Finished-book check · Nov 12, 2026

## BOTH SERIES

# 43 of 61

fully covered · 18 partial

Pennsylvania standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 20 of 61, with 34 partly covered.
Series 2 fully covers 30 and partly covers 18.
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.

# Pennsylvania 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.**

Pennsylvania Academic Standards for Personal Finance (22 Pa. Code Chapter 4; final rule in Pa. Bulletin vol. 55, 2025), grades 9-12 column, 17.1-17.6.

**Official source:** https://www.pa.gov/content/dam/copapwp-pagov/en/stateboard/documents/regulations-and-statements/state-academic-standards/personal%20finance%20standards.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.

## 24 out of 61 standards addressed in Series 2 (39%) · Series 1 today: 20 of 61 fully covered

**Improvement over Series 1** Series 1 fully covers 20 of 61 Pennsylvania standards today. Series 2 addresses 17 more that Series 1 does not fully cover.

| 24 | 17 | 37 |
|---|---|---|
| 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) |
|---|---|---|
| 17.1.9-12.H | 17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions. | Series 2 Book 3, The Good Deal |
| 17.2.9-12.H | 17.2.9-12.H Calculate the impact of taxes and payroll deductions on income. | Series 2 Book 5, The Benefit |
| 17.3.9-12.B | 17.3.9-12.B Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items). | Series 2 Book 5, The Benefit |
| 17.3.9-12.C | 17.3.9-12.C Develop a personal approach to keeping track of income and spending. | Series 2 Book 3, The Good Deal |
| 17.3.9-12.H | 17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time. | Series 2 Book 1, The Application |
| 17.3.9-12.K | 17.3.9-12.K Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use). | Series 2 Book 3, The Good Deal |
| 17.5.9-12.B | 17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario. | Series 2 Book 15, The Keys, Again |
| 17.1.9-12.B | 17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals. | Series 2 Book 2, The Tuition Trap; Series 2 Book 3, The Good Deal |
| 17.1.9-12.C | 17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions. | Series 2 Book 3, The Good Deal |
| 17.1.9-12.E | 17.1.9-12.E Assess the value of sharing financial goals and information with others. | Series 2 Book 1, The Application |

| Standard code | What it requires | Series 2 book(s) |
|---|---|---|
| 17.2.9-12.C | 17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income. | Series 2 Book 2, The Tuition Trap |
| 17.2.9-12.D | 17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid. | Series 2 Book 2, The Tuition Trap |
| 17.2.9-12.F | 17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances. | Series 2 Book 5, The Benefit |
| 17.3.9-12.E | 17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses. | Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit |
| 17.3.9-12.I | 17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending. | Series 2 Book 3, The Good Deal |
| 17.4.9-12.F | 17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors). | Series 2 Book 4, The Guarantee |
| 17.5.9-12.E | 17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims. | Series 2 Book 15, The Keys, Again |
| 17.6.9-12.D | 17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back. | Series 2 Book 2, The Tuition Trap |
| 17.1.9-12.D | 17.1.9-12.D Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances. | Series 2 Book 3, The Good Deal; Series 2 Book 11, The Budget |
| 17.2.9-12.E | 17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential. | Series 2 Book 8, The Layoff |
| 17.3.9-12.M | 17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause. | Series 2 Book 5, The Benefit |
| 17.4.9-12.A | 17.4.9-12.A Calculate a person's net worth given their assets and liabilities. | Series 2 Book 1, The Application |
| 17.4.9-12.G | 17.4.9-12.G Explain how popular benchmark indices are used. | Series 2 Book 4, The Guarantee |
| 17.4.9-12.K | 17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases (e.g., loss aversion, herding, choice overload) on investment decisions. | Series 2 Book 3, The Good Deal |

# Standards not in Series 2

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

| Standard code | What it requires |
|---|---|
| 17.1.9-12.G | 17.1.9-12.G Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals. |
| 17.1.9-12.J | 17.1.9-12.J Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts. |
| 17.2.9-12.B | 17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs. |
| 17.3.9-12.A | 17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information). |
| 17.3.9-12.F | 17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income. |
| 17.3.9-12.G | 17.3.9-12.G Compare the effects of using various payment methods when making purchases. |
| 17.4.9-12.B | 17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals. |
| 17.5.9-12.A | 17.5.9-12.A Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability). |
| 17.5.9-12.H | 17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim. |
| 17.5.9-12.I | 17.5.9-12.I Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity theft. |
| 17.6.9-12.B | 17.6.9-12.B Describe how credit reports and scores are determined, used, and improved. |
| 17.6.9-12.E | 17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers). |
| 17.6.9-12.F | 17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance. |
| 17.1.9-12.A | 17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education). |
| 17.1.9-12.F | 17.1.9-12.F Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides. |
| 17.1.9-12.K | 17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies. |
| 17.1.9-12.L | 17.1.9-12.L Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances. |
| 17.2.9-12.A | 17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs). |
| 17.2.9-12.G | 17.2.9-12.G Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed. |
| 17.2.9-12.I | 17.2.9-12.I Complete various federal, state, and local tax forms. |
| 17.3.9-12.D | 17.3.9-12.D Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools). |
| 17.3.9-12.J | 17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease. |
| 17.3.9-12.L | 17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions. |
| 17.4.9-12.C | 17.4.9-12.C Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions. |
| 17.4.9-12.D | 17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes. |

| Standard code | What it requires |
|---|---|
| 17.4.9-12.E | 17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each. |
| 17.4.9-12.H | 17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk. |
| 17.4.9-12.I | 17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed. |
| 17.4.9-12.J | 17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes. |
| 17.5.9-12.C | 17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified. |
| 17.5.9-12.D | 17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices. |
| 17.5.9-12.F | 17.5.9-12.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage. |
| 17.5.9-12.G | 17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment). |
| 17.6.9-12.A | 17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral). |
| 17.6.9-12.C | 17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit). |
| 17.6.9-12.G | 17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers. |
| 17.1.9-12.I | 17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic. |