Finished-book check · Nov 12, 2026

BOTH SERIES

20 of 26

fully covered · 6 partial

Ohio standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 11 of 26, with 8 partly covered.
Series 2 fully covers 11 and partly covers 6.
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.

Ohio 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.

Ohio's Learning Standards for Financial Literacy, High School (Grades 9-12), July 2025 revision, content statements 1-26.

Official source: https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx

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.

11 out of 26 standards addressed in Series 2 (42%) · Series 1 today: 11 of 26 fully covered

Improvement over Series 1 Series 1 fully covers 11 of 26 Ohio standards today. Series 2 addresses 9 more that Series 1 does not fully cover.

11	9	15
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)
OH FL HS 5	5. Taxes, retirement, insurance, employment benefits, and voluntary and involuntary deductions impact net pay.	Series 2 Book 5, The Benefit
OH FL HS 6	6. Financial responsibility includes the development of and adherence to a personal budget.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
OH FL HS 3	3. As part of their financial well-being, individuals must consider the costs and benefits of opportunities in education, employment, and military enlistment.	Series 2 Book 2, The Tuition Trap; Series 2 Book 9, The Paycheck
OH FL HS 7	7. Planned purchasing decisions factor in direct (price) and indirect costs (e.g. sales/use tax, excise tax, shipping, handling, and delivery charges, etc.).	Series 2 Book 3, The Good Deal
OH FL HS 9	9. Political features of the free market include legally protected property rights, legally enforceable contracts, patent protections, and the mitigation of market side effects and failures.	Series 2 Book 1, The Application; Series 2 Book 12, The Shop
OH FL HS 13	13. Private ownership of capital may include a sole proprietorship, a family business, a publicly traded corporation, a bank, or as part of a private investor group.	Series 2 Book 4, The Guarantee; Series 2 Book 12, The Shop
OH FL HS 22	22. Raw materials, labor, and capital, the three classical factors of production, are privately owned.	Series 2 Book 3, The Good Deal; Series 2 Book 7, The Shortage
OH FL HS 23	23. The free market is driven by, and tends to produce, entrepreneurship and innovation. Societies that embrace the free market often embrace political and personal freedom as well.	Series 2 Book 12, The Shop
OH FL HS 24	24. Markets aggregate the exchange of goods and services throughout the world. Market prices are the only way to convey so much constantly changing information about the supply of goods and services, and the demand for them, for consumers and producers to make informed economic decisions.	Series 2 Book 3, The Good Deal

Standard code	What it requires	Series 2 book(s)
OH FL HS 25	25. Consumers and producers seek to profit in some way in a free market transaction. Wealth is created by providing goods and services that consumers value at a profit. Profit earned through transactions can be consumed, saved, reinvested, or dispersed as dividends to shareholders.	Series 2 Book 3, The Good Deal; Series 2 Book 14, The Long Haul
OH FL HS 26	26. Free market interactions can lead to market failures or side effects where at least part of the cost of the transaction, including producing, transporting, selling, or buying, is borne by others outside of the interactions.	Series 2 Book 7, The Shortage

Standards not in Series 2

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

Standard code	What it requires
OH FL HS 1	1. Financial responsibility entails being accountable for managing money to satisfy an individual's current and future economic choices. Individuals use life-long decision-making strategies like the consideration of alternatives and consequences to maintain or improve their financial well-being.
OH FL HS 10	10. An informed consumer understands financial documents, lending terms and conditions, and contractual obligations.
OH FL HS 11	11. Financial institutions offer a variety of products and services to address financial responsibility. Financial experts provide guidance and advice on a wide variety of financial situations.
OH FL HS 12	12. Consumer advocates, organizations, and consumer protection laws provide important information and help protect against potential consumer fraud and loss.
OH FL HS 17	17. Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to a lender at some later date. Debt is an obligation owed by one party to a second party.
OH FL HS 18	18. Effectively balancing credit and debt helps an individual achieve financial goals, maintain a personal budget, and create wealth.
OH FL HS 19	19. A risk management plan can protect individuals from the potential loss of assets or income. Diversification of assets is one way to manage risk.
OH FL HS 20	20. Individuals have a responsibility to protect their identity and personal information. Individuals can use various strategies and safeguards to limit unauthorized access to financial information.
OH FL HS 21	21. A comprehensive insurance strategy serves as a safeguard against potential loss.
OH FL HS 2	2. Individuals control their own ability to work, earn wages, and obtain skills to earn and increase wages. Personal attributes such as competencies and work ethic, and external factors such as market competition and business cycle changes, impact an individual's earning potential and employability.
OH FL HS 4	4. Income sources include employment earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Individuals can experience dramatic income changes from month to month.
OH FL HS 8	8. Planning for and paying local, state, and federal taxes is a financial responsibility. Individuals may lower their tax burden by using tax credits and deductions.
OH FL HS 14	14. Wealth creation involves financial investments, asset value appreciation and depreciation, voluntary exchange of equity ownership, and participation in open and closed markets.
OH FL HS 15	15. Investment strategies take several factors into consideration including diversification, risk tolerance, fees, and tax implications.
OH FL HS 16	16. Government agencies are charged with regulating financial services providers to help protect individuals against harm.