Finished-book check · Nov 12, 2026

BOTH SERIES

8 of 10

fully covered · 2 partial

Vermont standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 2 of 10, with 8 partly covered.
Series 2 fully covers 6 and partly covers 2.
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.

Vermont 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.

Vermont Financial Literacy Proficiency-Based Graduation Hierarchy, Grades 9-12 (issued Sept. 25, 2023): 10 Priority Performance Indicators under 3 Critical Proficiencies. Vermont adopted the Jump$tart National Standards; the PPIs are the state's graduation-level statement.

Official source:
https://education.vermont.gov/sites/aoe/files/documents/edu-financial-literacy-proficiency-based-graduation-hierarchy.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.

2 out of 10 standards addressed in Series 2 (20%) · Series 1 today: 2 of 10 fully covered

Improvement over Series 1 Series 1 fully covers 2 of 10 Vermont standards today. Series 2 addresses 2 more that Series 1 does not fully cover.

2	2	8
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)
MM.Earning Income	Evaluate compensation plans including the monetary and non-monetary value of employee benefits, as well as other means to increase compensation (e.g. continued education, interest, dividends, and personal profits). (EI 12-1, 2, 8, 11)	Series 2 Book 5, The Benefit
FP.Career Planning	Develop a career plan and calculate future income that aligns with personal interests, financial goals, and lifestyle, as well as the benefits of lifelong training and education including the costs involved with student loans. (EI 12-3, 4; Credit 12-4, 5)	Series 2 Book 2, The Tuition Trap

Standards not in Series 2

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

Standard code	What it requires
MR.Insurance	Investigate various types of insurance and analyze the cost and benefits for having/not having each type. (Managing Risk 12 – 1-9)
MR.Risks and Protections	Examine the risks and protections of all forms of monetary transactions, including factors affecting credit reports and credit worthiness, fraud, and identity theft. (Spending 12-8; Saving 12-3; Investing 12-1, 3, 5, 12; Managing Risk 12-10-12)
MM.Budgeting	Create a spending plan or budget with researched income and expense calculations, including factors which affect spending decisions (e.g. price, product quality, advertising) and an understanding of all taxes and their effect on decision-making. (EI 12-6, 9; Spending 12-1-7; Saving 12-4, 6)
MM.Credit	Examine different types of credit and how credit grace periods, methods of interest calculation, the cost of carrying a balance forward, and fees affect borrowing costs. (Credit 12-1, 2, 3, 6-13)
MM.Saving	Evaluate the costs and benefits of saving, including, but not limited to, type of account and institution, interest, tax incentives, and effects of inflation. (Saving 12-1, 2, 4, 5; EI 12-9)
FP.Investments	Examine types of investments, including stocks and bonds, appropriate for different objectives such as liquidity, income, and growth to meet objectives of a personal financial plan. (Investing 12-2, 4, 5, 6, 7, 13, 14)
FP.Retirement	Differentiate among various sources of income in retirement, illustrating the concept of the time value of money, and the benefits of investing early. (EI-12-10; Saving 12-7)
MR.Financial Responsibility	Analyze how individual responsibility for financial well-being will change over a lifetime and develop plans to deal with events affecting personal finances. (EI-12-5; Saving 12-6, 8, 9; Spending 12-9