Checked against: Ohio's Learning Standards for Financial Literacy, High School, July 2025 revision, https://education.ohio.gov/getattachment/Topics/Learning-in-Ohio/Financial-Literacy/Financial-Literacy-Standards/Fin-Lit-in-HS-Standards.pdf.aspx, verified Oct 14, 2026

Ohio Standards Map: Money Nobody Taught You, Teen Edition

Ohio Learning Standards for Financial Literacy, High School (2025) · October 14, 2026

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

11	8	7
fully covered by a book	partially covered (needs your lesson)	not covered

11 of 26 fully covered · 8 partially · 7 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Books 12, 13: Owning money choices; weighing options and consequences.
OH FL HS 5	5. Taxes, retirement, insurance, employment benefits, and voluntary and involuntary deductions impact net pay.	Book 6: Taxes, 401(k), insurance and other deductions cut net pay.
OH FL HS 6	6. Financial responsibility includes the development of and adherence to a personal budget.	Book 4: Make and stick to a budget.
OH FL HS 10	10. An informed consumer understands financial documents, lending terms and conditions, and contractual obligations.	Books 3, 13: Reading loan terms and contracts.
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.	Books 5, 12: Bank products and checking advisers.
OH FL HS 12	12. Consumer advocates, organizations, and consumer protection laws provide important information and help protect against potential consumer fraud and loss.	Books 12, 3: FTC, CFPB and consumer protection.
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.	Books 3, 8: What credit and debt are.
OH FL HS 18	18. Effectively balancing credit and debt helps an individual achieve financial goals, maintain a personal budget, and create wealth.	Books 3, 8: Balancing credit and debt to reach goals.
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.	Books 9, 10: Risk plans; diversification.
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.	Books 12, 3: Protecting identity and info.
OH FL HS 21	21. A comprehensive insurance strategy serves as a safeguard against potential loss.	Book 9: An insurance plan.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Book 7	Skills and work ethic raise pay; market competition and business cycles thin.
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.	Book 7	Training and job costs; military enlistment not covered.
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.	Books 6, 7, 10	Wages, benefits, investment income; entrepreneurship, government payments and income swings thin.
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.).	Book 13	Price plus fees; sales tax not covered.
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.	Book 6	Federal taxes and filing; state and local taxes, credits vs. deductions thin.
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.	Books 10, 13	Investing and appreciation vs. depreciation; equity exchange and markets thin.
OH FL HS 15	15. Investment strategies take several factors into consideration including diversification, risk tolerance, fees, and tax implications.	Books 10, 11	Diversification, risk tolerance, fees; tax implications thin.
OH FL HS 16	16. Government agencies are charged with regulating financial services providers to help protect individuals against harm.	Books 5, 12, 14	FDIC, SEC and state securities regulators.

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.

OH FL HS 2 · Book 7
Ask: Book 7 shows skills and work ethic raising pay. How do competition and business cycles matter?
10 min: Students explain how a downturn or more competitors affects wages in one job.

OH FL HS 3 · Book 7
Ask: Book 7 shows training costs. How does military enlistment compare?
10 min: Students compare college, trade training and enlistment on cost and benefits.

OH FL HS 4 · Books 6, 7, 10
Ask: Books 6, 7 and 10 show wages, benefits and investment income. What other sources exist?
10 min: Students list business income and government payments and how income can swing.

OH FL HS 7 · Book 13
Ask: Book 13 shows price plus fees. How do sales and excise taxes add up?
10 min: Students compute the full cost of a purchase with sales tax and fees.

OH FL HS 8 · Book 6
Ask: Book 6 shows federal taxes and filing. What about state and local taxes, and credits vs. deductions?
10 min: Students list taxes by level and compare a credit and a deduction of the same size.

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OH FL HS 14 · Books 10, 13
Ask: Books 10 and 13 show appreciation vs. depreciation. How do markets help build wealth?
10 min: Students sort assets into appreciating or depreciating and explain a stock exchange in one line.

OH FL HS 15 · Books 10, 11
Ask: Books 10 and 11 show diversification, risk and fees. How do taxes fit?
10 min: Students compare after-tax returns in a taxable and a tax-advantaged account.

OH FL HS 16 · Books 5, 12, 14
Ask: Books 5, 12 and 14 show the FDIC, SEC and state securities regulators. Who protects what?
10 min: Students match each agency to the product it oversees and one protection.

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Not covered

Code	What the standard requires
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.
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.
OH FL HS 22	22. Raw materials, labor, and capital, the three classical factors of production, are privately owned.
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.
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.
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.
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.

Texas details in the books

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

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

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

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

• Ohio has a state income tax and many city income taxes; Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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