their potential to build wealth.
EPF.FP.1.2	EPF.FP.1.2 Identify factors (i.e. income, budget, cost of living, experiences) that influence financial planning.
EPF.CC.1.2	EPF.CC.1.2 Identify information, reviews, and reports consumers use to make financial decisions.
EPF.E.1.1	EPF.E.1.1 Compare how individuals and governments utilize scarce resources in traditional, command, market, and mixed economies.
EPF.E.3.1	EPF.E.3.1 Identify the role the government plays in providing a legal structure to protect property rights and enforce contracts.
EPF.IE.2.3	EPF.IE.2.3 Implement appropriate computations and procedures to prepare a federal or state tax form.