Finished-book check · Nov 8, 2026 (confirmed Nov 12)

BOTH SERIES

66 of 69

fully covered · 3 partial

Texas · TEKS §113.76
Finished-book check, November 8, 2026 (confirmed November 12, 2026).
Series 1 alone fully covers 24 of 69, with 29 partly covered.
Series 2 fully covers 48 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.

Texas Standards Map — Series 1 and Series 2

All 69 student expectations in 19 TAC §113.76, Personal Financial Literacy and Economics, with each series rated separately.

How to read this map. Each row is one Texas standard, worded exactly as the TEA publishes it. The two middle columns show how each series covers it. The last column gives the book, chapter and page, so a teacher can open the book and check in a minute.

Look for the gaps first. A **Partial** rating means your teacher adds a short lesson there. Series 1 comes first. Series 2 builds on it, and together they cover most standards fully.

SERIES 1 · BOOKS 1–15			SERIES 2 · BOOKS 1–15			BOTH SERIES TOGETHER		
22	**31**	**16**	**48**	**3**	**18**	**66**	**3**	**0**
fully covered	partial	not covered	fully covered	partial	not mapped	fully covered	partial	not covered

● Full — Every required part of the standard is taught in the cited chapter.

◐ Partial — Part of the standard is taught. Plan a short added lesson.

○ Not covered — Not taught in this series.

— Not mapped — Series 2 was not written for this standard. Series 1 covers it fully.

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
(1) ECONOMICS: FUNDAMENTAL CONCEPTS			
§113.76(d)(1)(A) analyze how the concepts of scarcity, choice, and opportunity costs apply to decision making;	◐ Partial	● Full	S1 Book 10 **The Long Game** Ch 7 p. 56, Ch 9 p. 69 S1 Book 14 **The Getaway** Ch 3 p. 27 S2 Book 7 **The Shortage** Ch 1 p. 13
§113.76(d)(1)(B) interpret a production-possibilities curve and apply the concepts of scarcity, choice, and opportunity costs;	○ Not covered	● Full	S2 Book 7 **The Shortage** Ch 2 p. 19 S2 Book 3 **The Good Deal** Ch 10 p. 81
§113.76(d)(1)(C) explain how the production-possibilities curve represents cost-benefit decision making;	○ Not covered	● Full	S2 Book 7 **The Shortage** Ch 2 p. 19
§113.76(d)(1)(D) use the circular flow model to identify how households, firms, and governments interact in both resource markets and product markets;	○ Not covered	◐ Partial	S2 Book 2 **The Tuition Trap** Ch 12 p. 87 S2 Book 7 **The Shortage** Ch 4 p. 31
§113.76(d)(1)(E) evaluate how prices and quantities are determined through supply and demand;	◐ Partial	● Full	S1 Book 2 **The Shrinking Paycheck** S1 Book 11 **The Floor** S1 Book 13 **The Crash** S2 Book 7 **The Shortage** Ch 3 p. 25

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
§113.76(d)(1)(F) interpret a supply-and-demand graph, including equilibrium point, surpluses, and shortages;	○ Not covered	● Full	S2 Book 7 **The Shortage** Ch 3 p. 25
§113.76(d)(1)(G) analyze how non-price determinants of supply and demand affect equilibrium price and equilibrium quantity; and	○ Not covered	◐ Partial	S2 Book 7 **The Shortage** Ch 4 p. 31
§113.76(d)(1)(H) explain how supply and demand exist in both resource and product markets.	○ Not covered	● Full	S2 Book 7 **The Shortage** Ch 4 p. 31
(2) ECONOMICS: MACROECONOMIC ISSUES AND PERSONAL FINANCE			
§113.76(d)(2)(A) identify types of progressive and regressive taxes at the local, state, and national levels and explain the economic importance of each;	◐ Partial	● Full	S1 Book 4 **The Fed Call** S1 Book 6 **The Cut** S2 Book 9 **The Paycheck** Ch 9 p. 63
§113.76(d)(2)(B) examine and evaluate the reasons for federal income taxation, Social Security taxation, Medicaid taxation, and Medicare taxation, including earnings limitations as applicable;	◐ Partial	● Full	S1 Book 6 **The Cut** S1 Book 14 **The Getaway** S2 Book 9 **The Paycheck** Ch 8 p. 57
§113.76(d)(2)(C) explain how all economic systems are mixed and exist on a spectrum between pure market and pure command systems;	○ Not covered	● Full	S2 Book 7 **The Shortage** Ch 8 p. 57
§113.76(d)(2)(D) explain the benefits of the U.S. free enterprise system, including private property and incentives;	◐ Partial	● Full	S1 Book 7 **The Inside Job** S1 Book 11 **The Floor** S2 Book 7 **The Shortage** Ch 8 p. 57
§113.76(d)(2)(E) discuss the importance of full employment, price stability, and economic growth in achieving the macroeconomic goals of the United States;	◐ Partial	● Full	S1 Book 2 **The Shrinking Paycheck** Ch 6 p. 60 S1 Book 4 **The Fed Call** Ch 2 p. 23 S2 Book 8 **The Layoff** Ch 1 p. 13
§113.76(d)(2)(F) explain the impact of fiscal policies enacted by government decisions on interest rates, inflation, and unemployment; and	○ Not covered	◐ Partial	S2 Book 8 **The Layoff** Ch 5 p. 37, Ch 12 p. 85
§113.76(d)(2)(G) explain the impact of monetary policies enacted by the Federal Reserve System on interest rates, inflation, and unemployment.	● Full	● Full	S1 Book 1 **The Yen Heist** S1 Book 2 **The Shrinking Paycheck** Ch 6 p. 60 S1 Book 4 **The Fed Call** Ch 1 p. 14, Ch 2 p. 23 S1 Book 13 **The Crash** S2 Book 8 **The Layoff** Ch 3 p. 25

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
(3) INVESTING IN EDUCATION AND SKILLS			
§113.76(d)(3)(A) analyze the relationship between education and training and earnings throughout the student's lifetime;	○ Not covered	● Full	S2 Book 2 **The Tuition Trap** Ch 3 p. 27
§113.76(d)(3)(B) investigate and evaluate the costs and benefits of various postsecondary education and training institutions;	○ Not covered	● Full	S2 Book 2 **The Tuition Trap** Ch 1 p. 15, Ch 10 p. 75
§113.76(d)(3)(C) describe the process for completing grant and scholarship applications, including the Free Application for Federal Student Aid (FAFSA®) provided by the U.S. Department of Education or the Texas Application for State Financial Aid (TASFA);	○ Not covered	● Full	S2 Book 2 **The Tuition Trap** Ch 2 p. 21, Ch 4 p. 33
§113.76(d)(3)(D) analyze and compare various student grant and loan options, including private and federal loans;	○ Not covered	● Full	S2 Book 2 **The Tuition Trap** Ch 7 p. 53
§113.76(d)(3)(E) interpret data from a student aid report; and	○ Not covered	● Full	S2 Book 2 **The Tuition Trap** Ch 5 p. 39
§113.76(d)(3)(F) research and align personal interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living.	○ Not covered	● Full	S2 Book 2 **The Tuition Trap** Ch 9 p. 67, Ch 11 p. 81
(4) EARNING INCOME			
§113.76(d)(4)(A) identify sources of income, including wages and salaries, profits, interest, rent, dividends, and capital gains;	◐ Partial	● Full	S1 Book 5 **The Vault Job** S1 Book 7 **The Inside Job** S1 Book 11 **The Floor** S2 Book 9 **The Paycheck** Ch 2 p. 21
§113.76(d)(4)(B) compare common employee benefits such as health insurance, sick leave, retirement plans, and other tax-favored health and dependent care plans;	◐ Partial	● Full	S1 Book 2 **The Shrinking Paycheck** S1 Book 9 **The Cover Story** S1 Book 14 **The Getaway** S2 Book 2 **The Tuition Trap** Ch 9 p. 67
§113.76(d)(4)(C) differentiate among and calculate gross, net, and taxable income; and	◐ Partial	● Full	S1 Book 6 **The Cut** S2 Book 1 **The Application** Ch 3 p. 25

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
§113.76(d)(4)(D) identify factors such as educational attainment and market demand for careers that can influence the labor market and affect income.	Full	Full	S1 Book 2 **The Shrinking Paycheck** Ch 8 p. 78 S1 Book 7 **The Inside Job** Ch 7 p. 54 S2 Book 9 **The Paycheck** Ch 5 p. 39
(5) ENTREPRENEURSHIP			
§113.76(d)(5)(A) describe the role of the entrepreneur in creating businesses;	Full	— Not mapped	S1 Book 7 **The Inside Job** whole book, Ch 5 p. 40
§113.76(d)(5)(B) explain how an entrepreneur earns income, including through profits from the creation or ownership of businesses;	Full	— Not mapped	S1 Book 7 **The Inside Job** Ch 1 p. 14, Ch 11 p. 82
§113.76(d)(5)(C) compare total compensation, additional benefits, and obligations as a self-employed or independent contractor and as an employee;	Partial	Full	S1 Book 6 **The Cut** S1 Book 9 **The Cover Story** S2 Book 1 **The Application** Ch 3 p. 25
§113.76(d)(5)(D) discuss the resources available for entrepreneurship and the federal, state, and local agencies available to assist with or provide grants for the creation of a small business;	Partial	Full	S1 Book 4 **The Fed Call** S2 Book 12 **The Shop** Ch 2 p. 23
§113.76(d)(5)(E) analyze the risks and rewards of entrepreneurship, including those associated with starting a new business, owning a small business, and purchasing a franchise; and	Partial	Full	S1 Book 7 **The Inside Job** S1 Book 13 **The Crash** S2 Book 12 **The Shop** Ch 3 p. 31
§113.76(d)(5)(F) explain the characteristics of business organizations such as sole proprietorships, partnerships, and corporations.	Partial	Full	S1 Book 11 **The Floor** S1 Book 15 **The Keys** S2 Book 12 **The Shop** Ch 4 p. 37
(6) SPENDING			
§113.76(d)(6)(A) develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based;	Partial	Full	S1 Book 2 **The Shrinking Paycheck** S1 Book 10 **The Long Game** S2 Book 2 **The Tuition Trap** Ch 11 p. 81
§113.76(d)(6)(B) analyze the opportunity costs of spending and saving in recognizing short-, medium-, and long-term goals;	Full	Full	S1 Book 10 **The Long Game** Ch 7 p. 56, Ch 9 p. 69 S1 Book 14 **The Getaway** Ch 3 p. 27, Ch 10 p. 69 S2 Book 11 **The Budget** Ch 4 p. 39

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
§113.76(d)(6)(C) identify and prioritize types of purchases and charitable giving;	Partial	Full	S1 Book 7 **The Inside Job** S1 Book 14 **The Getaway** S2 Book 3 **The Good Deal** Ch 3 p. 29
§113.76(d)(6)(D) evaluate various forms of financial exchange such as cash, checks, credit cards, debit cards, mobile payment applications, and electronic transfers;	Partial	Full	S1 Book 3 **The Score** S1 Book 5 **The Vault Job** S1 Book 6 **The Cut** S2 Book 1 **The Application** Ch 5 p. 41
§113.76(d)(6)(E) discuss the importance of tracking income and expenses to reconcile financial records;	Full	— Not mapped	S1 Book 5 **The Vault Job** Ch 1 p. 14, Ch 5 p. 43 S1 Book 6 **The Cut** Ch 12 p. 88
§113.76(d)(6)(F) evaluate the impact of unplanned spending;	Partial	Full	S1 Book 1 **The Yen Heist** S1 Book 9 **The Cover Story** S1 Book 13 **The Crash** S2 Book 3 **The Good Deal** Ch 8 p. 65
§113.76(d)(6)(G) analyze costs and benefits of owning versus renting housing; and	Full	— Not mapped	S1 Book 4 **The Fed Call** Ch 7 p. 62, Ch 12 p. 96
§113.76(d)(6)(H) analyze costs and benefits of owning versus leasing a vehicle.	Not covered	Full	S2 Book 3 **The Good Deal** Ch 2 p. 21
(7) CREDIT AND DEBT			
§113.76(d)(7)(A) compare and contrast sources of credit such as banks, merchants, peer-to-peer, payday loans, and title loans;	Partial	Full	S1 Book 3 **The Score** S1 Book 8 **The Hole** S2 Book 1 **The Application** Ch 5 p. 41
§113.76(d)(7)(B) identify the characteristics and dangers of predatory lending practices;	Full	— Not mapped	S1 Book 4 **The Fed Call** Ch 3 p. 30, Ch 6 p. 53 S1 Book 8 **The Hole** Ch 7 p. 53, Ch 9 p. 66 S1 Book 9 **The Cover Story** Ch 3 p. 27
§113.76(d)(7)(C) compare and contrast types of credit, including revolving and installment credit, and collateralized loans versus unsecured credit;	Partial	Full	S1 Book 3 **The Score** S2 Book 1 **The Application** Ch 5 p. 41
§113.76(d)(7)(D) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and ability to obtain credit;	Partial	Full	S1 Book 3 **The Score** S1 Book 4 **The Fed Call** S2 Book 1 **The Application** Ch 1 p. 13
§113.76(d)(7)(E) explain how to access a credit report and score and interpret a sample credit report and score;	Full	— Not mapped	S1 Book 3 **The Score** Ch 2 p. 23, Ch 3 p. 33

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
§113.76(d)(7)(F) describe the importance of monitoring credit reports regularly and addressing errors;	Full	— Not mapped	S1 Book 3 **The Score** Ch 2 p. 23, Ch 6 p. 60, Ch 12 p. 115 S1 Book 8 **The Hole** Ch 8 p. 60
§113.76(d)(7)(G) discuss how personal factors such as medical expenses, job loss, divorce, or a failed business could lead to bankruptcy; and	Partial	Full	S1 Book 3 **The Score** Ch 10 p. 97 S1 Book 9 **The Cover Story** Ch 6 p. 47 S1 Book 13 **The Crash** Ch 9 p. 63 S2 Book 13 **The Long Shot** Ch 7 p. 55, Ch 9 p. 71
§113.76(d)(7)(H) determine and discuss if and when to use credit by considering the truth in lending disclosures.	Partial	Full	S1 Book 3 **The Score** S1 Book 4 **The Fed Call** S1 Book 8 **The Hole** S2 Book 1 **The Application** Ch 5 p. 41
(8) SAVING AND INVESTING			
§113.76(d)(8)(A) determine the exponential growth benefits of starting early to invest with continuous contributions;	Full	— Not mapped	S1 Book 10 **The Long Game** Cold Open, Ch 2 p. 22, Ch 3 p. 29 S1 Book 14 **The Getaway** Ch 3 p. 27, Ch 10 p. 69
§113.76(d)(8)(B) determine the number of years it will take for savings to double in value by using the rule of 72;	Full	— Not mapped	S1 Book 10 **The Long Game** Ch 2 p. 22 S1 Book 2 **The Shrinking Paycheck** Ch 9 p. 88
§113.76(d)(8)(C) evaluate the costs and benefits of various savings options such as bank savings accounts, certificates of deposit, and money market mutual funds;	Full	— Not mapped	S1 Book 2 **The Shrinking Paycheck** Ch 7 p. 69 S1 Book 5 **The Vault Job** Ch 2 p. 22, Ch 7 p. 56, Ch 10 p. 76
§113.76(d)(8)(D) evaluate risk and return of various investment options, including stocks, bonds, mutual funds, and exchange-traded funds (ETFs);	Partial	Full	S1 Book 2 **The Shrinking Paycheck** S1 Book 10 **The Long Game** S1 Book 11 **The Floor** S1 Book 13 **The Crash** S2 Book 14 **The Long Haul** Ch 1 p. 15, Ch 2 p. 21
§113.76(d)(8)(E) evaluate the relative benefits of pre-tax and post-tax investing;	Full	— Not mapped	S1 Book 14 **The Getaway** Ch 5 p. 39 S1 Book 11 **The Floor** Ch 8 p. 59
§113.76(d)(8)(F) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund;	Partial	Full	S1 Book 1 **The Yen Heist** S1 Book 2 **The Shrinking Paycheck** S1 Book 12 **The Gold Swindle** S1 Book 13 **The Crash** S2 Book 11 **The Budget** Ch 5 p. 45
§113.76(d)(8)(G) develop an intermediate-term saving and investing strategy to achieve a goal such as accumulating a down payment on a home or vehicle; and	Full	— Not mapped	S1 Book 2 **The Shrinking Paycheck** Ch 10 p. 96, Ch 12 p. 113 S1 Book 4 **The Fed Call** Ch 7 p. 62, Ch 12 p. 96 S1 Book 10 **The Long Game** Ch 9 p. 69

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
§113.76(d)(8)(H) develop a long-term investing strategy to achieve a goal such as a financially secure retirement.	Full	— Not mapped	S1 Book 10 **The Long Game** Ch 3 p. 29, Ch 7 p. 56, Ch 10 p. 75, Ch 11 p. 81 S1 Book 14 **The Getaway** whole book
(9) PROTECTING AND INSURING			
§113.76(d)(9)(A) apply risk management strategies, including avoiding, reducing, retaining, and transferring risk;	Partial	Full	S1 Book 9 **The Cover Story** S1 Book 13 **The Crash** S2 Book 1 **The Application** Ch 10 p. 79
§113.76(d)(9)(B) define insurance terminology, including premiums, deductibles, co-pays, and policy limits;	Full	— Not mapped	S1 Book 9 **The Cover Story** Ch 1 p. 15, Ch 2 p. 21
§113.76(d)(9)(C) explain the costs and benefits of different types and sources of health insurance;	Full	— Not mapped	S1 Book 9 **The Cover Story** Ch 4 p. 34
§113.76(d)(9)(D) explain the costs and benefits of disability and long-term care insurance;	Partial	Full	S1 Book 9 **The Cover Story** S2 Book 15 **The Keys, Again** Ch 1 p. 15
§113.76(d)(9)(E) explain the costs and benefits of life insurance, including term insurance and whole life insurance;	Full	— Not mapped	S1 Book 9 **The Cover Story** Ch 9 p. 67
§113.76(d)(9)(F) explain the costs and benefits of property insurance, including homeowner's and renter's insurance;	Partial	Full	S1 Book 9 **The Cover Story** S2 Book 15 **The Keys, Again** Ch 2 p. 21
§113.76(d)(9)(G) explain the costs and benefits of automobile insurance and factors that impact the price of insurance, including the type of vehicle, age and sex of driver, driving record, deductible, and geographic location;	Partial	Full	S1 Book 9 **The Cover Story** S2 Book 3 **The Good Deal** Ch 9 p. 73
§113.76(d)(9)(H) identify ways to reduce risk of identity theft and protect personal information;	Full	— Not mapped	S1 Book 3 **The Score** Ch 5 p. 51
§113.76(d)(9)(I) describe and identify examples of common financial schemes and scams such as Ponzi schemes and pyramid, phishing, check cashing, and home renovation scams;	Full	Full	S1 Book 3 **The Score** Ch 1 p. 13, Ch 2 p. 23 S1 Book 6 **The Cut** Ch 1 p. 14 S1 Book 9 **The Cover Story** Ch 3 p. 27 S1 Book 12 **The Gold Swindle** whole book, Ch 4 p. 33 S1 Book 10 **The Long Game** Ch 4 p. 35 S1 Book 11 **The Floor** Ch 2 p. 20 S2 Book 6 **The Claim** Ch 8 p. 59

STANDARD	SERIES 1	SERIES 2	BOOK REFERENCES
§113.76(d)(9)(J) explain how consumer protection agencies protect consumers against fraud; and	Partial	Full	S1 Book 3 **The Score** S1 Book 5 **The Vault Job** S1 Book 8 **The Hole** S1 Book 12 **The Gold Swindle** S2 Book 6 **The Claim** Ch 5 p. 41
§113.76(d)(9)(K) explain the importance of estate planning, including guardianship of minor children, wills, beneficiary designation, power of attorney, living will, and medical directives.	Partial	Full	S1 Book 15 **The Keys** S2 Book 15 **The Keys, Again** Ch 9 p. 69
(10) FINANCIAL GOALS AND PLANNING			
§113.76(d)(10)(A) use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution;	Full	— Not mapped	S1 Book 12 **The Gold Swindle** Ch 5 p. 39 S1 Book 1 **The Yen Heist** Ch 10 p. 100 S1 Book 14 **The Getaway** Ch 7 p. 51, Ch 8 p. 57
§113.76(d)(10)(B) develop a budget that addresses short-, medium-, and long-term financial goals; and	Partial	Full	S1 Book 14 **The Getaway** S2 Book 2 **The Tuition Trap** Ch 11 p. 81
§113.76(d)(10)(C) explain why earning income, spending, credit, debt, saving and investing, and protecting and insuring assets are important parts of a comprehensive financial plan and develop a plan that incorporates these components.	Not covered	Full	S2 Book 11 **The Budget** Ch 9 p. 71

Page numbers refer to the 6×9 paperback interiors and show where each cited chapter starts. S1 = Series 1, S2 = Series 2. “Both series together” uses the stronger of the two ratings. This map is not an official TEA endorsement.