Oklahoma Standards Map: Money Nobody Taught You, Teen Edition

2024 Oklahoma Academic Standards for Personal Financial Literacy (Grades 7-12) · October 14, 2026

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

13	18	9
fully covered by a book	partially covered (needs your lesson)	not covered

13 of 40 fully covered · 18 partially · 9 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Book 7, Ch. 6 "Name It" (p. 79 digital / p. 47 print): Pricing work, apprenticeship, certifications and earning power are worked through; Ray: "Charge for what you know."
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.	Book 13, Ch. 7 "The Pressure Test" (p. 88 digital / p. 51 print); Book 6, Ch. 5 "Miles" (p. 67 digital / p. 39 print): Tracking income and expenses, planned and surprise, is modeled with a written plan.
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).	Book 6 (W-4, W-2, 1040, late penalty): "The W-4 sets your withholding. You can change it."
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.	Book 2, Ch. 7 (p. 132 digital / p. 69 print); Book 10, Ch. 3 "Two Kids, Same Choice" (p. 47 digital / p. 29 print); Book 14, Ch. 3 "Two Kids, Same Choice" (p. 39 digital / p. 27 print): Saving for emergencies and long-term wealth, with compound growth examples.
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.	Book 3, Ch. 2 "Three Report Cards" (p. 38 digital / p. 23 print): Credit bureaus, free reports at AnnualCreditReport.com, scores, and utilization are all taught.
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.	Book 8, Ch. 2 "The Meter" (p. 27 digital / p. 20 print); Book 3, Ch. 7 "Nia's First Card" (p. 136 digital / p. 69 print): Card interest, fees, minimum payment vs. paying in full.

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Code	What the standard requires	Book and evidence
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).	Book 12, Ch. 4 (p. 54 digital / p. 33 print); Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print): "A credit freeze actually works."
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).	Book 12, Ch. 7 "Getting It Back" (p. 90 digital / p. 51 print); Book 3, Ch. 5 (p. 99 digital / p. 51 print): IdentityTheft.gov report, freezes at all three bureaus, police and agency reports.
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.	Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print): Rent vs. own compared against the family's needs.
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).	Book 4, Ch. 3 "Fixed or Floating" (p. 50 digital / p. 30 print): Fixed vs. adjustable-rate mortgages, down payment, taxes and insurance.
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.	Book 9, Ch. 1 "The Morning After" (p. 17 digital / p. 15 print): Accident, illness and property risks drive the whole book.
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.	Book 9, Ch. 4 "Three Doors" (p. 51 digital / p. 34 print); Book 6: "The government’s health insurance website."
PFL 11.3	PFL 11.3 Evaluate appropriate amounts of insurance to meet one’s needs and budget including how insurance deductibles work.	Book 9: Deductibles and choosing coverage amounts against a budget.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Book 6	Paystub and withholding covered; needs vs. wants into SMART goals not done.
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).	Books 10, 14	Savings targets and an emergency fund; no full budget with all components built from goals.
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).	Book 6; Book 4	Income, payroll (FICA) and property taxes; sales tax and due dates missing; uses of taxes only touched.
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).	Book 5, Ch. 11 (p. 147 digital / p. 82 print); Book 4	Banks vs. credit unions and mortgage lenders; brokerage firms and finance companies not compared.
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.	Book 5	FDIC and NCUA insurance taught; risks/protections of checks, debit cards and online payments not laid out.
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.)	Book 5, Ch. 7 "Yard and Rail" (p. 96 digital / p. 56 print)	Fees outside banks shown; the term "unbanked" and its consequences not explained.
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.	Book 5	Opening accounts touched; no reconciling of a statement.

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Code	What the standard requires	Book(s)	What is missing
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.	Book 5	Overdraft consequences and deposits covered; writing and endorsing checks (required) missing.
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.	Books 2, 5, 10, 11, 12	CDs, risk/return, gold, inflation, compounding; diversification (required) and simple vs. compound interest missing; no money market funds.
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.	Book 14, Ch. 8 (p. 95 digital / p. 57 print); Book 10, Ch. 11 (p. 148 digital / p. 81 print)	Starting early is shown and lifespan ("live to eighty-five") mentioned; retirement costs like health care not estimated.
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.	Book 14; Book 2	Social Security, 401(k) and IRAs covered; self-employed people having to fund their own retirement not explained.
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.	Books 8, 4, 3	Credit sources and products covered; federal vs. private student loans not compared.

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Code	What the standard requires	Book(s)	What is missing
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.	Books 3, 4, 8	Rates, APR, payday loans; revolving vs. installment and secured vs. unsecured not taught; debt-to-income not named.
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.	Book 8, Ch. 3 "Hang Up" (p. 40 digital / p. 27 print); Book 3, Ch. 6 (p. 117 digital / p. 60 print)	Fair Debt Collection Practices Act and disputing errors covered; wider effect of non-repayment on the economy missing.
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.	Books 12, 3	Scams and identity theft covered separately; fraud vs. identity theft never directly compared.
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.	Book 13; Book 3	A company bankruptcy and how bankruptcies stay on credit reports; personal bankruptcy costs and benefits not analyzed.
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).	Book 8, Ch. 5 (p. 64 digital / p. 39 print); Book 3	Credit counseling and debt payoff covered, but not framed as bankruptcy alternatives.
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.	Book 3, Ch. 10 (p. 197 digital / p. 97 print)	Negative marks fading with on-time months; no post-bankruptcy rebuild steps.

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.

PFL 1.3 · Book 6
Ask: Book 6 covers the pay stub and withholding. How do you turn needs and wants into SMART goals?
10 min: Students sort five wants and needs, then write one SMART goal (specific, measurable, achievable, relevant, timed).

PFL 1.4 · Books 10, 14
Ask: Books 10 and 14 show savings targets and an emergency fund. What does a full budget built from goals include?
10 min: Students build a budget with income, fixed and variable expenses, savings and one goal.

PFL 2.1 · Book 6; Book 4
Ask: Book 6 and Book 4 show income, payroll and property taxes. What about sales tax and due dates?
10 min: Students list four taxes, when each is due, and one thing each pays for.

PFL 3.1 · Book 5, Ch. 11 (p. 147 digital / p. 82 print); Book 4
Ask: Book 5, Ch. 11 (p. 147 digital / p. 82 print) and Book 4 compare banks, credit unions and mortgage lenders. What do brokerages

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and finance companies do?
10 min: Students compare five institutions on services and cost.

PFL 3.2 · Book 5
Ask: Book 5 teaches FDIC and NCUA insurance. What are the risks of checks, debit cards and online payments?
10 min: Students list one risk and one protection for checks, debit cards and online payments.

PFL 3.3 · Book 5, Ch. 7 "Yard and Rail" (p. 96 digital / p. 56 print)
Ask: Book 5, Ch. 7 (p. 96 digital / p. 56 print) shows fees outside banks. What does it mean to be "unbanked"?
10 min: Students define unbanked and total a year of check-cashing fees vs. a free account.

PFL 4.1 · Book 5
Ask: Book 5 touches opening accounts. How do you reconcile a statement?
10 min: Students reconcile a short made-up statement against a register.

PFL 4.2 · Book 5
Ask: Book 5 covers overdrafts and deposits. How do you write and endorse a check?
10 min: Students fill out and endorse a sample check.

PFL 5.2 · Books 2, 5, 10, 11, 12
Ask: Books 2, 5, 10, 11 and 12 cover CDs, risk and compounding. What is diversification, and how does simple interest compare?
10 min: Students compute simple vs. compound interest and split $1,000 across three investments to diversify.

PFL 6.1 · Book 14, Ch. 8 (p. 95 digital / p. 57 print); Book 10, Ch. 11 (p. 148 digital / p. 81 print)
Ask: Book 14 shows starting early and Book 10 mentions living "to eighty-five." What will retirement cost?
10 min: Students list retirement costs (housing, food, health care) and estimate one year.

PFL 6.2 · Book 14; Book 2
Ask: Book 14 and Book 2 cover Social Security, 401(k) and IRAs. Who funds retirement if you're self-employed?
10 min: Students compare retirement saving for an employee and a self-employed worker.

PFL 7.1 · Books 8, 4, 3
Ask: Books 8, 4 and 3 cover credit sources. How do federal and private student loans compare?
10 min: Students compare federal and private loans on rate, protections and repayment.

PFL 7.3 · Books 3, 4, 8
Ask: Books 3, 4 and 8 cover rates, APR and payday loans. What are revolving, installment, secured and unsecured credit?
10 min: Students sort credit types into those four groups and compute a debt-to-income ratio.

PFL 7.4 · Book 8, Ch. 3 "Hang Up" (p. 40 digital / p. 27 print); Book 3, Ch. 6 (p. 117 digital / p. 60 print)
Ask: Book 8, Ch. 3 (p. 40 digital / p. 27 print) and Book 3, Ch. 6 (p. 117 digital / p. 60 print) cover the FDCPA and disputes. How does unpaid debt affect the wider economy?
10 min: Students trace one unpaid loan to effects on the lender, other borrowers and the economy.

PFL 9.1 · Books 12, 3
Ask: Books 12 and 3 cover scams and identity theft. How are fraud and identity theft different?
10 min: Students sort five cases into fraud or identity theft and explain.

PFL 13.1 · Book 13; Book 3
Ask: Book 13 and Book 3 show a company bankruptcy and bankruptcies on credit reports. What are the costs and benefits of personal bankruptcy?
10 min: T-chart of personal bankruptcy costs and benefits.

PFL 13.2 · Book 8, Ch. 5 (p. 64 digital / p. 39 print); Book 3
Ask: Book 8, Ch. 5 (p. 64 digital / p. 39 print) and Book 3 cover credit counseling and debt payoff. Could they replace bankruptcy?
10 min: Students list three bankruptcy alternatives and when each fits.

PFL 13.3 · Book 3, Ch. 10 (p. 197 digital / p. 97 print)
Ask: Book 3, Ch. 10 (p. 197 digital / p. 97 print) shows negative marks fading. How would you rebuild after bankruptcy?
10 min: Students write a 5-step rebuild plan (secured card, on-time bills, budget, check reports, savings).

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Not covered

Code	What the standard requires
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.
PFL 8.2	PFL 8.2 Analyze the advantages and disadvantages of online commerce, including how to conduct transactions safely.
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).
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 14.1	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.
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.
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.

Texas details in the books

• Books are set in Fort Worth, Texas; fraud and consumer offices named are Texas ones (Texas State Securities Board, Texas AG). Oklahoma readers would use the Oklahoma Department of Securities and the Oklahoma AG.

• Book 6: "Texas doesn't have a state income tax." Oklahoma does have a state income tax, so teachers should correct this point for Oklahoma students.

• Book 9: workers' comp opt-out is a Texas rule; Oklahoma employers generally must carry it.

• Book 15: will rules cite the Texas Estates Code; Oklahoma law differs.

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

Questions or corrections: Email support.

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