Finished-book check · Nov 12, 2026

BOTH SERIES

54 of 68

fully covered · 14 partial

Rhode Island standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 24 of 68, with 40 partly covered.
Series 2 fully covers 30 and partly covers 14.
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.

Rhode Island 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.

Rhode Island uses the National Standards for Personal Financial Education (2021), posted by RIDE (Financial Literacy Guidance v2, Oct. 2025), for its required personal finance course. Grade 12 standards (68).

Official source: https://ride.ri.gov/sites/g/files/xkgbur806/files/Portals/0/Uploads/Documents/Financial-Literacy/2021_Natl_Standards_Downloadable_final.pdf?ver=2022-03-31-113933-113

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.

19 out of 68 standards addressed in Series 2 (28%) · Series 1 today: 24 of 68 fully covered

Improvement over Series 1 Series 1 fully covers 24 of 68 Rhode Island standards today. Series 2 addresses 19 more that Series 1 does not fully cover.

19	19	49
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)
Earning Income 12-2	In addition to wages and paid benefits, employees may also value intangible (non- cash) benefits, such as good working conditions, flexible work hours, telecommuting privileges, and career advancement potential.	Series 2 Book 5, The Benefit
Earning Income 12-3	People vary in their opportunity and willingness to incur the present costs of additional training and education in exchange for future benefits, such as earning potential.	Series 2 Book 2, The Tuition Trap
Earning Income 12-11	Owning a small business can be a person's primary career or can supplement income from other sources.	Series 2 Book 5, The Benefit
Spending 12-5	Consumers incur costs and realize benefits when searching for information related to the purchase of goods and services.	Series 2 Book 3, The Good Deal
Saving 12-3	Unless offered by insured financial institutions, mobile payment accounts and cryptocurrency accounts are not federally insured and usually do not pay interest to depositors.	Series 2 Book 1, The Application
Investing 12-4	Because inflation reduces purchasing power over time, the real return on a financial asset is lower than its nominal return.	Series 2 Book 2, The Tuition Trap
Investing 12-9	Common behavioral biases can result in investors making decisions that adversely affect their investment outcomes.	Series 2 Book 3, The Good Deal
Investing 12-10	Financial technology can counterbalance negative behavioral factors when making investment decisions.	Series 2 Book 3, The Good Deal
Investing 12-12	Federal regulation of financial markets is designed to ensure that investors have access to accurate information about potential investments and are protected from fraud.	Series 2 Book 1, The Application; Series 2 Book 4, The Guarantee
Investing 12-13	Investors often compare the performance of their investments against a benchmark, such as a diversified stock or bond index.	Series 2 Book 4, The Guarantee

Standard code	What it requires	Series 2 book(s)
Investing 12-14	Criteria for selecting financial professionals for investment advice include licensing, certifications, education, experience, and cost.	Series 2 Book 4, The Guarantee
Managing Credit 12-4	Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings.	Series 2 Book 2, The Tuition Trap
Managing Credit 12-5	Federal student loans have lower rates and more favorable repayment terms than private student loans, and may be subsidized.	Series 2 Book 2, The Tuition Trap
Managing Risk 12-3	Some types of insurance coverage are mandatory.	Series 2 Book 1, The Application
Managing Risk 12-10	Insurance fraud is a crime that encompasses illegal actions by the buyer (e.g., falsified claims) or seller (e.g., representing non-existent companies) of an insurance contract.	Series 2 Book 1, The Application
Managing Risk 12-12	Extended warranties and service contracts are like an insurance policy.	Series 2 Book 1, The Application
Spending 12-7	People donate money, items, or time to charitable and non- profit organizations because they value the services provided by the organization and/or gain satisfaction from giving.	Series 2 Book 5, The Benefit
Saving 12-8	People can reduce the potential for future financial strife with a partner or spouse by sharing personal financial information, goals, and values prior to combining finances.	Series 2 Book 15, The Keys, Again
Investing 12-11	Many investors buy and sell financial assets through discount brokerage firms that provide inexpensive investment services and advice using financial technology.	Series 2 Book 4, The Guarantee

Standards not in Series 2

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

Standard code	What it requires
Earning Income 12-1	Compensation for a job or career can be in the form of wages, salaries, commissions, tips, or bonuses, and may also include contributions to employee benefits, such as health insurance, retirement savings plans, and education reimbursement programs.
Earning Income 12-4	Employers generally pay higher wages or salaries to more educated, skilled, and productive workers than to less educated, skilled, and productive workers.
Earning Income 12-10	Retirement income typically comes from some combination of continued employment earnings, Social Security, employer- sponsored retirement plans, and personal investments.
Spending 12-8	Federal and state laws, regulations, and consumer protection agencies (e.g., Federal Trade Commission, Consumer Affairs office, and Consumer Financial Protection Bureau) can help individuals avoid unsafe products, unfair practices, and marketplace fraud.
Spending 12-9	Having an organized system for keeping track of spending, saving, and investing makes it easier to make financial decisions.
Saving 12-2	Deposit account interest rates and fees vary between financial institutions and depend on market conditions and competition.
Saving 12-4	Inflation can erode the value of savings if the interest rate earned on a savings account is less than the inflation rate.
Saving 12-5	Government agencies such as the Federal Reserve, the FDIC, and the NCUA, along with their counterparts in state government, supervise and regulate financial institutions to improve financial solvency, legal compliance, and consumer protection.
Saving 12-6	Tax policies that allow people to save pretax earnings or to reduce or defer taxes on interest earned provide incentives for people to save.
Investing 12-3	Investors expect to earn higher rates of return when they invest in riskier assets.
Investing 12-7	Expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.
Managing Credit 12-1	Borrowers can compare the cost of credit using the Annual Percentage Rate (APR) and other terms in the loan or credit card contract.
Managing Credit 12-3	Monthly mortgage payments vary depending on the amount borrowed, the repayment period, and the interest rate, which can be fixed or adjustable.
Managing Credit 12-6	Down payments reduce the amount needed to borrow.
Managing Credit 12-7	Lenders assess credit- worthiness of potential borrowers by consulting credit reports compiled by credit bureaus.
Managing Credit 12-8	A credit score is a numeric rating that assesses a person’s credit risk based on information in their credit report.
Managing Credit 12-9	Credit reports and credit scores may be requested and used by entities other than lenders.
Managing Credit 12-10	Borrowers who face negative consequences because they are unable to repay their debts may be able to seek debt management assistance.
Managing Credit 12-13	Alternative financial services, such as payday loans, check- cashing services, pawnshops, and instant tax refunds, provide easy access to credit, often at relatively high cost.
Managing Risk 12-2	The decision to buy insurance depends on perceived risk exposure, the price of insurance coverage, and individual characteristics such as risk attitudes, age, occupation, lifestyle, and financial profile.
Managing Risk 12-4	Insurance premiums are lower for people who take actions to reduce the likelihood and/or financial cost of losses and for those who buy policies with larger deductibles or copayments.

Standard code	What it requires
Managing Risk 12-5	Health insurance provides coverage for medically necessary health care and may also cover some preventive care. It is sometimes offered as an employee benefit with the employer paying some or all of the premium cost.
Managing Risk 12-8	Life insurance provides funds for beneficiaries in the event of an insured person's death. Policy proceeds are intended to replace the insured's lost wages and/or to fund their dependents' future financial needs.
Managing Risk 12-11	Online transactions and failure to safeguard personal documents can make consumers vulnerable to privacy infringement, identity theft, and fraud.
Earning Income 12-5	Changes in economic conditions, technology, or the labor market can cause changes in income, career opportunities, or employment status.
Earning Income 12-6	Federal, state, and local taxes fund government-provided goods, services, and transfer payments to individuals. The major types of taxes are income taxes, payroll taxes, property taxes, and sales taxes.
Earning Income 12-7	The type and amount of taxes people pay depend on their sources of income, amount of income, and amount and type of spending.
Earning Income 12-8	Interest, dividends, and capital appreciation (gains) are examples of unearned income derived from financial investments. Capital gains are subject to different tax rates than earned income.
Earning Income 12-9	Tax deductions and credits reduce income tax liability.
Spending 12-1	A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy.
Spending 12-2	Consumer decisions are influenced by the price of products or services, the price of alternatives, the consumer's budget and preferences, and potential impact on the environment, society, and economy.
Spending 12-3	When purchasing a good that is expected to be used for a long time, consumers consider the product's durability, maintenance costs, and various product features.
Spending 12-4	Consumers may be influenced by how prices of goods and services are advertised, and whether prices are fixed or negotiable.
Spending 12-6	Housing decisions depend on individual preferences, circumstances, and costs, and can impact personal satisfaction and financial well-being.
Saving 12-1	Financial institutions offer several types of savings accounts, including regular savings, money market accounts, and certificates of deposit (CDs), that differ in minimum deposits, rates, and deposit insurance coverage.
Saving 12-7	Employer defined contribution retirement plans and health savings accounts can provide incentives for employees to save.
Saving 12-9	There are many strategies that can help people manage psychological, emotional, and external obstacles to saving, including automated savings plans, employer matches, and avoiding personal triggers.
Investing 12-1	A person's investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances.
Investing 12-2	Investors earn investment returns from price changes and annual cash flows (such as interest, dividends or rent). The nominal annual rate of return is the annual total dollar benefit as a percentage of the beginning price.
Investing 12-5	The prices of financial assets change in response to market conditions, interest rates, company performance, new information, and investor demand.
Investing 12-6	When making diversification and asset allocation decisions, investors consider their risk tolerance, goals, and investing time horizon.
Investing 12-8	Tax rules affect the rate of return on different investments, and can vary by holding period, type of income, and type of account.
Managing Credit 12-2	Loans that are secured by collateral have lower interest rates than unsecured loans because they are less risky to lenders.

Standard code	What it requires
Managing Credit 12-11	In extreme cases, bankruptcy may be an option for people who are unable to repay their debts.
Managing Credit 12-12	Consumer credit protection laws govern disclosure of credit terms, discrimination in borrowing, and debt collection practices.
Managing Risk 12-1	People vary with respect to their willingness to accept risk and in how much they are willing to pay for insurance that will allow them to minimze future financial loss.
Managing Risk 12-6	Disability insurance replaces income lost when a person is unable to earn their regular income due to injury or illness. In addition to privately purchased policies, some government programs provide disability protection.
Managing Risk 12-7	Auto, homeowner’s and renter’s insurance reimburse policyholders for financial losses to their covered property and the costs of legal liability for their damages to other people or property.
Managing Risk 12-9	Unemployment insurance, Medicaid, and Medicare are public insurance programs that protect individuals from economic hardship caused by certain risks.