Tennessee Standards Map: Money Nobody Taught You, Teen Edition

Tennessee Personal Finance (G04H36) · October 14, 2026

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

7	8	6
fully covered by a book	partially covered (needs your lesson)	not covered

7 of 21 fully covered · 8 partially · 6 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Book 1, Ch. 10 "Don't Panic, Do Think" (p. 205 digital / p. 100 print); Book 14, Ch. 7 (p. 85 digital / p. 51 print); Book 12, Ch. 4 (p. 54 digital / p. 33 print): Fully taught (kept from the Oct 13 strict map).
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.	Book 4, Ch. 4 "The Long Rate" (p. 63 digital / p. 38 print); Ch. 3 (p. 50 digital / p. 30 print), 7: Fully taught (kept from the Oct 13 strict map).
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.	Book 8, Ch. 7 "Good Debt, Bad Debt" (p. 89 digital / p. 53 print); Book 3, Ch. 8 (p. 157 digital / p. 79 print): Fully taught (kept from the Oct 13 strict map).
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.	Book 3, Ch. 2 "Three Report Cards" (p. 38 digital / p. 23 print); Book 8, Ch. 8 (p. 102 digital / p. 60 print): Fully taught (kept from the Oct 13 strict map).
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.	Book 9, Ch. 9 "Who Depends on You" (p. 112 digital / p. 67 print); Ch. 2 (p. 28 digital / p. 21 print): Fully taught (kept from the Oct 13 strict map).
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	Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print): Fully taught (kept from the Oct 13 strict map).

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Code	What the standard requires	Book and evidence
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.	Book 10, Ch. 2 "The Snowball" (p. 33 digital / p. 22 print), Ch. 7 "The Robot" (p. 100 digital / p. 56 print): Fully taught (kept from the Oct 13 strict map).

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Book 10, Rulebook page	"Money is a game. The rules are real." Planning is modeled throughout, but personal finance is never defined and life stages are not laid out.
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.	Books 10, 14	Characters set savings targets; no written short/mid/long-term goals with education, career and earning milestones.
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	Book 12, Ch. 4 (p. 54 digital / p. 33 print)	Crypto benefits and risks discussed; ethical use of AI in personal finance is missing.
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	Book 6, Ch. 2 (p. 28 digital / p. 20 print); Book 2; Book 14	W-4, W-2, Social Security and 401(k)/insurance benefits described; no 1040 completed, no W-2 analyzed.
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.	Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print); Book 3, Ch. 9 (p. 177 digital / p. 88 print)	Rent vs. own costs and landlord screening; lease terms and flexibility not analyzed.
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.	Book 8, Ch. 8 (p. 102 digital / p. 60 print); Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12, Ch. 7 (p. 90 digital / p. 51 print)	Federal and state agencies and laws (FTC, CFPB, state AG) named; resources for making buying decisions and local resources not covered. State offices named are Texas ones.

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Code	What the standard requires	Book(s)	What is missing
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	Book 5, Ch. 11 "The Move" (p. 147 digital / p. 82 print)	Bank vs. credit union fees compared; no check writing, register reconciliation, or essay.
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	Books 3, 4, 8	Real cost of borrowing calculated; car-purchase items a-d (negotiation, warranties, financing by down payment, own vs. lease) missing.

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.

1.1 · Book 10, Rulebook page
Ask: Book 10 says "Money is a game. The rules are real." What is personal finance, and how does it change with age?
10 min: Students write a one-line definition and list one money task for each life stage.

1.2 · Books 10, 14
Ask: Books 10 and 14 show savings targets. What are your short, mid and long-term goals?
10 min: Students write one goal of each length tied to school, career or earning.

1.4 · Book 12, Ch. 4 (p. 54 digital / p. 33 print)
Ask: Book 12, Ch. 4 (p. 54 digital / p. 33 print) weighs crypto benefits and risks. How should AI be used fairly with money?
10 min: Students list one helpful and one risky use of AI in personal finance.

2.5 · Book 6, Ch. 2 (p. 28 digital / p. 20 print); Book 2; Book 14
Ask: Book 6, Ch. 2 (p. 28 digital / p. 20 print) shows the W-4, W-2 and benefits. Can you read a W-2 and fill a 1040?
10 min: Students analyze a made-up W-2 and complete a simplified 1040.

3.3 · Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print); Book 3, Ch. 9 (p. 177 digital / p. 88 print)
Ask: Book 4, Ch. 7 (p. 107 digital / p. 62 print) compares renting and owning. What is in a lease?
10 min: Students list lease terms and compare flexibility of renting vs. owning.

3.5 · Book 8, Ch. 8 (p. 102 digital / p. 60 print); Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12, Ch. 7 (p. 90 digital / p. 51 print)
Ask: Books 8, 3 and 12 name the FTC, CFPB and state AG. What local resources help buyers?
10 min: Students list two resources for buying decisions and one local help office.

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3.6 · Book 5, Ch. 11 "The Move" (p. 147 digital / p. 82 print)
Ask: Book 5, Ch. 11 (p. 147 digital / p. 82 print) compares bank and credit union fees. How do you write a check and balance a register?
10 min: Students write a sample check, record it and reconcile a short register.

4.3 · Books 3, 4, 8
Ask: Books 3, 4 and 8 compute the real cost of borrowing. How do you buy a car wisely?
10 min: Students list negotiation tips, a warranty check, down payment effect and own vs. lease.

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Not covered

Code	What the standard requires
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.
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.
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.
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.
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.
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.

Texas details in the books

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

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

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

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

Source: https://www.tn.gov/content/dam/tn/education/ccte/fin/cte_std_personal_finance_21.pdf

Questions or corrections: Email support.

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