Oregon Standards Map: Money Nobody Taught You, Teen Edition

Oregon HS Personal Financial Education Standards · October 14, 2026

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

9	7	0
fully covered by a book	partially covered (needs your lesson)	not covered

9 of 16 fully covered · 7 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
HS.PFE.A.1	HS.PFE.A.1 Understand components used to build credit and investigate actions that could impact personal credit scores.	Book 3: What builds a score and what hurts it.
HS.PFE.A.2	HS.PFE.A.2 Compare and contrast various types of consumer credit and the costs and benefits of borrowing money.	Books 3, 8: Cards, loans, payday; costs and benefits of borrowing.
HS.PFE.A.3	HS.PFE.A.3 Analyze the long-term impacts of high and low credit scores.	Book 3: Long-run effects of good and bad scores.
HS.PFE.B.1	HS.PFE.B.1 Describe the roles of various types of financial institutions, and explore products and services provided by these institutions.	Book 5: Banks, credit unions, products and services.
HS.PFE.B.2	HS.PFE.B.2 Develop goals for building assets using various investment options, and identify potential risks and rewards for a given strategy.	Books 10, 11: Investing goals, risk and reward.
HS.PFE.C.2	HS.PFE.C.2 Identify and examine the costs and benefits of financial decisions.	Books 12, 13: Weighing costs and benefits.
HS.PFE.D.1	HS.PFE.D.1 Define and identify examples of common types of income.	Books 6, 7, 10: Wages, salary, tips, interest, dividends.
HS.PFE.E.2	HS.PFE.E.2 Analyze and apply multiple sources of information when making consumer decisions.	Books 12, 13: Comparing several sources before buying.
HS.PFE.E.3	HS.PFE.E.3 Understand and apply strategies to prevent fraud and personal identity theft.	Books 12, 3: Fraud and identity theft prevention.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
HS.PFE.B.3	HS.PFE.B.3 Evaluate repayment strategies, risks and costs for various types of consumer credit use, including simple or compound interest calculations.	Books 3, 8	Payoff strategies and costs; simple vs. compound calculations thin.
HS.PFE.C.1	HS.PFE.C.1 Describe budgeting strategies for savings goals, emergency funds, fixed expenses and variable expenses.	Books 1, 4	Savings goals and emergency fund; fixed vs. variable not named.
HS.PFE.C.3	HS.PFE.C.3 Apply a budgeting strategy to create a sample budget that includes common costs associated with housing, transportation, and insurance products and analyze the outcomes.	Books 4, 13	Budget with rent and car; insurance line thin.
HS.PFE.D.2	HS.PFE.D.2 Understand the personal income tax filing cycle, including common tax forms and available tax preparation resources and options.	Book 6	W-2, 1040, filing; prep resources thin.
HS.PFE.D.3	HS.PFE.D.3 Understand taxes associated with various sources of income and common tax credits that could reduce individual tax liability.	Book 6	Taxes on wages; credits thin.
HS.PFE.D.4	HS.PFE.D.4 Understand common types of federal, state, regional, and local taxes and associated tax-funded services provided.	Book 6	Federal and payroll taxes and what they fund; state, regional and local not covered.
HS.PFE.E.1	HS.PFE.E.1 Analyze the psychology of money through cultural, social, and emotional influences on financial behavior.	Books 4, 12	Peer pressure and emotions; cultural influences 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.

HS.PFE.B.3 · Books 3, 8
Ask: Books 3 and 8 show payoff strategies. How does simple vs. compound interest change the cost?
10 min: Students compute both on a made-up loan and compare payoff costs.

HS.PFE.C.1 · Books 1, 4
Ask: Books 1 and 4 show savings goals and emergency funds. Which expenses are fixed or variable?
10 min: Students sort expenses and build a budget with a savings and emergency line.

HS.PFE.C.3 · Books 4, 13
Ask: Books 4 and 13 show a budget with rent and a car. Where does insurance go?
10 min: Students add renters, auto and health insurance to a sample budget.

HS.PFE.D.2 · Book 6
Ask: Book 6 shows the W-2, 1040 and filing. Where can you get help filing?
10 min: Students order the filing cycle and list free prep resources (VITA, IRS Free File).

HS.PFE.D.3 · Book 6
Ask: Book 6 shows taxes on wages. Which credits could lower your tax?
10 min: Students define two common credits and apply one to a made-up return.

HS.PFE.D.4 · Book 6
Ask: Book 6 shows federal and payroll taxes. What state, regional and local taxes exist?
10 min: Students list taxes by level and what each funds.

HS.PFE.E.1 · Books 4, 12
Ask: Books 4 and 12 show peer pressure and emotions. How does culture shape money choices?
10 min: Students list one cultural, social and emotional influence on their money habits.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Oregon has a state income tax (and no sales tax); Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.oregon.gov/ode/students-and-family/OregonDiploma/Documents/FINAL%20PFE%20Standards_AdoptedAccessible.pdf

Questions or corrections: Email support.

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