South Carolina Standards Map: Money Nobody Taught You, Teen Edition

South Carolina Personal Finance (5141) · October 14, 2026

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

24	18	8
fully covered by a book	partially covered (needs your lesson)	not covered

24 of 50 fully covered · 18 partially · 8 not covered

Fully covered

Code	What the standard requires	Book and evidence
A.1	Explain the importance of taking responsibility for personal financial decisions.	Books 12, 13: Owning your money choices.
A.2	Apply decision-making skills to make personal financial choices. (e.g., needs and wants, cost-benefit analysis, SMART Goals).	Books 4, 13: Needs vs. wants, weighing costs, setting goals.
A.3	Apply strategies for making informed purchasing decisions.	Books 12, 13: Research before buying.
A.4	Describe the importance of budgeting.	Book 4: Why budget.
A.5	Analyze how social media marketing is designed to encourage spending.	Book 12: Social media ads and influencers push spending.
A.6	Investigate methods to safeguard financial information against technology-based attacks (e.g., privacy infringement, identity theft, fraud).	Books 12, 3: Privacy, identity theft, online fraud protection.
B.1	Define the principles of insurance and fundamental insurance terminology (e.g., claim, beneficiary, deductible, policy, premium, insured).	Book 9: Insurance principles and terms.
B.2	Describe risk management methods: risk avoidance, reduction, assumption, and transfer.	Book 9: Avoid, reduce, assume, transfer risk.
B.4	Analyze how risk and other factors affect insurance premiums (e.g., driving record, driver's age, type of vehicle, coverage limits).	Book 9: Driving record, age, car and limits affect premiums.
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).	Book 9: Health insurance purpose, copays, deductibles, out-of-pocket.
B.6	Compare different types of life insurance products (e.g., term, whole life, variable life).	Book 9: Term vs. whole life.
C.1	Evaluate the services offered at various financial institutions.	Book 5: Bank and credit union services.
C.2	Explain methods used for opening and managing checking and savings accounts.	Book 5: Opening and managing checking and savings.
C.5	Describe different fees and incentives that may be associated with online, mobile, and traditional banking.	Book 5: Overdraft, ATM and other fees; online bank perks.
C.6	Explain how Internet access and technology have impacted banking services.	Book 5: Online and mobile banking.
C.8	Compare modern payment services between parties (e.g., Peer 2 Peer, digital wallet).	Book 5: P2P apps and digital wallets.

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Code	What the standard requires	Book and evidence
D.1	Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	Books 3, 8, 13: Cards, car loans, mortgages, student loans.
D.2	Evaluate the costs and benefits of using credit, including interest rates, terms, fees and their effect on credit scores.	Books 3, 8: Rates, terms, fees and score effects.
D.3	Explain how the components of a credit score and a credit profile are determined.	Book 3: Score factors.
D.5	Identify high risk strategies for repayment and ways to avoid financial pitfalls (e.g., payday loans, over-extended credit, and bankruptcy).	Book 8: Payday loans and over-borrowing.
F.6	Compute gross earnings, payroll deductions, and net pay.	Book 6: Gross, deductions, net.
G.2	Explain the relationship between risk and the rate of return and the importance of risk management.	Book 10: Risk and return.
G.4	Analyze the impact of Social Security benefits on retirement planning.	Books 11, 14: Social Security in retirement.
G.8	Explain the roles of insurance in financial planning.	Books 9, 15: Insurance in a financial plan.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
B.3	Explain personal auto policy terms and features (e.g., liability, deductible, comprehensive, collision, underinsured, uninsured).	Book 9	Liability and deductibles; collision and comprehensive thin.
B.7	Investigate the features and benefits of other insurance products, including renters, long- term disability, and liability.	Book 9	Renters and liability; long-term disability thin.
C.3	Identify the components of a bank statement.	Book 5	Reading account activity; statement parts thin.
C.7	Differentiate among types and regulations of electronic monetary transactions (e.g., e- checks, EFT).	Book 5	Direct deposit and transfers; regulations thin.
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)	Book 3	Dispute rights; billing-error process and ECOA thin.
D.7	Calculate payment schedules for a loan using spreadsheets, calculators, and/or online tools.	Books 3, 8	Payoff calculators; payment schedules thin.
E.1	Compare the various costs associated with post-secondary education or training.	Book 8	Student loans; costs of college compared thin.
E.6	Evaluate the characteristics of different types of student loans and their various repayment options.	Book 8	Repayment options; loan types thin.
F.1	Define basic tax terminology (e.g., taxable income, tax credits, exemptions, deductions, itemized deductions, inheritance/estate, withholdings).	Book 6	Withholding, deductions; credits, itemizing and estate tax thin.
F.2	Explain the purposes and types of taxes at various levels of government in the United States.	Book 6	Federal taxes and what they fund; other levels thin.
F.4	Analyze tax forms and their purpose, to include W-2, 1099, W-4, and I-9 forms.	Book 6	W-2, 1099, W-4; I-9 not covered.
F.5	Evaluate how taxes, government transfer payments, and employee benefits relate to disposable income.	Books 6, 14	Taxes and benefits affect take-home; transfer payments thin.
F.7	Demonstrate how to fill out and file a federal and/or state individual income tax return.	Book 6	Filing explained; completing a return not done.
G.1	Define basic investment concepts (e.g., stocks, bonds, mutual funds, Rule of 72, simple and compound interest).	Book 10	Stocks, bonds, funds, Rule of 72, compound; simple interest thin.
G.3	Identify funding requirements for different stages of life (e.g., post-secondary, parenthood, housing, retirement).	Books 11, 13	Housing and retirement; stage-of-life planning thin.
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).	Book 11	IRAs, 401(k), target-date funds; 403(b) and annuities thin.
G.6	Describe types and purposes of estate planning (wills, trusts, gifts, and charitable contributions).	Book 15	Wills, trusts and gifts; charitable giving thin.
G.7	Develop a personal investment portfolio.	Book 10	Picking index funds; full portfolio not built.

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.

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B.3 · Book 9
Ask: Book 9 shows liability and deductibles. What do collision and comprehensive cover?
10 min: Students match liability, collision and comprehensive to three accidents.

B.7 · Book 9
Ask: Book 9 shows renters and liability insurance. What is long-term disability insurance?
10 min: Students list features of renters, long-term disability and umbrella insurance.

C.3 · Book 5
Ask: Book 5 shows reading account activity. What are the parts of a statement?
10 min: Students label a sample bank statement.

C.7 · Book 5
Ask: Book 5 shows direct deposit and transfers. What rules cover electronic payments?
10 min: Students compare e-checks, debit and wire transfers and one protection for each.

D.4 · Book 3
Ask: Book 3 shows dispute rights. How do you dispute a billing error?
10 min: Students order the billing-dispute steps and name one equal credit right.

D.7 · Books 3, 8
Ask: Books 3 and 8 show payoff calculators. How is a payment schedule built?
10 min: Students build a short loan payment schedule with a calculator.

E.1 · Book 8
Ask: Book 8 covers student loans. What does school really cost?
10 min: Students compare tuition, housing and other costs for two options.

E.6 · Book 8
Ask: Book 8 shows repayment options. How do loan types differ?
10 min: Students compare subsidized, unsubsidized and private loans.

F.1 · Book 6
Ask: Book 6 shows withholding and deductions. What are credits and itemizing?
10 min: Students define taxable income, credits, deductions and itemizing in one line each.

F.2 · Book 6
Ask: Book 6 shows federal taxes and what they fund. What do state and local taxes fund?
10 min: Students chart tax types by level and purpose.

F.4 · Book 6
Ask: Book 6 shows the W-2, 1099 and W-4. What is an I-9?
10 min: Students match each form to its purpose.

F.5 · Books 6, 14
Ask: Books 6 and 14 show taxes and benefits. How do transfer payments fit?
10 min: Students compute take-home pay with taxes, benefits and one transfer payment.

F.7 · Book 6
Ask: Book 6 explains filing. Can you fill out a return?
10 min: Students complete a simplified 1040 from a made-up W-2.

G.1 · Book 10
Ask: Book 10 shows stocks, bonds, funds and compound interest. What is simple interest?
10 min: Students compute simple vs. compound interest and apply the Rule of 72.

G.3 · Books 11, 13
Ask: Books 11 and 13 show housing and retirement. What does each life stage need?
10 min: Students list funding needs for school, parenting, housing and retirement.

G.5 · Book 11
Ask: Book 11 shows IRAs, 401(k) and target-date funds. What are a 403(b) and an annuity?
10 min: Students compare five retirement options in a chart.

G.6 · Book 15
Ask: Book 15 shows wills, trusts and gifts. Where does charitable giving fit?

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10 min: Students match four estate tools to their purpose.

G.7 · Book 10
Ask: Book 10 shows picking index funds. What would your portfolio be?
10 min: Students build a simple portfolio for one goal and explain the mix.

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Not covered

Code	What the standard requires
C.4	Reconcile a checking account.
D.6	Complete a loan application and evaluate an amortization schedule.
E.2	Identify sources of financial aid.
E.3	Explain how to apply for financial aid for post-secondary education and training.
E.4	Compare the impact of various education funding options (e.g., scholarships, grants, loans, work-study) on net cost.
E.5	Analyze the FAFSA (Free Application for Federal Student Aid) process and its impact on student financial aid.
E.7	Describe investment options to pay for post-secondary education costs (e.g., 529 Plan, Coverdell).
F.3	Compute local taxes on products and services.

Texas details in the books

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

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

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

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

• South Carolina has a state income tax; Book 6's "Texas has no state income tax" line would mislead.

Source: https://ed.sc.gov/sites/scdoe/assets/SCPersonalFinance.pdf

Questions or corrections: Email support.

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