Pennsylvania Standards Map: Money Nobody Taught You, Teen Edition

Pennsylvania Personal Finance Standards, grades 9-12 · October 14, 2026

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

20	34	7
fully covered by a book	partially covered (needs your lesson)	not covered

20 of 61 fully covered · 34 partially · 7 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Books 5, 12: Opening an account and choosing a bank and advisers.
17.1.9-12.H	17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.	Books 5, 10: Apps, P2P and automatic investing: pros and cons.
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.	Book 15: Wills, powers of attorney, beneficiaries.
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.	Books 11, 14: Social Security, 401(k), IRAs.
17.2.9-12.H	17.2.9-12.H Calculate the impact of taxes and payroll deductions on income.	Book 6: Taxes and deductions on the pay stub.
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).	Books 12, 13: Process for informed buying.
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).	Book 13: Negotiating, used, comparing prices.
17.3.9-12.C	17.3.9-12.C Develop a personal approach to keeping track of income and spending.	Book 4: Tracking income and spending.
17.3.9-12.F	17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income.	Books 1, 4: Emergency fund and budget changes.
17.3.9-12.G	17.3.9-12.G Compare the effects of using various payment methods when making purchases.	Books 3, 5: Cash, debit, credit effects.
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.	Books 3, 5: Autopay and paying on time.
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).	Book 13: Car buying, new vs. used, total cost.
17.4.9-12.B	17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.	Books 1, 10: Savings plan for 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).	Book 9: Property, income and liability risks.
17.5.9-12.B	17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.	Book 9: Avoid, reduce, keep, transfer risk.

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Code	What the standard requires	Book and evidence
17.5.9-12.H	17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim.	Book 12: Fraud trends and avoidance.
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.	Books 12, 3: FTC, police, freezes, identity theft steps.
17.6.9-12.B	17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.	Book 3: Reports and scores: how built, used and raised.
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).	Books 3, 8: Minimum payments, fees, payday cost.
17.6.9-12.F	17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.	Book 8: Default effects and credit counseling.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
17.1.9-12.A	17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).	Books 11, 13	Long-term goals; costs of lifestyle and family choices thin.
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.	Book 13	Goal steps; opportunity cost not named.
17.1.9-12.C	17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions.	Books 4, 12	Peers and emotions shape choices.
17.1.9-12.E	17.1.9-12.E Assess the value of sharing financial goals and information with others.	Books 4, 15	Talking money with family; value of sharing goals thin.
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.	Book 5	Banks vs. credit unions; check cashers and brokerages thin.
17.1.9-12.K	17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies.	Books 3, 5, 12	FDIC, FTC, CFPB, SEC; state regulators thin.
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.	Books 3, 12	Credit and fraud laws; broader laws thin.
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).	Books 6, 10	Earned and investment income; passive vs. active and government programs thin.
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.	Book 7	Training raises pay; data-based college choice thin.
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.	Book 8	Student loans; aid steps not taught.
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.	Books 6, 7	Health insurance and 401(k) match.
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.	Books 6, 7	1099 contractor vs. W-2 employee; business ownership thin.
17.2.9-12.I	17.2.9-12.I Complete various federal, state, and local tax forms.	Book 6	Federal forms explained; state and local forms not done.
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).	Book 4	Envelope method; other approaches thin.
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.	Book 4	Budget; fixed vs. variable not named.
17.3.9-12.I	17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.	Book 5	Digital payments; spending influence thin.
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.	Book 13	Rent vs. buy and mortgages; lease process thin.
17.3.9-12.L	17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions.	Books 6, 13	Property tax named; sales and excise taxes thin.

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Code	What the standard requires	Book(s)	What is missing
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.	Book 5	Savings and CDs; comparing rates thin.
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.	Books 2, 10	Risk and inflation; taxes on returns thin.
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.	Books 10, 14	Stocks, bonds, funds; ETFs and price drivers thin.
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).	Books 12, 14	Checking advisers; trading platforms thin.
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.	Books 10, 11	Diversified index funds by age; full portfolio plan thin.
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.	Book 11	401(k), Roth and traditional IRAs; self-employed plans thin.
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.	Book 10	Risk tolerance named.
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.	Book 9	Auto, renters, health, life; homeowners and disability thin.
17.5.9-12.D	17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.	Book 9	Comparing quotes.
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.	Book 9	Out-of-pocket costs; filing claims thin.
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.	Book 9	Required auto 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).	Book 14	Medicare; Medicaid and unemployment thin.
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).	Book 3	What lenders look for; five Cs thin.
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).	Books 3, 8	Cards and loans; revolving vs. installment thin.
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.	Books 8, 13	Student loans and mortgages; obtaining them thin.

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Code	What the standard requires	Book(s)	What is missing
17.6.9-12.G	17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.	Book 3	Dispute rights; credit laws 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.

17.1.9-12.A · Books 11, 13
Ask: Books 11 and 13 show long-term goals. What do lifestyle and family choices cost?
10 min: Students estimate the yearly cost of two long-term goals (a car, a family) and the savings needed.

17.1.9-12.B · Book 13
Ask: Book 13 shows goal steps. What do you give up with each choice?
10 min: Students apply a decision process to one goal and name the opportunity cost.

17.1.9-12.C · Books 4, 12
Ask: Books 4 and 12 show peers and emotions shaping choices. What shapes your money mindset?
10 min: Students list three influences on their money choices and rate each helpful or harmful.

17.1.9-12.E · Books 4, 15
Ask: Books 4 and 15 show talking money with family. Why share goals with others?
10 min: Pairs list two benefits and one risk of sharing money goals with family.

17.1.9-12.F · Book 5
Ask: Book 5 compares banks and credit unions. What about check cashers and brokerages?
10 min: Students compare four providers on services, cost and protection.

17.1.9-12.K · Books 3, 5, 12
Ask: Books 3, 5 and 12 show the FDIC, FTC, CFPB and SEC. What do state regulators do?
10 min: Students match federal and state regulators to what they oversee.

17.1.9-12.L · Books 3, 12
Ask: Books 3 and 12 cover credit and fraud laws. What other laws protect consumers?
10 min: Students match four laws to the issue each addresses.

17.2.9-12.A · Books 6, 10
Ask: Books 6 and 10 show earned and investment income. What is passive income, and what do government programs pay?
10 min: Students sort income into active, passive and government and give one example each.

17.2.9-12.C · Book 7
Ask: Book 7 shows training raising pay. What does the data say about college?
10 min: Students use a pay-by-education table to argue for or against more schooling for one career.

17.2.9-12.D · Book 8
Ask: Book 8 covers student loans. How can you lower the cost of school?
10 min: Students list FAFSA steps and three ways to cut costs (grants, community college, work-study).

17.2.9-12.F · Books 6, 7
Ask: Books 6 and 7 show health insurance and a 401(k) match. What are benefits worth?
10 min: Students put a dollar value on benefits in two offers and compare totals.

17.2.9-12.G · Books 6, 7
Ask: Books 6 and 7 compare 1099 and W-2 work. What changes if you own the business?
10 min: Students list taxes, risks and rewards of business ownership vs. employment.

17.2.9-12.I · Book 6
Ask: Book 6 explains federal forms. What do state and local forms look like?
10 min: Students complete a simplified federal and state return from a made-up W-2.

17.3.9-12.D · Book 4
Ask: Book 4 shows the envelope method. What other budget methods exist?
10 min: Students compare envelope, 50-30-20 and zero-based budgets on the same income.

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17.3.9-12.E · Book 4
Ask: Book 4 shows a budget. Which costs are fixed or variable?
10 min: Students build a budget with fixed and variable estimates.

17.3.9-12.I · Book 5
Ask: Book 5 shows digital payments. Do they make you spend more?
10 min: Students compare spending with cash vs. tap-to-pay and list one guardrail.

17.3.9-12.J · Book 13
Ask: Book 13 compares renting and buying. How does leasing an apartment work?
10 min: Students list upfront costs and lease steps for renting vs. buying.

17.3.9-12.L · Books 6, 13
Ask: Books 6 and 13 name property tax. How do sales and excise taxes add up?
10 min: Students compute sales, excise and property tax on a made-up month.

17.4.9-12.C · Book 5
Ask: Book 5 shows savings and CDs. How do rates compare?
10 min: Students compare savings, money market and CDs on rate and access.

17.4.9-12.D · Books 2, 10
Ask: Books 2 and 10 show risk and inflation. How do taxes change returns?
10 min: Students compute an after-tax, after-inflation return.

17.4.9-12.E · Books 10, 14
Ask: Books 10 and 14 show stocks, bonds and funds. What are ETFs, and what moves prices?
10 min: Students compare stocks, bonds, mutual funds and ETFs and list two price drivers.

17.4.9-12.F · Books 12, 14
Ask: Books 12 and 14 show checking advisers. How do you pick a trading platform?
10 min: Students list factors for choosing advice and a platform (fees, license, tools).

17.4.9-12.H · Books 10, 11
Ask: Books 10 and 11 show index funds by age. What would a full portfolio look like?
10 min: Students recommend a diversified mix for a made-up investor and explain.

17.4.9-12.I · Book 11
Ask: Book 11 shows 401(k), Roth and traditional IRAs. What plans exist for the self-employed?
10 min: Students compare a 401(k), IRA and SEP or Solo 401(k).

17.4.9-12.J · Book 10
Ask: Book 10 names risk tolerance. What is your attitude toward risk?
10 min: Students take a short risk quiz and say how it affects their future choices.

17.5.9-12.C · Book 9
Ask: Book 9 shows auto, renters, health and life insurance. What about homeowners and disability?
10 min: Students recommend insurance for two made-up people.

17.5.9-12.D · Book 9
Ask: Book 9 shows comparing quotes. What sources help compare insurers?
10 min: Students compare two plans from different sources on price and coverage.

17.5.9-12.E · Book 9
Ask: Book 9 shows out-of-pocket costs. How do you file a claim?
10 min: Students write a process for comparing products, costs and filing a claim.

17.5.9-12.F · Book 9
Ask: Book 9 shows required auto coverage. When else must you show proof of insurance?
10 min: Students list situations needing proof (driving, renting, loans).

17.5.9-12.G · Book 14
Ask: Book 14 shows Medicare. What do Medicaid and unemployment insurance do?
10 min: Students match public programs to the hardship each covers.

17.6.9-12.A · Book 3
Ask: Book 3 shows what lenders look for. What are the five Cs?

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10 min: Students rate a made-up borrower on the five Cs.

17.6.9-12.C · Books 3, 8
Ask: Books 3 and 8 show cards and loans. Which are revolving or installment?
10 min: Students sort credit types into revolving, installment, secured and unsecured.

17.6.9-12.D · Books 8, 13
Ask: Books 8 and 13 show student loans and mortgages. How do you get one?
10 min: Students list steps to get a student loan and a mortgage.

17.6.9-12.G · Book 3
Ask: Book 3 shows dispute rights. What other credit laws help?
10 min: Students match three credit laws to their impact.

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Not covered

Code	What the standard requires
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.
17.1.9-12.I	17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic.
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.
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.
17.4.9-12.A	17.4.9-12.A Calculate a person's net worth given their assets and liabilities.
17.4.9-12.G	17.4.9-12.G Explain how popular benchmark indices are used.
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.

Texas details in the books

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

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

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

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

• Pennsylvania has a flat state income tax and local earned income taxes; Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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