Finished-book check · Nov 12, 2026

BOTH SERIES

38 of 50

fully covered · 12 partial

South Carolina standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 24 of 50, with 18 partly covered.
Series 2 fully covers 17 and partly covers 12.
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.

South Carolina 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.

South Carolina Personal Finance course standards, Course Code 5141 (December 2022), standards A.1-G.8.

Official source: https://ed.sc.gov/sites/scdoe/assets/SCPersonalFinance.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.

12 out of 50 standards addressed in Series 2 (24%) · Series 1 today: 24 of 50 fully covered

Improvement over Series 1 Series 1 fully covers 24 of 50 South Carolina standards today. Series 2 addresses 9 more that Series 1 does not fully cover.

12	9	38
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)
A.4	Describe the importance of budgeting.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
A.5	Analyze how social media marketing is designed to encourage spending.	Series 2 Book 11, The Budget
F.6	Compute gross earnings, payroll deductions, and net pay.	Series 2 Book 5, The Benefit
E.1	Compare the various costs associated with post-secondary education or training.	Series 2 Book 2, The Tuition Trap
E.6	Evaluate the characteristics of different types of student loans and their various repayment options.	Series 2 Book 2, The Tuition Trap
C.4	Reconcile a checking account.	Series 2 Book 10, The Account
D.6	Complete a loan application and evaluate an amortization schedule.	Series 2 Book 1, The Application
E.2	Identify sources of financial aid.	Series 2 Book 2, The Tuition Trap
E.3	Explain how to apply for financial aid for post-secondary education and training.	Series 2 Book 2, The Tuition Trap
E.4	Compare the impact of various education funding options (e.g., scholarships, grants, loans, work-study) on net cost.	Series 2 Book 2, The Tuition Trap
E.5	Analyze the FAFSA (Free Application for Federal Student Aid) process and its impact on student financial aid.	Series 2 Book 2, The Tuition Trap
E.7	Describe investment options to pay for post-secondary education costs (e.g., 529 Plan, Coverdell).	Series 2 Book 2, The Tuition Trap

Standards not in Series 2

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

Standard code	What it requires
A.1	Explain the importance of taking responsibility for personal financial decisions.
A.2	Apply decision-making skills to make personal financial choices. (e.g., needs and wants, cost-benefit analysis, SMART Goals).
A.3	Apply strategies for making informed purchasing decisions.
A.6	Investigate methods to safeguard financial information against technology-based attacks (e.g., privacy infringement, identity theft, fraud).
B.1	Define the principles of insurance and fundamental insurance terminology (e.g., claim, beneficiary, deductible, policy, premium, insured).
B.2	Describe risk management methods: risk avoidance, reduction, assumption, and transfer.
B.4	Analyze how risk and other factors affect insurance premiums (e.g., driving record, driver's age, type of vehicle, coverage limits).
B.5	Identify the purpose and features of health insurance (e.g., copay, covered/non-covered expenses, deductible, medical expenses, out-of-pocket costs, pre-existing condition).
B.6	Compare different types of life insurance products (e.g., term, whole life, variable life).
C.1	Evaluate the services offered at various financial institutions.
C.2	Explain methods used for opening and managing checking and savings accounts.
C.5	Describe different fees and incentives that may be associated with online, mobile, and traditional banking.
C.6	Explain how Internet access and technology have impacted banking services.
C.8	Compare modern payment services between parties (e.g., Peer 2 Peer, digital wallet).
D.1	Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).
D.2	Evaluate the costs and benefits of using credit, including interest rates, terms, fees and their effect on credit scores.
D.3	Explain how the components of a credit score and a credit profile are determined.
D.5	Identify high risk strategies for repayment and ways to avoid financial pitfalls (e.g., payday loans, over-extended credit, and bankruptcy).
G.2	Explain the relationship between risk and the rate of return and the importance of risk management.
G.4	Analyze the impact of Social Security benefits on retirement planning.
G.8	Explain the roles of insurance in financial planning.
B.3	Explain personal auto policy terms and features (e.g., liability, deductible, comprehensive, collision, underinsured, uninsured).
B.7	Investigate the features and benefits of other insurance products, including renters, long- term disability, and liability.
C.3	Identify the components of a bank statement.
C.7	Differentiate among types and regulations of electronic monetary transactions (e.g., e- checks, EFT).
D.4	Explain consumers' rights and responsibilities and the process for disputing billing errors using various consumer protection laws. (e.g., Fair Credit Reporting Act, bankruptcy, Equal Credit Opportunity Act)
D.7	Calculate payment schedules for a loan using spreadsheets, calculators, and/or online tools.
F.1	Define basic tax terminology (e.g., taxable income, tax credits, exemptions, deductions, itemized deductions, inheritance/estate, withholdings).

Standard code	What it requires
F.2	Explain the purposes and types of taxes at various levels of government in the United States.
F.4	Analyze tax forms and their purpose, to include W-2, 1099, W-4, and I-9 forms.
F.5	Evaluate how taxes, government transfer payments, and employee benefits relate to disposable income.
F.7	Demonstrate how to fill out and file a federal and/or state individual income tax return.
G.1	Define basic investment concepts (e.g., stocks, bonds, mutual funds, Rule of 72, simple and compound interest).
G.3	Identify funding requirements for different stages of life (e.g., post-secondary, parenthood, housing, retirement).
G.5	Differentiate types of long-term retirement investments (e.g., Roth and traditional IRA's, 403(B), 401(K), defined-benefit plans, annuities, and target date funds).
G.6	Describe types and purposes of estate planning (wills, trusts, gifts, and charitable contributions).
G.7	Develop a personal investment portfolio.
F.3	Compute local taxes on products and services.