Vermont Standards Map: Money Nobody Taught You, Teen Edition

Vermont Financial Literacy PBGR Hierarchy · October 14, 2026

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

2	8	0
fully covered by a book	partially covered (needs your lesson)	not covered

2 of 10 fully covered · 8 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
MR.Insurance	Investigate various types of insurance and analyze the cost and benefits for having/not having each type. (Managing Risk 12 – 1-9)	Book 9: Insurance types, costs and benefits.
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)	Books 3, 5, 12: Credit report factors, fraud, identity theft, payment protections.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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)	Books 6, 7, 10	Benefits like health insurance and 401(k) match, training, interest and dividends; non-monetary value thin.
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)	Books 4, 6, 13	Budget, price and ads; all taxes (state, sales) not covered.
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)	Book 3	Card types, carrying a balance, fees; grace periods and interest methods thin.
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)	Books 2, 5, 11	Account types, interest, inflation; tax incentives thin.
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)	Books 10, 14	Stocks, bonds, funds; liquidity and income objectives thin.
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)	Books 7, 8	Career and pay, training, student loans; a written career plan thin.
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)	Books 10, 11, 14	Social Security and 401(k), investing early; time value of money not named.
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	Books 1, 9	Emergency planning; changes over a lifetime 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.

MM.Earning Income · Books 6, 7, 10
Ask: Books 6, 7 and 10 show benefits and investment income. What non-money value does a job offer?
10 min: Students compare two compensation plans including one non-monetary benefit.

MM.Budgeting · Books 4, 6, 13
Ask: Books 4, 6 and 13 show budgets and prices. What state and sales taxes belong in a budget?
10 min: Students build a budget from researched income and add state and sales taxes.

MM.Credit · Book 3
Ask: Book 3 shows card types and fees. What is a grace period?
10 min: Students explain a grace period and compute one month of interest.

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MM.Saving · Books 2, 5, 11
Ask: Books 2, 5 and 11 show accounts and interest. What tax breaks reward saving?
10 min: Students compare a regular savings account and a tax-advantaged account.

FP.Investments · Books 10, 14
Ask: Books 10 and 14 show stocks, bonds and funds. Which fit liquidity or income goals?
10 min: Students match investments to liquidity, income and growth objectives.

FP.Career Planning · Books 7, 8
Ask: Books 7 and 8 show career, pay and loans. What would your career plan be?
10 min: Students write a one-page plan with training, cost and estimated future pay.

FP.Retirement · Books 10, 11, 14
Ask: Books 10, 11 and 14 show Social Security and a 401(k). Why does money now beat money later?
10 min: Students explain time value of money and list three retirement income sources.

MR.Financial Responsibility · Books 1, 9
Ask: Books 1 and 9 show emergency planning. How do your money duties change over life?
10 min: Students list money responsibilities at 18, 30 and 65.

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Not covered

Code	What the standard requires

Texas details in the books

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

• Book 6: "Texas doesn't have a state income tax." Vermont does have a state income tax, so students could take away the wrong idea; correct it in class.

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

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

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

• Vermont has a state income tax; Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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