Finished-book check · Nov 12, 2026

BOTH SERIES

47 of 49

fully covered · 2 partial

North Dakota standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 38 of 49, with 9 partly covered.
Series 2 fully covers 16 and partly covers 1.
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 Dakota 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.

North Dakota Financial Literacy Content Standards (2025), grades 9-10 and 11-12 standards (taken from the side-by-side progression appendix).

Official source:
https://www.nd.gov/dpi/sites/www/files/documents/Academic%20Support/Financial%20Literacy%20Standards%202025.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.

14 out of 49 standards addressed in Series 2 (29%) · Series 1 today: 38 of 49 fully covered

Improvement over Series 1 Series 1 fully covers 38 of 49 North Dakota standards today. Series 2 addresses 7 more that Series 1 does not fully cover.

14	7	35
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)
11-12.FA.T.1a	Calculate payroll withholding taxes.	Series 2 Book 5, The Benefit
9-10.FA.FD.2	Identify tools available to examine financial options.	Series 2 Book 1, The Application
11-12.FA.FD.2	Utilize the tools available to examine financial options.	Series 2 Book 4, The Guarantee
9-10.MM.B.1	Describe elements to consider when making a budget.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
11-12.MM.B.1	Identify the components of a budget.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
9-10.MM.B.2	Develop a budget to meet a spending goal.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
11-12.MM.B.2	Develop a budget and identify possible adjustments to improve its effectiveness.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
9-10.FA.FD.1	Describe emotional and behavioral aspects of financial situations.	Series 2 Book 3, The Good Deal
11-12.FA.FD.1	Analyze emotional and behavioral aspects of financial decisions.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee
9-10.FA.EE.1a	Investigate the impacts of career choices and training costs on one's financial opportunities.	Series 2 Book 2, The Tuition Trap
9-10.FA.EE.1b	Identify post-secondary education and training opportunities.	Series 2 Book 2, The Tuition Trap
11-12.FA.EE.1b	Identify post-secondary education and training opportunities.	Series 2 Book 2, The Tuition Trap

Standard code	What it requires	Series 2 book(s)
9-10.FA.FG.1	Explain how opportunity costs impact financial goals.	Series 2 Book 2, The Tuition Trap; Series 2 Book 3, The Good Deal
11-12.FA.FG.1	Analyze the opportunity costs of financial decisions on short-term and long-term goals.	Series 2 Book 2, The Tuition Trap; Series 2 Book 3, The Good Deal

Standards not in Series 2

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

Standard code	What it requires
11-12.FA.T.1b	Identify the documents and forms necessary to complete an income tax return.
9-10.FA.T.2	Analyze the impact of taxes on one’s personal finances.
11-12.FA.T.2	Evaluate the effect of taxes on personal finances.
11-12.FA.EE.1a	Assess career choices and the impact on financial opportunities.
9-10.MM.S.1	Identify the varying features of saving options.
9-10.MM.S.2	Describe the impacts of saving money on one’s financial future.
11-12.MM.S.2	Describe effective strategies to achieve different types of financial objectives.
9-10.MM.CD.1	Describe different types of credit.
11-12.MM.CD.1	Analyze different types of credit.
9-10.MM.CD.2	Identify the terms and conditions associated with credit.
11-12.MM.CD.2	Explain the terms and conditions associated with credit.
9-10.MM.CD.3	Identify strategies to manage debt.
11-12.MM.CD.3	Develop strategies to manage debt effectively.
9-10.MM.CD.4	Describe the factors that impact a credit score.
11-12.MM.CD.4	Analyze the factors that impact a credit score.
9-10.MM.CD.5	Describe the positive and negative impacts of debt.
11-12.MM.CD.5	Analyze the positive and negative impacts of debt on future decisions and opportunities.
9-10.MM.PB.1	Describe the risks and benefits of current and emerging payment options.
11-12.MM.PB.1	Evaluate the risks and benefits of current and emerging payment options.
9-10.MM.PB.2	Describe different financial institutions and the financial services provided by each.
11-12.MM.PB.2	Describe different financial institutions and the financial services provided by each.
9-10.MM.I.1	Describe different investment options.
11-12.MM.I.1	Compare investment options.
9-10.MM.I.2	Describe the impact of compound interest on investments.
9-10.RM.IN.1	Describe various types of insurance.
9-10.RM.IN.2	Describe ways and reasons levels of insurance coverage vary.
11-12.RM.IN.2	Compare the various levels of insurance coverage and the impact on personal finance.
9-10.RM.F.1	Describe situations in which personal and financial information is shared digitally.
11-12.RM.F.1	Explore the risks and dangers of sharing personal information in a digital world. (CTE BE.7.3.2)
9-10.RM.F.2	Explain how a consumer can identify and report fraudulent behavior and practice. (CTE BE.5.14.11)
11-12.RM.F.2	Explain how a consumer can identify and report fraudulent behavior and practice. (CTE BE.5.14.11)
9-10.FA.T.1	Describe the impacts of income, sales, and property taxes on one's finances.
11-12.MM.S.1	Compare the varying features of different saving options.
11-12.MM.I.2	Evaluate the impact of simple versus compound interest.
11-12.RM.IN.1	Describe the protections offered by auto, health, homeowners, life, and renters’ insurance.