North Carolina Standards Map: Money Nobody Taught You, Teen Edition

North Carolina Economics and Personal Finance (EPF), standards approved Feb. 4, 2021 · October 14, 2026

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

11	17	13
fully covered by a book	partially covered (needs your lesson)	not covered

11 of 41 fully covered · 17 partially · 13 not covered

Fully covered

Code	What the standard requires	Book and evidence
EPF.IE.1.1	EPF.IE.1.1 Explain how education, income, career, and life choices impact an individual’s financial plan and goals.	Book 7, Ch. 6 "Name It" (p. 79 digital / p. 47 print): Apprenticeship, certification and career choices tied to pay and the family plan.
EPF.IE.2.1	EPF.IE.2.1 Explain how payroll deductions modify an employee’s disposable income.	Book 6, Ch. 2 "Who Gets Paid First" (p. 28 digital / p. 20 print): "The W-4 sets your withholding. You can change it."
EPF.MCM.1.4	EPF.MCM.1.4 Compare various types of mortgages.	Book 4, Ch. 3 "Fixed or Floating" (p. 50 digital / p. 30 print): Fixed vs. adjustable-rate mortgages compared with payments.
EPF.MCM.2.2	EPF.MCM.2.2 Explain how interest and fees impact spending, debt, and savings.	Book 8, Ch. 2 "The Meter" (p. 27 digital / p. 20 print); Book 5, Ch. 5 "The Fee Hunt" (p. 72 digital / p. 43 print); Book 10: Card interest, bank fees, and compound interest on 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.	Book 3, Ch. 2 "Three Report Cards" (p. 38 digital / p. 23 print); Book 8: Credit reports, scores and debt payoff tied to borrowing costs.
EPF.MCM.3.3	EPF.MCM.3.3 Summarize the advantages and disadvantages of debt.	Book 8, Ch. 7 "Good Debt, Bad Debt" (p. 89 digital / p. 53 print): Debt that builds vs. debt that drains, with costs worked out.
EPF.MCM.3.4	EPF.MCM.3.4 Classify the various types of insurance and estate planning including the benefits and consequences.	Book 9 (insurance); Book 15 (wills, beneficiaries): Health, auto, renters, life and disability insurance; wills and estate basics with consequences of having none.
EPF.CC.1.1	EPF.CC.1.1 Explain how advertising, social media, and business practices impact consumer decisions.	Book 12, Ch. 5 "The Inspection" (p. 67 digital / p. 39 print); Book 2 (social media): Sales scripts, ads and social-media hype dissected.
EPF.CC.2.1	EPF.CC.2.1 Explain how consumer protection laws contribute to the empowerment of the individual.	Book 8, Ch. 3 "Hang Up" (p. 40 digital / p. 27 print); Book 3: "a federal law about debt collectors"
EPF.CC.2.2	EPF.CC.2.2 Summarize various types of fraudulent solicitation and business practices.	Book 12 "The Gold Swindle"; Book 3 (CPN scam): Gold-dealer swindle, fake vaults, CPN and credit-repair scams.

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Code	What the standard requires	Book and evidence
EPF.CC.2.3	EPF.CC.2.3 Summarize ways consumers can protect themselves from fraudulent and deceptive practices.	Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print); Book 12: "A credit freeze actually works."

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Book 7	Profit and pricing in the shop; no comparison of how incentives drive a whole 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.	Book 2 (inflation); Book 13 (oil bust)	Inflation and a recession shown; no set of macro indicators across the 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.	Book 1 "The Fed"; Book 4	Monetary policy and rates covered in depth; fiscal policy missing.
EPF.E.2.4	EPF.E.2.4 Differentiate organizations in terms of their roles and functions in the United States economy.	Books 1, 5, 8	Fed, FDIC, NCUA, CFPB roles explained; not a systematic comparison of economic organizations.
EPF.E.3.2	EPF.E.3.2 Explain how government regulation impacts market activity.	Books 5, 8, 3	Banking and consumer-credit rules shown; general effect of regulation on markets not explained.
EPF.IE.1.2	EPF.IE.1.2 Differentiate career and education options after high school in terms of desired lifestyle.	Book 7; Book 6	Trade apprenticeship and nursing paths shown; options after high school not compared by lifestyle.
EPF.IE.1.5	EPF.IE.1.5 Summarize various types of income.	Books 6, 7, 14	Wages, tips, side-business and interest income appear; not summarized as types of income.
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.	Book 6	Federal income and payroll taxes; state and local taxes barely covered (and Texas framing, see risks).
EPF.MCM.1.1	EPF.MCM.1.1 Explain how fiscally responsible individuals create and manage a spending plan.	Book 13, Ch. 7 (p. 88 digital / p. 51 print); Book 6, Ch. 5 (p. 67 digital / p. 39 print)	Tracking and a written plan; no full spending plan created from scratch.
EPF.MCM.1.2	EPF.MCM.1.2 Critique income and spending plans in terms of age, individual needs, and available resources.	Books 10, 14	Plans differ by character age and needs; not critiqued systematically.
EPF.MCM.1.3	EPF.MCM.1.3 Compare the costs and benefits of renting, leasing, or owning.	Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print)	Renting vs. owning compared; leasing not.
EPF.MCM.2.1	EPF.MCM.2.1 Design a plan that uses the services of various financial institutions to meet financial goals.	Book 5, Ch. 11 "The Move" (p. 147 digital / p. 82 print)	Bank vs. credit union choice; no plan using several institutions.
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.	Books 8, 5, 1	Credit card interest and debit overdrafts; cash and payment apps not compared side by side.
EPF.MCM.3.1	EPF.MCM.3.1 Compare credit sources and services.	Books 3, 8, 4	Cards, store credit and mortgages; credit sources not compared broadly.
EPF.FP.1.1	EPF.FP.1.1 Compare various investing strategies and tax implications for their potential to build wealth.	Books 10, 11, 14	Index funds, compounding, IRAs/401(k); tax implications thin.

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Code	What the standard requires	Book(s)	What is missing
EPF.FP.1.2	EPF.FP.1.2 Identify factors (i.e. income, budget, cost of living, experiences) that influence financial planning.	Books 10, 14	Income and budget shape goals; cost of living and experiences not covered (i.e. list is required).
EPF.CC.1.2	EPF.CC.1.2 Identify information, reviews, and reports consumers use to make financial decisions.	Books 3, 12	Credit reports and seller checks used; product reviews and consumer reports not taught.

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.

EPF.E.1.4 · Book 7
Ask: Book 7 shows profit and pricing in the shop. How do profits steer a whole market?
10 min: Students trace how high profits in one product draw new sellers and what happens to price.

EPF.E.2.1 · Book 2 (inflation); Book 13 (oil bust)
Ask: Book 2 shows inflation and Book 13 shows the oil bust. What numbers tell us where the economy is?
10 min: Students match GDP, unemployment and inflation to each phase of the business cycle.

EPF.E.2.3 · Book 1 "The Fed"; Book 4
Ask: Book 1 covers the Fed and interest rates. What can Congress do with taxes and spending?
10 min: Students compare fiscal and monetary policy in a two-column chart with one tool each.

EPF.E.2.4 · Books 1, 5, 8
Ask: Books 1, 5 and 8 explain the Fed, FDIC, NCUA and CFPB. How do their jobs differ?
10 min: Students build a chart of each agency's role and who it protects.

EPF.E.3.2 · Books 5, 8, 3
Ask: Books 5, 8 and 3 show banking and credit rules. How do rules change a market?
10 min: Students pick one rule and list one benefit and one cost to buyers and sellers.

EPF.IE.1.2 · Book 7; Book 6
Ask: Book 7 shows a trade apprenticeship and Book 6 shows nursing. How do paths after high school shape your lifestyle?
10 min: Students compare two paths on cost, pay, hours and lifestyle.

EPF.IE.1.5 · Books 6, 7, 14
Ask: Books 6, 7 and 14 show wages, tips, a side business and interest. How would you sort them?
10 min: Students sort income examples into earned, self-employment and investment income.

EPF.IE.2.2 · Book 6
Ask: Book 6 shows federal and payroll taxes, set in Texas. What state and local taxes apply here?
10 min: Students list local, state and federal taxes and the purpose of each.

EPF.MCM.1.1 · Book 13, Ch. 7 (p. 88 digital / p. 51 print); Book 6, Ch. 5 (p. 67 digital / p. 39 print)
Ask: Book 13, Ch. 7 (p. 88 digital / p. 51 print) and Book 6, Ch. 5 (p. 67 digital / p. 39 print) show tracking and a written plan. How would you build one from scratch?
10 min: Students create a spending plan from a made-up income.

EPF.MCM.1.2 · Books 10, 14
Ask: Books 10 and 14 show plans that differ by age and need. Is a plan right for its owner?
10 min: Students critique two made-up plans (a 19-year-old and a parent) and suggest one fix each.

EPF.MCM.1.3 · Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print)
Ask: Book 4, Ch. 7 (p. 107 digital / p. 62 print) compares renting and owning. Where does leasing fit?
10 min: Students compare renting, leasing and owning a car or home on cost and flexibility.

EPF.MCM.2.1 · Book 5, Ch. 11 "The Move" (p. 147 digital / p. 82 print)
Ask: Book 5, Ch. 11 (p. 147 digital / p. 82 print) compares a bank and a credit union. Could you use more than one?
10 min: Students design a plan using a bank, credit union and brokerage and say why.

EPF.MCM.2.3 · Books 8, 5, 1
Ask: Books 8, 5 and 1 show card interest and overdrafts. How do cash and payment apps compare?

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10 min: Students compare cash, debit, credit and payment apps side by side.

EPF.MCM.3.1 · Books 3, 8, 4
Ask: Books 3, 8 and 4 show cards, store credit and mortgages. How do credit sources compare?
10 min: Students rank five credit sources by cost and risk.

EPF.FP.1.1 · Books 10, 11, 14
Ask: Books 10, 11 and 14 cover index funds and IRAs. How do taxes change a strategy?
10 min: Students compare a taxable account and a Roth IRA on the same gain.

EPF.FP.1.2 · Books 10, 14
Ask: Books 10 and 14 show income and budgets shaping goals. What about cost of living and experiences?
10 min: Students list how income, budget, cost of living and experiences change one goal.

EPF.CC.1.2 · Books 3, 12
Ask: Books 3 and 12 use credit reports and seller checks. Where else do smart shoppers look?
10 min: Students compare a product using reviews and a consumer report and decide.

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Not covered

Code	What the standard requires
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.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.
EPF.E.1.3	EPF.E.1.3 Explain how supply and demand determine equilibrium price and quantity produced.
EPF.E.2.2	EPF.E.2.2 Summarize basic microeconomic indicators and how they vary over the course of a business cycle.
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.E.3.3	EPF.E.3.3 Explain how taxes and fees fund government goods and services.
EPF.E.4.1	EPF.E.4.1 Explain the impact of trade on the interdependence between nations.
EPF.E.4.2	EPF.E.4.2 Explain how North Carolina contributes to and benefits from the United States and world economies.
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.
EPF.IE.1.4	EPF.IE.1.4 Compare strategies which can minimize the costs of postsecondary education.
EPF.IE.2.3	EPF.IE.2.3 Implement appropriate computations and procedures to prepare a federal or state tax form.
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.
EPF.CC.1.3	EPF.CC.1.3 Explain how consumer-driven decisions impact the economy

Texas details in the books

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

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

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

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

• No North Carolina content: EPF.E.4.2 asks how North Carolina contributes to the U.S. and world economies; the books only discuss Texas (Fort Worth, the 1980s oil bust).

Source: https://sites.google.com/dpi.nc.gov/social-studies/standards_1

Questions or corrections: Email support.

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