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

North Dakota Financial Literacy Standards 2025, grades 9-12 · October 14, 2026

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

38	9	2
fully covered by a book	partially covered (needs your lesson)	not covered

38 of 49 fully covered · 9 partially · 2 not covered

Fully covered

Code	What the standard requires	Book and evidence
11-12.FA.T.1a	Calculate payroll withholding taxes.	Book 6: Withholding on the pay stub.
11-12.FA.T.1b	Identify the documents and forms necessary to complete an income tax return.	Book 6: W-2, 1099, W-4 and 1040.
9-10.FA.T.2	Analyze the impact of taxes on one’s personal finances.	Book 6: How taxes shrink take-home pay.
11-12.FA.T.2	Evaluate the effect of taxes on personal finances.	Book 6: Effect of taxes on take-home pay and choices.
9-10.FA.FD.2	Identify tools available to examine financial options.	Books 3, 10: Calculators and comparison tools.
11-12.FA.FD.2	Utilize the tools available to examine financial options.	Books 3, 10: Using calculators to compare.
11-12.FA.EE.1a	Assess career choices and the impact on financial opportunities.	Book 7: Career choices and earning power.
9-10.MM.S.1	Identify the varying features of saving options.	Book 5: Savings, high-yield savings, CDs.
9-10.MM.S.2	Describe the impacts of saving money on one’s financial future.	Books 1, 10: Saving builds security and wealth.
11-12.MM.S.2	Describe effective strategies to achieve different types of financial objectives.	Books 1, 10, 13: Strategies for short and long goals.
9-10.MM.B.1	Describe elements to consider when making a budget.	Book 4: What goes into a budget.
11-12.MM.B.1	Identify the components of a budget.	Book 4: Budget parts.
9-10.MM.B.2	Develop a budget to meet a spending goal.	Books 4, 13: Budget toward a goal.
11-12.MM.B.2	Develop a budget and identify possible adjustments to improve its effectiveness.	Book 4: Budget and adjustments.
9-10.MM.CD.1	Describe different types of credit.	Books 3, 8, 13: Cards, car, student and payday loans.
11-12.MM.CD.1	Analyze different types of credit.	Books 3, 8, 13: Credit types compared.
9-10.MM.CD.2	Identify the terms and conditions associated with credit.	Book 3: APR, fees, minimums, terms.
11-12.MM.CD.2	Explain the terms and conditions associated with credit.	Book 3: Credit terms explained.
9-10.MM.CD.3	Identify strategies to manage debt.	Book 8: Debt payoff strategies.
11-12.MM.CD.3	Develop strategies to manage debt effectively.	Book 8: Debt payoff plan.
9-10.MM.CD.4	Describe the factors that impact a credit score.	Book 3: Score factors.

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Code	What the standard requires	Book and evidence
11-12.MM.CD.4	Analyze the factors that impact a credit score.	Book 3: Score factors.
9-10.MM.CD.5	Describe the positive and negative impacts of debt.	Books 3, 8: Debt helps and hurts.
11-12.MM.CD.5	Analyze the positive and negative impacts of debt on future decisions and opportunities.	Books 3, 8: Debt limits later options.
9-10.MM.PB.1	Describe the risks and benefits of current and emerging payment options.	Book 5: Cards, apps, P2P risks and benefits.
11-12.MM.PB.1	Evaluate the risks and benefits of current and emerging payment options.	Book 5: Payment options weighed.
9-10.MM.PB.2	Describe different financial institutions and the financial services provided by each.	Book 5: Banks, credit unions and services.
11-12.MM.PB.2	Describe different financial institutions and the financial services provided by each.	Book 5: Banks, credit unions and services.
9-10.MM.I.1	Describe different investment options.	Books 10, 14: Stocks, bonds, funds.
11-12.MM.I.1	Compare investment options.	Books 10, 14: Comparing investments.
9-10.MM.I.2	Describe the impact of compound interest on investments.	Book 10: Compound growth.
9-10.RM.IN.1	Describe various types of insurance.	Book 9: Insurance types.
9-10.RM.IN.2	Describe ways and reasons levels of insurance coverage vary.	Book 9: Coverage levels and deductibles vary.
11-12.RM.IN.2	Compare the various levels of insurance coverage and the impact on personal finance.	Book 9: Coverage levels and cost.
9-10.RM.F.1	Describe situations in which personal and financial information is shared digitally.	Books 12, 3: Sharing info online and with apps.
11-12.RM.F.1	Explore the risks and dangers of sharing personal information in a digital world. (CTE BE.7.3.2)	Books 12, 3: Risks of oversharing.
9-10.RM.F.2	Explain how a consumer can identify and report fraudulent behavior and practice. (CTE BE.5.14.11)	Books 12, 3: Spot and report fraud to the FTC.
11-12.RM.F.2	Explain how a consumer can identify and report fraudulent behavior and practice. (CTE BE.5.14.11)	Books 12, 3: Spot and report fraud.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
9-10.FA.T.1	Describe the impacts of income, sales, and property taxes on one's finances.	Book 6	Income and payroll taxes; sales and property taxes thin.
9-10.FA.FD.1	Describe emotional and behavioral aspects of financial situations.	Books 4, 12	Peer pressure and impulse buys.
11-12.FA.FD.1	Analyze emotional and behavioral aspects of financial decisions.	Books 4, 12	Emotions and pressure in money choices.
9-10.FA.EE.1a	Investigate the impacts of career choices and training costs on one's financial opportunities.	Book 7	Career choice and pay; training costs thin.
9-10.FA.EE.1b	Identify post-secondary education and training opportunities.	Book 7	Training paths named briefly.
11-12.FA.EE.1b	Identify post-secondary education and training opportunities.	Book 7	Training paths named briefly.
11-12.MM.S.1	Compare the varying features of different saving options.	Book 5	Savings options; comparison thin.
11-12.MM.I.2	Evaluate the impact of simple versus compound interest.	Book 10	Compound shown; simple interest not compared.
11-12.RM.IN.1	Describe the protections offered by auto, health, homeowners, life, and renters' insurance.	Book 9	Auto, health, renters, life; homeowners 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.

9-10.FA.T.1 · Book 6
Ask: Book 6 shows income and payroll taxes. How do sales and property taxes hit your finances?
10 min: Students add sales tax to a purchase and compute a property tax from a rate.

9-10.FA.FD.1 · Books 4, 12
Ask: Books 4 and 12 show peer pressure and impulse buys. Why do feelings drive spending?
10 min: Students describe one impulse buy, the feeling behind it, and a way to pause.

11-12.FA.FD.1 · Books 4, 12
Ask: Books 4 and 12 show emotions and pressure. How would you analyze a bad money decision?
10 min: Students break one scene into trigger, feeling, choice and result.

9-10.FA.EE.1a · Book 7
Ask: Book 7 shows career choice and pay. How do training costs change your options?
10 min: Students compare training cost vs. pay for two careers.

9-10.FA.EE.1b · Book 7
Ask: Book 7 names training paths. What options exist after high school?
10 min: Students list college, trade school, apprenticeship and military with one fact each.

11-12.FA.EE.1b · Book 7
Ask: Book 7 names training paths. Which fits your goals?
10 min: Students pick one path and list its cost, length and likely pay.

11-12.MM.S.1 · Book 5
Ask: Book 5 shows savings options. How do they compare?
10 min: Students compare savings, money market and CDs on rate, access and minimums.

11-12.MM.I.2 · Book 10
Ask: Book 10 shows compound interest. How does simple interest compare?
10 min: Students compute both on $1,000 for 10 years and compare.

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11-12.RM.IN.1 · Book 9
Ask: Book 9 shows auto, health, renters and life insurance. What does homeowners cover?
10 min: Students match five insurance types to the loss each covers.

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Not covered

Code	What the standard requires
9-10.FA.FG.1	Explain how opportunity costs impact financial goals.
11-12.FA.FG.1	Analyze the opportunity costs of financial decisions on short-term and long-term goals.

Texas details in the books

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

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

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

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

• North Dakota has a state income tax (low rates); Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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