Finished-book check · Nov 12, 2026

BOTH SERIES

28 of 40

fully covered · 12 partial

Oklahoma standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 13 of 40, with 18 partly covered.
Series 2 fully covers 15 and partly covers 11.
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.

Oklahoma 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.

Objective text is extracted word for word from the PDF (two-column layout parsed so strand headers do not bleed into objectives; the Oct 13 audit text had missed 2.2 A-B and 4.2 D). Rule as in Georgia/Tennessee: every lettered sub-item and every item after "including" must be met for Fully; "such as"/"e.g." items are examples.

Official source: https://oklahoma.gov/content/dam/ok/en/osde/documents/services/standards-learning/personal-financial-literacy/2024_OAS_Personal_Financial_literacy_Standards.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.

6 out of 40 standards addressed in Series 2 (15%) · Series 1 today: 13 of 40 fully covered

Improvement over Series 1 Series 1 fully covers 13 of 40 Oklahoma standards today. Series 2 addresses 6 more that Series 1 does not fully cover.

6	6	34
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)
PFL 1.3	PFL 1.3 Explain how to manage personal income and expenses to be a financially responsible citizen. A. Identify factors that can affect income by describing the basic components of a paystub, including gross pay, net pay, and deductions (e.g., federal and state income tax, FICA, and voluntary deductions). B. Differentiate between needs and wants in order to develop short, medium, and long-term goals that are specific, measurable, attainable, realistic, and time-based.	Series 2 Book 1, The Application
PFL 7.3	PFL 7.3 Describe the process of borrowing money. A. Identify factors involved in borrowing (e.g., credit history, credit report, debt to income ratio, loan to value ratio, and length of employment). B. Explain how the terms of borrowing (e.g., interest rates, APR, fees, repayment schedules, terms, and conditions) affect the cost of borrowing. C. Compare types of credit, including revolving and installment credit, and collateralized loans versus unsecured loans. D. Differentiate between standard loan practices and predatory lending practices, such as rapid tax return and payday loans.	Series 2 Book 1, The Application
PFL 1.2	PFL 1.2 Identify the purpose of the Free Application for Federal Student Aid (FAFSA) in determining eligibility for grants, scholarships, and loans, as well as the essential information needed to apply.	Series 2 Book 2, The Tuition Trap
PFL 10.2	PFL 10.2 Describe the elements and terms of a standard lease agreement (e.g., deposit, due date, grace period, late fees, and utilities).	Series 2 Book 1, The Application

Standard code	What it requires	Series 2 book(s)
PFL 14.1	PFL 14.1 Explain civic responsibilities and opportunities related to charitable giving. A. Describe reasons why individuals engage in charitable giving, such as personal reward, community improvement, and tax deduction. B. Compare different ways in which individuals can donate to charity, including monetary gifts, gifts-in-kind, and volunteer service. C. Describe how charitable giving can fit into one's spending plan.	Series 2 Book 5, The Benefit
PFL 14.3	PFL 14.3 Describe how to evaluate the authenticity of charitable organizations by identifying recipients, allocation of resources, and activities, based on information from watchdog organizations and regulatory agencies.	Series 2 Book 3, The Good Deal; Series 2 Book 5, The Benefit

Standards not in Series 2

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

Standard code	What it requires
PFL 1.1	PFL 1.1 Describe the value of work and how individuals are responsible for their own financial decisions, as well as subsequent consequences. A. Explain how costs and benefits determine the achievement of personal financial goals. B. Analyze how income, career choice, and entrepreneurship impact an individual's financial plan and goals. C. Evaluate the relationship between a person's human capital (e.g., education, skills, training, interests, initiative) and their earning potential.
PFL 1.5	PFL 1.5 Explain how fiscally responsible individuals use various strategies and spending plans for tracking their income and expenses, both anticipated and unanticipated.
PFL 2.2	PFL.2.2 Describe the individual importance of meeting one's tax obligations. A. Explain the requirements to file taxes and compare basic tax forms, such as W2, W4, and 1040. B. Identify possible consequences of failing to meet tax obligations (e.g., fees, penalties, interest, garnishment of wages, and imprisonment).
PFL 5.1	PFL 5.1 Explain reasons for saving and investing (e.g., major purchases, education, and emergencies) as strategies used for meeting financial goals and building wealth over the short or long term.
PFL 7.2	PFL 7.2 Analyze how one's credit history impacts borrowing money and maintaining credit. A. Explain the importance of establishing a positive credit history (e.g., favorable interest rates, employment, and financial opportunities). B. Describe how credit reports compiled by credit bureaus are used to determine creditworthiness. C. Identify the information contained in a credit report and how to access a free credit report. D. Explain that a credit score is a numeric rating assessing an individual's credit risk based on information from their credit report. E. Identity factors that affect a credit score, such as payment history, credit utilization, amount owed, length of credit history, debt owed, and types of credit used.
PFL 8.1	PFL 8.1 Evaluate the costs and benefits of using credit cards for purchasing goods and services. A. Explain how interest rates and fees impact the cost of using credit cards. B. Describe options for payment on credit cards, such as minimum payment, delayed payment, and payment in full.
PFL 9.2	PFL 9.2 Describe ways to protect yourself from identity theft and fraudulent practices (e.g., monitor monthly financial statements and annual credit reports; protect personal information and passwords).
PFL 9.3	PFL 9.3 Explain necessary responses if victimized by fraudulent business practices or identity theft (e.g., alert appropriate law enforcement agencies and credit bureaus, freeze credit histories, and change passwords).
PFL 10.1	PFL.10.1 Explain the advantages and disadvantages of renting versus buying a home by comparing how various housing options meet different needs and wants.
PFL 10.3	PFL 10.3 Analyze financial considerations when purchasing a place to live. A. Identify types of lenders and mortgage loans, including fixed versus adjustable-rate mortgage loans. B. Explain the elements of a mortgage (e.g., down payment, escrow account, home insurance, property taxes, late fees, potential early payment penalties, and amortization tables).
PFL 11.1	PFL 11.1 Describe common risks to individuals, their property and investments, caused by situations such as illness, accidents, and natural catastrophes.
PFL 11.2	PFL 11.2 Explain the importance of insurance as a risk management strategy used by financially responsible individuals. A. Describe common types of insurance purchased by consumers, such as health, property, life, disability, automobile, and renter's insurance. B. Identify different methods for obtaining health insurance, including employer-provided plans, government plans, and private purchase.
PFL 11.3	PFL 11.3 Evaluate appropriate amounts of insurance to meet one's needs and budget including how insurance deductibles work.
PFL 1.4	PFL 1.4 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on specific goals (e.g., financial, personal, educational, and career).

Standard code	What it requires
PFL 2.1	PFL 2.1 Analyze the obligation of paying taxes and how individuals, as well as communities, might benefit from taxes. A. Identify and explain various types of taxes, including income, payroll, sales, and property taxes, and when these types of taxes are due. B. Describe some of the uses for taxation at the local, state, and federal levels (e.g., infrastructure, public safety, and courts of law).
PFL 3.1	PFL 3.1 Compare common financial service providers used by consumers to responsibly manage their assets (e.g., banks, mortgage companies, credit unions, brokerage firms, and finance companies).
PFL 3.2	PFL 3.2 Compare financial products and services offered to consumers, including their risks and protections. A. Identify common financial products (e.g., checking, contactless payment systems, credit cards, savings, loans, investments, and insurance). B. Describe available consumer banking technologies (e.g., Automated Teller Machines, mobile apps, digital wallets, and online banking). C. Explain the risks and protections associated with checks, debit cards, credit cards, online and mobile payment systems. D. Describe the role of the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA) to protect consumers' assets to a specified amount in commercial banks, savings banks, and credit unions.
PFL 3.3	PFL 3.3 Explain the difference between banked and unbanked individuals, including the consequences of being "unbanked" (e.g., financial insecurity and access to credit.)
PFL 4.1	PFL 4.1 Analyze the purpose of maintaining accurate financial accounts. A. Identify the steps necessary for opening and maintaining a checking and savings account. B. Explain the reasons for balancing personal records and reconciling an account statement.
PFL 4.2	PFL 4.2 Develop useful account management skills. A. Describe how funds can be added and withdrawn from financial accounts (e.g., direct deposit, mobile deposit, teller deposit, debit withdrawals, and ATMs). B. Demonstrate the ability to perform basic account management skills, including correctly writing, endorsing, and depositing checks. C. Explain how to manage financial accounts. (e.g., reading and reconciling statements, navigating online platforms and apps). D. Describe the potential consequences of account mismanagement, such as non-sufficient funds, overdraft processing, and associated fees.
PFL 5.2	PFL 5.2 Compare various strategies used to protect income and wealth. A. Describe the costs and benefits of various savings options, such as bank savings accounts, certificates of deposit, and money market mutual funds. B. Identify the risk, return, and liquidity aspects of various investment options, such as stocks, bonds, mutual funds, and precious metals, including how diversification can help manage risk. C. Explain how various financial investments align with financial goals, risk tolerance, and personal needs at different life stages, including how inflation affects investment growth. D. Compare simple and compound interest. E. Explain and give examples of the power of compound interest over time, including why saving and investing at an earlier age leads to far greater financial outcomes later in life, on average.
PFL 6.1	PFL 6.1 Analyze the necessity of planning and saving for retirement. A. Identify costs of retirement such as living expenses, health care, and long-term care, based on life expectancy. B. Explain how beginning to save or invest at different stages of life or over different periods of time significantly impact financial preparedness for retirement.
PFL 6.2	PFL 6.2 Evaluate various sources of income for retirement. A. Compare government and employer-sponsored retirement plans, such as Social Security and 401(k) accounts. B. Identify various personal investments, such as IRAs, and describe how they can provide financial resources for retirement. C. Explain that entrepreneurs and self-employed individuals may be responsible for generating their own retirement income, as opposed to government or employer-sponsored plans.
PFL 7.1	PFL 7.1 Compare sources and products related to borrowing money. A. Identify sources of credit (e.g., banks, credit unions, retail businesses, private lenders, and the federal government). B. Describe various credit products (e.g., credit cards, car loans, and mortgages). C. Compare sources of student loans (U.S. Department of Education versus private banks and credit unions) regarding eligibility, interest rates, and terms of repayment.
PFL 7.4	PFL 7.4 Analyze the responsibilities and consequences of borrowing money. A. Identify consumer responsibilities, rights, and remedies, including fair debt collection practices protected by law. B. Explain why responsible borrowers monitor their credit reports and how errors can be corrected. C. Describe the impact of non-repayment of debt on individuals, families, businesses, and the broader economic system.

Standard code	What it requires
PFL 9.1	PFL 9.1 Analyze how consumers can become victims of deceptive practices that significantly impact their financial well-being. A. Identify various types of consumer fraud, such as medical fraud, imposter schemes, forgery, pyramid schemes, and false billing. B. Describe common methods used by criminals to commit fraud (e.g., bait and switch, skimming, changing address, and phishing). C. Differentiate between consumer fraud and identity theft, including common methods used to steal one's identity, such as dumpster diving, hacking, and social media.
PFL 13.1	PFL.13.1 Analyze the costs and benefits of bankruptcy as a last resort for individuals and evaluate the consequences of families facing financial challenges.
PFL 13.2	PFL.13.2 Explain ways to avoid bankruptcy and identify alternatives to bankruptcy (e.g., budget management, debt management, refinancing, and financial counseling).
PFL 13.3	PFL.13.3 Describe the importance of reestablishing a positive credit history and recommended steps for improving a credit score after bankruptcy.
PFL 8.2	PFL 8.2 Analyze the advantages and disadvantages of online commerce, including how to conduct transactions safely.
PFL 12.1	PFL 12.1 Identify common types of gambling available to consumers and explain the probabilities of winning at games of chance.
PFL 12.2	PFL 12.2 Evaluate the impact of gambling on the economic development of local, tribal, and state communities, including revenue, employment, and tourism.
PFL 12.3	PFL 12.3 Analyze the costs of gambling on individuals and society (e.g., financial situation, addictive behavior, and missed work).
PFL 14.2	PFL 14.2 Analyze the importance of charitable giving. A. Describe the impact of charitable giving on the entity receiving the gift, such as improved quality of life and emergency relief. B. Analyze the impact of charitable giving on the community at large, including local development and improved standard of living.