Finished-book check · Nov 12, 2026

## BOTH SERIES

# 18 of 21

fully covered · 3 partial

Tennessee standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 7 of 21, with 8 partly covered.
Series 2 fully covers 11 and partly covers 3.
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.

# Tennessee 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.**

Tennessee Personal Finance course standards 1.1-6.1 (course G04H36, May 2025 revision).

**Official source:** https://www.tn.gov/content/dam/tn/education/ccte/fin/cte_std_personal_finance_21.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 21 standards addressed in Series 2 (57%) · Series 1 today: 7 of 21 fully covered

**Improvement over Series 1** Series 1 fully covers 7 of 21 Tennessee standards today. Series 2 addresses 12 more that Series 1 does not fully cover.

| 12 | 12 | 9 |
|---|---|---|
| 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) |
|---|---|---|
| 1.2 | Goals: Write short-term (a year or less), mid-term (1 – 5 years), and longterm (over 5 years), personal financial goals defining desired education, career, and earning milestones, and saving and spending plans. Evaluate factors that may influence the goals, including family responsibilities, individual values, financial factors, and economic conditions. | Series 2 Book 11, The Budget |
| 1.4 | Emerging Technologies: Explore emerging technologies such as cryptocurrency and the ethical use of artificial intelligence (AI) in personal finance, examining their potential benefits and risks, and critically evaluating their role in financial decision-making processes to make informed choices aligned with ethical principles and long-term financial wellbeing. 2. Education, Careers, and Income | Series 2 Book 4, The Guarantee |
| 2.5 | Take Home Pay: Describe factors affecting take-home pay such as tax withholdings, benefits (e.g., insurance, 401k), and plan payroll deductions. Complete a 1040 and a W-4 Employee's Withholding Allowance paperwork and analyze the W-2 Wage and Tax Statement for federal income tax purposes. 3. Planning, Housing, and Money Management | Series 2 Book 9, The Paycheck |
| 3.3 | Renting a Home: Analyze the advantages and disadvantages of renting a home, including factors such as lease terms, rental costs, and flexibility to make informed decisions about whether renting aligns with their current financial situation and lifestyle preferences. | Series 2 Book 3, The Good Deal |

| Standard code | What it requires | Series 2 book(s) |
|---|---|---|
| 3.6 | Financial Institutions: Research a variety of financial institutions, including banks and credit unions including digital financial services. Compare and contrast services and products between the institutions such as checking accounts, savings accounts, certificates of deposits, etc. Identify one service that best supports the student's personal financial goals and craft an argumentative essay supporting the choice. Using a banking transaction scenario, demonstrate an ability to do the following: a. reconcile an account both via a traditional register and tracking online transactions; b. write a check; and c. verify account accuracy via statements and online access. 4. Credit and Debt | Series 2 Book 10, The Account |
| 4.3 | Cost of Borrowing: Citing evidence found in credit applications, compare and contrast various types of credit, and calculate the real cost of borrowing. Explain factors that can affect the approval process associated with each type. Identify typical information and procedures required in the credit application process. Analyze factors associated with the purchase of an automobile and defend a specific buying decision, including the following: a. Define and understand factors most often included in negotiations (e.g., as cash vs. financing, inclusion of trade-in, etc.). b. Evaluate costs and benefits of different service contracts and/or warranty options. c. Compare and contrast available financing options based on consumer characteristics and the size of the down payment. d. Discuss the differences in owning vs. leasing a car (e.g., down payment, terms, and contracts). 5. Risk Management | Series 2 Book 13, The Long Shot |
| 2.1 | Aptitudes, Strengths, and Interests: Complete one or more career aptitude surveys, analyze the results, and relate how the identified career aptitudes align with the student's strengths and interests. Evaluate education and training path options to prepare for identified jobs or careers of interest. | Series 2 Book 2, The Tuition Trap |
| 2.2 | Career Research: Using the career focus identified, create an annotated chart, table, or graphic to evaluate the following: a. education and training including admission requirements and tuition requirements; b. available positions; c. salaries; d. cost vs. benefits of educational/training; e. potential lifetime earning; f. employer benefits; and g. possible need for relocation to advance. | Series 2 Book 2, The Tuition Trap |
| 2.3 | Postsecondary Financing: Explore and evaluate options for financing postsecondary education. Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education financial aid by completing an application. Identify strategies for reducing the overall cost of postsecondary education, including the impact of scholarships, grants, work-study, and other assistance and the application process. | Series 2 Book 2, The Tuition Trap |
| 2.4 | Financing Post-Secondary Education: Explain the impact borrowing money to finance different post-secondary options could have on future financial stability and security. Research multiple viewpoints that support or question the use of student loan debt in paying for postsecondary education. Assess the extent to which the reasoning and evidence presented support the author's claim. Citing specific textual evidence, craft an argumentative essay that either supports or opposes the use of student loan debt, developing both claim(s) and counterclaim(s) fairly. | Series 2 Book 2, The Tuition Trap |

| Standard code | What it requires | Series 2 book(s) |
|---|---|---|
| 3.1 | Net Worth: Using money management tools such as online computer-based budgeting tools or hardcopy forms, create a personal balance sheet, determine assets and liabilities, and calculate net worth for an identified career. | Series 2 Book 11, The Budget |
| 3.2 | Monthly Budget: Using research from local sources (e.g., as cost of living calculators, newspapers, chambers of commerce, local government, and company websites), create a monthly personal budget that reflects household living expenses, taxes, potential savings, and an emergency fund. Develop a saving/spending plan for a week and track actual spending for comparison. | Series 2 Book 11, The Budget |

# Standards not in Series 2

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

| Standard code | What it requires |
|---|---|
| 1.3 | Decision Making: Students will demonstrate the ability to apply decisionmaking models and principles to evaluate financial choices, considering factors such as risk, opportunity cost, and personal values, to make informed and responsible financial decisions aligned with their goals. |
| 3.4 | Purchasing a Home: Evaluate the process of buying a home, including steps such as saving for a down payment, understanding mortgage options, and assessing housing affordability to make informed decisions about homeownership and its long-term financial implications. |
| 4.1 | Consumer Credit: Evaluate the various sources and types of consumer credit, such as student loans, auto loans, store credit cards, flex loans, consumer installment loans, title loans, and payday loans. Draw conclusions about the types of credit best suited for financing and/or purchasing various goods and services defending claims with specific textual evidence. Explain how taking on debt early in life may affect financial stability and security later in life. |
| 4.2 | Credit Reporting: Examine information from sources such as major credit reporting agencies, federal agencies, or other credible organizations to describe credit reports and credit scores. Describe the relationship between consumers and credit reports/credit scores discussing their importance and citing specific textual evidence from research. Analyze a sample credit report and interpret how the contents may affect the credit score. Explain how the credit score may impact borrowing opportunities and the cost of credit. Summarize specific activities used to maintain a good credit score. |
| 5.1 | Insurance: Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security. |
| 5.2 | Identity Theft: Conduct assessments of various types of identity theft situations and scams; then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity. 6. Saving and Investing |
| 6.1 | Saving and Investing: Explain how saving and investing contribute to financial well-being, building wealth, and helping meet personal financial goals. Compare and contrast saving and investment strategies, such as savings accounts, certificates of deposit, stocks, bonds, mutual funds, employer-sponsored savings plans, physical assets, and commodities. Design a diversified saving and investment plan that includes strategies compatible with personal goals. Include the time value of money and compound interest calculations in the analysis. |
| 1.1 | Personal Finance: Define the concept of personal finance. Consider how personal finance concepts fit into key life events or stages and explain the importance of personal financial planning using information sources such as instructional materials, news articles, blogs from reputable sources, personal narratives, and industry publications. |
| 3.5 | Consumer Protection: Understand the availability of consumer protection laws, agencies, and resources. Investigate the availability and reliability of resources to assist consumers in making buying decisions. Include national, state, and local resources, as appropriate. |