Checked against: National Standards for Personal Financial Education, per RIDE Financial Literacy Guidance v2, 2021 standards; guidance Oct. 2025, 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, verified Oct 14, 2026

Rhode Island Standards Map: Money Nobody Taught You, Teen Edition

National Standards for Personal Financial Education (2021), as used by RIDE · October 14, 2026

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

24	40	4
fully covered by a book	partially covered (needs your lesson)	not covered

24 of 68 fully covered · 40 partially · 4 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Books 2, 6, 7: Wages, tips, commissions, bonuses and the benefits package (health insurance, 401(k) match).
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.	Books 7, 2: Skills and training raise pay; trades vs. entry-level jobs.
Earning Income 12-10	Retirement income typically comes from some combination of continued employment earnings, Social Security, employer-sponsored retirement plans, and personal investments.	Book 14: Work, Social Security, 401(k) and personal investing in retirement.
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.	Books 3, 5, 12: FTC and CFPB, federal consumer laws against fraud.
Spending 12-9	Having an organized system for keeping track of spending, saving, and investing makes it easier to make financial decisions.	Book 13: A tracking system makes money decisions easier.
Saving 12-2	Deposit account interest rates and fees vary between financial institutions and depend on market conditions and competition.	Book 5: Rates and fees differ between banks and credit unions.
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.	Book 2: Inflation outpacing savings interest.
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.	Book 5: FDIC and NCUA insure and supervise banks and credit unions.
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.	Books 2, 14: 401(k) pretax and IRA tax breaks.
Investing 12-3	Investors expect to earn higher rates of return when they invest in riskier assets.	Book 10: Riskier assets pay more on average.
Investing 12-7	Expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	Book 10: Fees eat returns.
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.	Books 3, 8: APR and card terms compared.
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.	Book 4: Mortgage payment depends on amount, term and rate.

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Code	What the standard requires	Book and evidence
Managing Credit 12-6	Down payments reduce the amount needed to borrow.	Book 4: Down payment lowers the amount borrowed.
Managing Credit 12-7	Lenders assess credit- worthiness of potential borrowers by consulting credit reports compiled by credit bureaus.	Book 3: Lenders check reports from the three 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.	Book 3: Score built from the report.
Managing Credit 12-9	Credit reports and credit scores may be requested and used by entities other than lenders.	Book 3: Landlords and others check credit.
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.	Books 3, 8: Nonprofit credit counseling and debt help.
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.	Books 8, 5: Payday loans, pawnshops and other costly quick credit.
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.	Book 9: Choosing coverage by exposure, price and situation.
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.	Book 9: Higher deductible, lower premium; safer drivers pay less.
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.	Books 9, 2: Health insurance and employer-paid premium.
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.	Book 9: Life insurance replaces income for dependents.
Managing Risk 12-11	Online transactions and failure to safeguard personal documents can make consumers vulnerable to privacy infringement, identity theft, and fraud.	Book 3, Ch. 5 (p. 99 digital / p. 51 print): Online exposure and identity theft.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Book 2	Schedule weighed against pay; other non-cash benefits not discussed.
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.	Book 7	Trade training paying off; costs vs. future earnings only partly weighed.
Earning Income 12-5	Changes in economic conditions, technology, or the labor market can cause changes in income, career opportunities, or employment status.	Books 2, 7	Inflation and job changes; technology and labor-market shifts thin.
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.	Book 6	Income and payroll taxes; property and sales taxes and what they fund thin.
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.	Book 6	Withholding by income; spending-based taxes not covered.
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.	Books 10, 11	Interest and dividends; capital gains and their tax rates not taught.
Earning Income 12-9	Tax deductions and credits reduce income tax liability.	Book 6	Deductions shown; tax credits not taught.
Earning Income 12-11	Owning a small business can be a person's primary career or can supplement income from other sources.	Books 4, 7	Small shops and side work appear; owning a business as a career not explored.
Spending 12-1	A budget helps people achieve their financial goals by allocating income to necessary and desired spending, saving, and philanthropy.	Book 13	Tracking toward goals; no budget allocating spending, saving and giving.
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.	Books 4, 12	Price and alternatives compared; environmental and social impact not covered.
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.	Books 4, 12	Car upkeep and repair costs; durability and features weighed only for cars.
Spending 12-4	Consumers may be influenced by how prices of goods and services are advertised, and whether prices are fixed or negotiable.	Books 4, 12	Sales pitches and dealer pricing; negotiable prices partly.
Spending 12-5	Consumers incur costs and realize benefits when searching for information related to the purchase of goods and services.	Books 4, 12	Shop around; the cost of searching not weighed.
Spending 12-6	Housing decisions depend on individual preferences, circumstances, and costs, and can impact personal satisfaction and financial well-being.	Books 1, 3	Rent and landlords; housing choices not compared.

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Code	What the standard requires	Book(s)	What is missing
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.	Book 5	Savings and CDs, insured; money market accounts not taught.
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.	Books 12, 2	Crypto risk; uninsured payment-app balances not covered.
Saving 12-7	Employer defined contribution retirement plans and health savings accounts can provide incentives for employees to save.	Books 2, 14	401(k) match; health savings accounts not taught.
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.	Books 1, 14	Employer match and saving first; triggers and automatic plans thin.
Investing 12-1	A person's investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances.	Book 10	Risk and time; risk tolerance factors not taught.
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.	Book 10	Growth and dividends; nominal rate of return not computed.
Investing 12-4	Because inflation reduces purchasing power over time, the real return on a financial asset is lower than its nominal return.	Book 2	Inflation shrinks money; real vs. nominal return not taught.
Investing 12-5	The prices of financial assets change in response to market conditions, interest rates, company performance, new information, and investor demand.	Book 10	Prices swing with the market; causes not analyzed.
Investing 12-6	When making diversification and asset allocation decisions, investors consider their risk tolerance, goals, and investing time horizon.	Book 10	Index funds and time horizon; asset allocation by risk tolerance not taught.
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.	Book 14	Tax-advantaged accounts; holding periods and income types not taught.
Investing 12-9	Common behavioral biases can result in investors making decisions that adversely affect their investment outcomes.	Books 10, 13	Panic selling; behavioral biases not named.
Investing 12-10	Financial technology can counterbalance negative behavioral factors when making investment decisions.	Book 10	Automatic investing apps; fintech as a check on bias not discussed.
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.	Books 10, 12	SEC mentioned; investor protection rules not taught.
Investing 12-13	Investors often compare the performance of their investments against a benchmark, such as a diversified stock or bond index.	Book 10	Index funds; benchmarking performance not taught.
Investing 12-14	Criteria for selecting financial professionals for investment advice include licensing, certifications, education, experience, and cost.	Book 12	Check credentials of pitchmen; criteria for choosing an advisor incomplete.

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Code	What the standard requires	Book(s)	What is missing
Managing Credit 12-2	Loans that are secured by collateral have lower interest rates than unsecured loans because they are less risky to lenders.	Book 3	Secured cards; secured vs. unsecured loan rates not compared.
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.	Books 1, 8	Student loans; scholarships, grants and work-study not taught.
Managing Credit 12-5	Federal student loans have lower rates and more favorable repayment terms than private student loans, and may be subsidized.	Book 8	Federal loan repayment plans; federal vs. private and subsidized not compared.
Managing Credit 12-11	In extreme cases, bankruptcy may be an option for people who are unable to repay their debts.	Books 3, 13	Bankruptcy mentioned; not explained as an option.
Managing Credit 12-12	Consumer credit protection laws govern disclosure of credit terms, discrimination in borrowing, and debt collection practices.	Books 3, 8	Disclosure and collection laws; lending discrimination law not taught.
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.	Book 9	Insurance as protection; differing risk attitudes not discussed.
Managing Risk 12-3	Some types of insurance coverage are mandatory.	Book 9	Auto liability coverage; mandatory coverage not stated.
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.	Book 9	Disability insurance; government disability programs not covered.
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.	Book 9	Auto and renters; homeowner's insurance not taught (required list).
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.	Book 9	Insurance fraud mentioned once.
Managing Risk 12-12	Extended warranties and service contracts are like an insurance policy.	Book 12	Warranties pitched; not framed as insurance.

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.

Earning Income 12-2 · Book 2
Ask: Book 2 weighs schedule against pay. What else besides money makes a job worth it?
10 min: Students rank non-cash benefits (flexible hours, learning, short commute, good boss) and explain their top pick.

Earning Income 12-3 · Book 7
Ask: Book 7 shows trade training paying off. Is extra training worth what it costs now?
10 min: Students compare two paths (start work now vs. a year of training) on cost now and pay later, and say which they’d pick and why.

Earning Income 12-5 · Books 2, 7
Ask: Book 2 shows inflation and job changes. How can new technology change someone’s pay or job?
10 min: Students name one job changed by technology and list what workers could do to keep earning.

Earning Income 12-6 · Book 6
Ask: Book 6 shows income and payroll taxes. What do property and sales taxes pay for?

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10 min: Students list federal, state and local taxes and one good, service or transfer payment each funds.

Earning Income 12-7 · Book 6
Ask: Book 6 shows withholding by income. How does what you buy change your taxes?
10 min: Students compare two people with the same pay but different spending and estimate sales tax for each.

Earning Income 12-8 · Books 10, 11
Ask: Books 10 and 11 show interest and dividends. What is a capital gain, and how is it taxed?
10 min: Students compute a gain on a made-up stock sale and compare short- vs. long-term tax using rates on the board.

Earning Income 12-9 · Book 6
Ask: Book 6 shows deductions. What is a tax credit, and why is it worth more?
10 min: Students compare a $1,000 deduction and a $1,000 credit for someone in a given tax bracket.

Earning Income 12-11 · Books 4, 7
Ask: Books 4 and 7 show small shops and side work. Could owning a business be your main job?
10 min: Students list pros and cons of a business as a main career vs. a side income.

Spending 12-1 · Book 13
Ask: Book 13 shows tracking toward goals. How would you split income into needs, wants, saving and giving?
10 min: Students build a budget allocating a made-up income to spending, saving and giving.

Spending 12-2 · Books 4, 12
Ask: Books 4 and 12 compare price and alternatives. Do a product's effects on people or the planet matter to you?
10 min: Students compare two products on price and one social or environmental factor and choose one.

Spending 12-3 · Books 4, 12
Ask: Books 4 and 12 weigh car upkeep and repairs. How would you judge a phone or laptop the same way?
10 min: Students compare two durable items on price, durability, features and upkeep.

Spending 12-4 · Books 4, 12
Ask: Books 4 and 12 show pitches and dealer pricing. When can you negotiate a price?
10 min: Students sort purchases into fixed price or negotiable and practice one negotiation line.

Spending 12-5 · Books 4, 12
Ask: Books 4 and 12 say shop around. When is searching more not worth the time?
10 min: Students estimate time spent vs. money saved for a $5 item and a $5,000 item.

Spending 12-6 · Books 1, 3
Ask: Books 1 and 3 show renting and landlords. How do you choose where to live?
10 min: Students compare renting alone, with roommates and staying home on cost, freedom and risk.

Saving 12-1 · Book 5
Ask: Book 5 shows savings accounts and CDs. What is a money market account?
10 min: Students compare regular savings, money market and CDs on interest, access and minimums.

Saving 12-3 · Books 12, 2
Ask: Books 12 and 2 show crypto risk. Is money in a payment app insured like a bank account?
10 min: Students sort bank savings, payment-app balances and crypto into insured or not and explain the risk.

Saving 12-7 · Books 2, 14
Ask: Books 2 and 14 show a 401(k) match. What is a health savings account?
10 min: Students compare a 401(k) match and an HSA on what each is for and its tax benefit.

Saving 12-9 · Books 1, 14
Ask: Books 1 and 14 show saving first. What tricks help you keep saving?
10 min: Students list two saving obstacles and one strategy for each (automatic transfer, separate account).

Investing 12-1 · Book 10
Ask: Book 10 shows risk and time horizon. What else changes how much risk you can take?
10 min: Students describe how personality, money on hand and goals change risk tolerance for two made-up investors.

Investing 12-2 · Book 10
Ask: Book 10 shows growth and dividends. How do you figure a total return?
10 min: Students compute a nominal return from a price change plus a dividend on a made-up stock.

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Investing 12-4 · Book 2
Ask: Book 2 shows inflation shrinking money. What is a real return?
10 min: Students subtract inflation from three nominal returns and rank them.

Investing 12-5 · Book 10
Ask: Book 10 shows prices swinging. What makes them swing?
10 min: Students match four headlines (rate hike, bad earnings, war, jobs report) to likely price moves.

Investing 12-6 · Book 10
Ask: Book 10 shows index funds and time horizon. How would you split money by risk tolerance?
10 min: Students build a stock/bond mix for a cautious and a bold investor and explain.

Investing 12-8 · Book 14
Ask: Book 14 shows tax-advantaged accounts. How does holding time change your tax?
10 min: Students compare tax on a gain held under and over a year using rates on the board.

Investing 12-9 · Books 10, 13
Ask: Books 10 and 13 show panic selling. What other thinking traps hurt investors?
10 min: Students define herd behavior and overconfidence and match each to a scene.

Investing 12-10 · Book 10
Ask: Book 10 shows automatic investing. How can apps stop you from panic selling?
10 min: Students list one way automation helps and one way an app can push bad habits.

Investing 12-12 · Books 10, 12
Ask: Books 10 and 12 mention the SEC. What do investor protection rules require?
10 min: Students list two things companies must disclose and why it helps investors.

Investing 12-13 · Book 10
Ask: Book 10 shows index funds. How do you know if your investment did well?
10 min: Students compare a made-up fund's return to a stock index benchmark and judge it.

Investing 12-14 · Book 12
Ask: Book 12 says check credentials. What else should you check in an advisor?
10 min: Students write a checklist (license, certification, fees, fiduciary duty) for picking an advisor.

Managing Credit 12-2 · Book 3
Ask: Book 3 shows secured cards. Why do secured loans cost less?
10 min: Students compare a secured and unsecured loan rate (on the board) and explain collateral.

Managing Credit 12-4 · Books 1, 8
Ask: Books 1 and 8 cover student loans. What ways to pay for school don't need repaying?
10 min: Students list scholarships, grants and work-study with one pro each, then order them before loans.

Managing Credit 12-5 · Book 8
Ask: Book 8 shows federal repayment plans. How do federal and private loans compare?
10 min: Students compare federal subsidized, unsubsidized and private loans on rate and repayment options.

Managing Credit 12-11 · Books 3, 13
Ask: Books 3 and 13 mention bankruptcy. When is it an option, and what does it cost?
10 min: Students list what bankruptcy does, one long-term cost, and steps to try first.

Managing Credit 12-12 · Books 3, 8
Ask: Books 3 and 8 cover disclosure and collection laws. What law stops lending discrimination?
10 min: Students match three laws to what they protect, including fair lending rules.

Managing Risk 12-1 · Book 9
Ask: Book 9 shows insurance as protection. Why do people choose different amounts of risk?
10 min: Students pick a low or high deductible for two made-up people and explain.

Managing Risk 12-3 · Book 9
Ask: Book 9 shows auto liability coverage. Which insurance does the law require?
10 min: Students sort insurance types into required by law, required by a lender, or optional, with one reason each.

Managing Risk 12-6 · Book 9
Ask: Book 9 shows disability insurance. What government programs help if you can't work?

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10 min: Students compare private disability insurance and Social Security disability on who pays and who qualifies.

Managing Risk 12-7 · Book 9
Ask: Book 9 shows auto and renters insurance. What does homeowner's insurance cover?
10 min: Students match auto, homeowner's and renter's insurance to three losses.

Managing Risk 12-10 · Book 9
Ask: Book 9 mentions insurance fraud. What counts as fraud by a buyer or a seller?
10 min: Students list one example of each and its likely consequence.

Managing Risk 12-12 · Book 12
Ask: Book 12 shows a warranty pitch. How is an extended warranty like insurance?
10 min: Students decide yes or no on a warranty for two items by comparing its cost to the repair risk.

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Not covered

Code	What the standard requires
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.
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.
Investing 12-11	Many investors buy and sell financial assets through discount brokerage firms that provide inexpensive investment services and advice using financial technology.
Managing Risk 12-9	Unemployment insurance, Medicaid, and Medicare are public insurance programs that protect individuals from economic hardship caused by certain risks.

Texas details in the books

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

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

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

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

• Rhode Island has a state income tax, sales tax and a TDI payroll deduction; Book 6's "Texas has no state income tax" line would mislead.

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