Checked against: South Dakota CTE Personal Finance course standards (19262), adopted May 2022, https://doe.sd.gov/cte/documents/standards/19262-PerFinance.pdf, verified Oct 14, 2026

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

South Dakota Personal Finance (19262) · October 14, 2026

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

8	2	1
fully covered by a book	partially covered (needs your lesson)	not covered

8 of 11 fully covered · 2 partially · 1 not covered

Fully covered

Code	What the standard requires	Book and evidence
PF 1.1	Explain controllable factors involved in personal finance.	Books 6, 7: Choices you control: training, job, spending.
PF 1.2	Analyze factors that affect take home pay.	Book 6: Taxes, benefits and deductions shrink take-home pay.
PF 2.2	Differentiate among various money management tools.	Books 4, 5: Budgets, apps, accounts.
PF 3.1	Differentiate the sources, costs and benefits of using consumer credit.	Books 3, 8: Cards, loans, payday: costs and benefits.
PF 3.2	Explain the positive and negative consequences of using credit.	Books 3, 8: Good and bad sides of credit.
PF 4.1	Explain how saving contributes to financial security.	Book 1: Emergency savings and security.
PF 4.2	Explain how investing builds wealth and helps meet financial goals.	Books 10, 11: Investing builds wealth.
PF 5.1	Evaluate how risk management protects against financial loss.	Book 9: Insurance and risk plans protect against loss.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
PF 2.1	Execute a rational decision-making process considering alternatives and consequences.	Book 13	Comparing options; a formal decision process thin.
PF 5.2	Determine how consumer protection laws protect consumers.	Books 3, 12	FTC, CFPB and credit rights; consumer 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.

PF 2.1 · Book 13
Ask: Book 13 shows comparing options. What makes a decision process rational?
10 min: Students apply a 5-step decision model to one purchase.

PF 5.2 · Books 3, 12
Ask: Books 3 and 12 show the FTC, CFPB and credit rights. How do consumer laws protect you?
10 min: Students match three laws to a problem each fixes.

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Not covered

Code	What the standard requires
PF 2.3	Generate a system to organize finances and maintain records.

Texas details in the books

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

• Book 6: "Texas doesn't have a state income tax." South Dakota also has no tax on wages, so the point holds, but the line names Texas.

• Book 9: "In Texas, most employers can choose not to carry workers' comp." That opt-out is Texas-only; in South Dakota employers generally must carry it.

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

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

• South Dakota has no state income tax, so Book 6's point holds there, though the line names Texas.

Source: https://doe.sd.gov/cte/documents/standards/19262-PerFinance.pdf

Questions or corrections: Email support.

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