Finished-book check · Nov 12, 2026

BOTH SERIES

101 of 119

fully covered · 17 partial

Virginia standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 26 of 119, with 47 partly covered.
Series 2 fully covers 76 and partly covers 16.
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.

Virginia 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.

VDOE "Economics and Personal Finance Standards of Learning," October 17, 2019 (Word file linked from doe.virginia.gov/teaching-learning-assessment/instruction/economics-personal-finance). Each lettered bullet is one standard; code shown as EPF.<n><letter> with the stem in parentheses.

Official source: https://www.doe.virginia.gov/home/showpublisheddocument/2004/637949913539430000

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.

47 out of 119 standards addressed in Series 2 (39%) · Series 1 today: 26 of 119 fully covered

Improvement over Series 1 Series 1 fully covers 26 of 119 Virginia standards today. Series 2 addresses 46 more that Series 1 does not fully cover.

47	46	72
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)
EPF.17d	EPF.17d (EPF.17: The student will demonstrate knowledge of investment and savings planning by) comparing various options for long-term planning (e.g., Virginia529 Plan, retirement plans); and	Series 2 Book 2, The Tuition Trap
EPF.1a	EPF.1a (EPF.1: The student will demonstrate knowledge and integration of basic economic concepts and structures by) describing how consumers, businesses, and government decision makers face scarcity of resources and must make trade-offs and incur opportunity costs;	Series 2 Book 2, The Tuition Trap
EPF.10b	EPF.10b (EPF.10: The student will develop consumer skills by) describing common types of contracts and the implications of each;	Series 2 Book 1, The Application; Series 2 Book 3, The Good Deal
EPF.10c	EPF.10c (EPF.10: The student will develop consumer skills by) demonstrating comparison-shopping skills;	Series 2 Book 3, The Good Deal
EPF.11d	EPF.11d (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) describing the process of renting a residence;	Series 2 Book 1, The Application
EPF.13h	EPF.13h (EPF.13: The student will demonstrate knowledge of credit and loan functions by) comparing the costs and conditions of secured and unsecured loans;	Series 2 Book 1, The Application
EPF.15b	EPF.15b (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) calculating gross and net pay;	Series 2 Book 1, The Application
EPF.15d	EPF.15d (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) describing the types and purposes of local, state, and federal taxes and the way each is levied and used;	Series 2 Book 5, The Benefit

Standard code	What it requires	Series 2 book(s)
EPF.18a	EPF.18a (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying costs and benefits of postsecondary education;	Series 2 Book 2, The Tuition Trap
EPF.18b	EPF.18b (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying sources of postsecondary education funding;	Series 2 Book 2, The Tuition Trap
EPF.1f	EPF.1f (EPF.1: The student will demonstrate knowledge and integration of basic economic concepts and structures by) identifying Adam Smith and describing the characteristics of a market economy.	Series 2 Book 7, The Shortage
EPF.2b	EPF.2b (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) explaining how businesses respond to consumer sovereignty;	Series 2 Book 7, The Shortage
EPF.2f	EPF.2f (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) describing how increased productivity affects costs of production and standards of living;	Series 2 Book 7, The Shortage
EPF.2g	EPF.2g (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) examining how investment in human capital, capital goods, and technology can improve productivity;	Series 2 Book 7, The Shortage
EPF.2i	EPF.2i (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) explaining why monopolies or collusion among sellers reduces competition and raises prices; and	Series 2 Book 7, The Shortage
EPF.3a	EPF.3a (EPF.3: The student will demonstrate knowledge of the price system by) analyzing the laws of supply and demand and the determinants of each;	Series 2 Book 3, The Good Deal
EPF.3c	EPF.3c (EPF.3: The student will demonstrate knowledge of the price system by) describing the elasticity of supply and demand; and	Series 2 Book 7, The Shortage
EPF.3d	EPF.3d (EPF.3: The student will demonstrate knowledge of the price system by) examining the purposes and implications of price ceilings and price floors.	Series 2 Book 7, The Shortage
EPF.4b	EPF.4b (EPF.4: The student will demonstrate knowledge of the many factors that affect income by) identifying the impact of human capital on production costs;	Series 2 Book 9, The Paycheck
EPF.4d	EPF.4d (EPF.4: The student will demonstrate knowledge of the many factors that affect income by) performing an analysis of expenses and financial aid required for continuing education to expand human capital; and	Series 2 Book 9, The Paycheck
EPF.4e	EPF.4e (EPF.4: The student will demonstrate knowledge of the many factors that affect income by) describing how changes in supply and demand for goods and services affect income.	Series 2 Book 9, The Paycheck
EPF.5d	EPF.5d (EPF.5: The student will demonstrate knowledge of a nation’s economic goals, including full employment, stable prices, and economic growth by) describing strategies for achieving national economic goals.	Series 2 Book 8, The Layoff
EPF.6e	EPF.6e (EPF.6: The student will demonstrate knowledge of the nation’s financial system by) comparing the U.S. monetary system with the international monetary system; and	Series 2 Book 8, The Layoff

Standard code	What it requires	Series 2 book(s)
EPF.7a	EPF.7a (EPF.7: The student will demonstrate knowledge of how fiscal policy influences employment, output, and prices by) describing government's role in stabilizing the economy through congressional spending and tax policy;	Series 2 Book 8, The Layoff
EPF.7c	EPF.7c (EPF.7: The student will demonstrate knowledge of how fiscal policy influences employment, output, and prices by) explaining balanced budget, deficit, and national debt.	Series 2 Book 8, The Layoff
EPF.8d	EPF.8d (EPF.8: The student will demonstrate knowledge of the role of government in a market economy by) explaining that governments redistribute wealth.	Series 2 Book 7, The Shortage
EPF.9a	EPF.9a (EPF.9: The student will demonstrate knowledge of the global economy by) explaining that when parties trade voluntarily, all benefit;	Series 2 Book 8, The Layoff
EPF.9b	EPF.9b (EPF.9: The student will demonstrate knowledge of the global economy by) distinguishing between absolute and comparative advantage;	Series 2 Book 8, The Layoff
EPF.9c	EPF.9c (EPF.9: The student will demonstrate knowledge of the global economy by) distinguishing between trade deficit and trade surplus;	Series 2 Book 8, The Layoff
EPF.9e	EPF.9e (EPF.9: The student will demonstrate knowledge of the global economy by) describing the costs and benefits of trade barriers;	Series 2 Book 8, The Layoff
EPF.9f	EPF.9f (EPF.9: The student will demonstrate knowledge of the global economy by) describing the effects of international trade agreements and the World Trade Organization; and	Series 2 Book 8, The Layoff
EPF.9g	EPF.9g (EPF.9: The student will demonstrate knowledge of the global economy by) explaining growing economic interdependence.	Series 2 Book 8, The Layoff
EPF.11a	EPF.11a (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) comparing the costs and benefits of purchasing vs. leasing a vehicle;	Series 2 Book 3, The Good Deal
EPF.11f	EPF.11f (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) calculating the cost of utilities, services, maintenance, and other residential expenses; and	Series 2 Book 11, The Budget
EPF.12c	EPF.12c (EPF.12: The student will demonstrate knowledge of banking transactions by) preparing all forms necessary for opening and maintaining a checking and a savings account;	Series 2 Book 10, The Account
EPF.12d	EPF.12d (EPF.12: The student will demonstrate knowledge of banking transactions by) reconciling bank statements;	Series 2 Book 10, The Account
EPF.13j	EPF.13j (EPF.13: The student will demonstrate knowledge of credit and loan functions by) comparing amortization schedules for a loan based on principal, time, annual percentage rate (APR), and different credit ratings.	Series 2 Book 13, The Long Shot
EPF.14d	EPF.14d (EPF.14: The student will demonstrate knowledge of the role of insurance in risk management by) examining potential ramifications of lifestyle choices on premiums, insurability, and employability.	Series 2 Book 15, The Keys, Again
EPF.15e	EPF.15e (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) exploring how tax structures affect individuals of different income levels;	Series 2 Book 5, The Benefit

Standard code	What it requires	Series 2 book(s)
EPF.16d	EPF.16d (EPF.16: The student will demonstrate knowledge of personal financial planning by) examining components and purposes of a personal net worth statement;	Series 2 Book 1, The Application
EPF.17a	EPF.17a (EPF.17: The student will demonstrate knowledge of investment and savings planning by) comparing the impact of simple interest vs. compound interest on savings;	Series 2 Book 14, The Long Haul
EPF.18c	EPF.18c (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying the purpose of the Free Application for Federal Student Aid (FAFSA) in determining eligibility for grants, scholarships, and loans and the essential information needed to complete it;	Series 2 Book 2, The Tuition Trap
EPF.18d	EPF.18d (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) describing types of aid which do not require repayment, including federal, state, and institutional grants;	Series 2 Book 2, The Tuition Trap
EPF.18e	EPF.18e (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) describing types of scholarships and identifying scholarship scams;	Series 2 Book 2, The Tuition Trap
EPF.18k	EPF.18k (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying the multiple pathways to postsecondary education and career preparedness;	Series 2 Book 2, The Tuition Trap
EPF.18l	EPF.18l (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying parts of a financial award letter;	Series 2 Book 2, The Tuition Trap
EPF.18m	EPF.18m (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying the student loan default rates of postsecondary institutions in Virginia;	Series 2 Book 9, The Paycheck

Standards not in Series 2

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

Standard code	What it requires
EPF.1b	EPF.1b (EPF.1: The student will demonstrate knowledge and integration of basic economic concepts and structures by) explaining that choices often have long-term, unintended consequences;
EPF.2c	EPF.2c (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) identifying the role of entrepreneurs;
EPF.4c	EPF.4c (EPF.4: The student will demonstrate knowledge of the many factors that affect income by) explaining the relationship between a person's own human capital and the resulting income potential;
EPF.6d	EPF.6d (EPF.6: The student will demonstrate knowledge of the nation's financial system by) identifying the tools of monetary policy (e.g., Fed funds rate);
EPF.8c	EPF.8c (EPF.8: The student will demonstrate knowledge of the role of government in a market economy by) providing examples of government regulation of the market; and
EPF.9d	EPF.9d (EPF.9: The student will demonstrate knowledge of the global economy by) explaining exchange rates and the impact of the strength of the dollar on economic decisions;
EPF.10d	EPF.10d (EPF.10: The student will develop consumer skills by) examining the importance of maintaining a system for personal financial records;
EPF.10e	EPF.10e (EPF.10: The student will develop consumer skills by) examining the impact of advertising and marketing on consumer demand and decision making in the global marketplace;
EPF.10g	EPF.10g (EPF.10: The student will develop consumer skills by) explaining consumer rights, responsibilities, remedies, and the importance of consumer vigilance; and
EPF.10h	EPF.10h (EPF.10: The student will develop consumer skills by) examining precautions for protecting identity and other personal information.
EPF.11c	EPF.11c (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) comparing the costs and benefits of renting vs. purchasing a residence;
EPF.12a	EPF.12a (EPF.12: The student will demonstrate knowledge of banking transactions by) evaluating services and related costs associated with personal banking;
EPF.13b	EPF.13b (EPF.13: The student will demonstrate knowledge of credit and loan functions by) analyzing credit card features and their impact on personal financial planning;
EPF.13d	EPF.13d (EPF.13: The student will demonstrate knowledge of credit and loan functions by) examining basic provisions of credit and loan laws;
EPF.13f	EPF.13f (EPF.13: The student will demonstrate knowledge of credit and loan functions by) identifying strategies for effective debt management, including sources of assistance;
EPF.13g	EPF.13g (EPF.13: The student will demonstrate knowledge of credit and loan functions by) explaining the ways to build and maintain a good credit rating and the ramifications of an individual's credit score;
EPF.14b	EPF.14b (EPF.14: The student will demonstrate knowledge of the role of insurance in risk management by) evaluating insurance as a risk management strategy;
EPF.15c	EPF.15c (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) investigating employee benefits and incentives (e.g., pretax savings opportunities);
EPF.15g	EPF.15g (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) explaining the content and purpose of a standard W-2 form;
EPF.15h	EPF.15h (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) completing standard employment tax forms; and
EPF.16b	EPF.16b (EPF.16: The student will demonstrate knowledge of personal financial planning by) identifying anticipated and unanticipated income and expenses;

Standard code	What it requires
EPF.16c	EPF.16c (EPF.16: The student will demonstrate knowledge of personal financial planning by) defining terminology associated with inheritance and estate planning;
EPF.17b	EPF.17b (EPF.17: The student will demonstrate knowledge of investment and savings planning by) comparing various options for investment and savings;
EPF.17c	EPF.17c (EPF.17: The student will demonstrate knowledge of investment and savings planning by) examining the fundamental workings of Social Security and the system's effects on retirement planning;
EPF.17e	EPF.17e (EPF.17: The student will demonstrate knowledge of investment and savings planning by) describing how the stock market works.
EPF.1c	EPF.1c (EPF.1: The student will demonstrate knowledge and integration of basic economic concepts and structures by) describing how effective decision making requires a comparison of the additional costs (marginal costs) and additional benefits (marginal benefits), using a cost- benefit analysis chart and PACED decision-making grid (i.e., state the problem; list alternatives; identify the criteria; evaluate the alternatives based on the criteria; make a decision) for economic and personal finance decisions;
EPF.2a	EPF.2a (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) describing how consumers, producers, workers, savers, investors, and citizens respond to incentives;
EPF.2e	EPF.2e (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) describing how costs and revenues affect profit and supply;
EPF.2h	EPF.2h (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) describing the effects of competition on producers, sellers, and consumers;
EPF.4a	EPF.4a (EPF.4: The student will demonstrate knowledge of the many factors that affect income by) examining the market value of a worker’s education, skills, training, knowledge, and credentials;
EPF.5a	EPF.5a (EPF.5: The student will demonstrate knowledge of a nation’s economic goals, including full employment, stable prices, and economic growth by) distinguishing among economic indicators, for example, gross domestic product (GDP), consumer price index (CPI), and unemployment rate;
EPF.5b	EPF.5b (EPF.5: The student will demonstrate knowledge of a nation’s economic goals, including full employment, stable prices, and economic growth by) analyzing the causes and effects of unemployment, inflation, and reduced economic growth;
EPF.5c	EPF.5c (EPF.5: The student will demonstrate knowledge of a nation’s economic goals, including full employment, stable prices, and economic growth by) describing the fluctuations of the business cycle and how economic indicators change throughout the business cycle; and
EPF.6a	EPF.6a (EPF.6: The student will demonstrate knowledge of the nation’s financial system by) comparing the role of money and currency;
EPF.6b	EPF.6b (EPF.6: The student will demonstrate knowledge of the nation’s financial system by) explaining the roles and types of financial markets and financial institutions;
EPF.6c	EPF.6c (EPF.6: The student will demonstrate knowledge of the nation’s financial system by) describing the purpose, structure, and function of the Federal Reserve System, including the role of monetary policy;
EPF.6f	EPF.6f (EPF.6: The student will demonstrate knowledge of the nation’s financial system by) explaining how certain historical events have influenced the banking system and other financial institutions.
EPF.7b	EPF.7b (EPF.7: The student will demonstrate knowledge of how fiscal policy influences employment, output, and prices by) describing sources of government revenue; and
EPF.8a	EPF.8a (EPF.8: The student will demonstrate knowledge of the role of government in a market economy by) identifying goods and services provided by government to benefit society;
EPF.8b	EPF.8b (EPF.8: The student will demonstrate knowledge of the role of government in a market economy by) identifying the role government plays in providing a legal structure to protect property rights and enforce contracts;

Standard code	What it requires
EPF.10a	EPF.10a (EPF.10: The student will develop consumer skills by) examining basic economic concepts (such as scarcity and opportunity cost) and their relation to product prices and consumer spending;
EPF.10f	EPF.10f (EPF.10: The student will develop consumer skills by) accessing reliable financial information from a variety of sources;
EPF.11b	EPF.11b (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) calculating the total costs of owning and operating a vehicle;
EPF.11e	EPF.11e (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) describing the process of purchasing a residence;
EPF.11g	EPF.11g (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) evaluating discretionary spending decisions.
EPF.12b	EPF.12b (EPF.12: The student will demonstrate knowledge of banking transactions by) differentiating among types of electronic monetary transactions;
EPF.12e	EPF.12e (EPF.12: The student will demonstrate knowledge of banking transactions by) comparing costs and benefits of online and traditional banking; and
EPF.12f	EPF.12f (EPF.12: The student will demonstrate knowledge of banking transactions by) examining how financial institutions affect personal financial planning.
EPF.13a	EPF.13a (EPF.13: The student will demonstrate knowledge of credit and loan functions by) evaluating the various methods of financing a purchase;
EPF.13c	EPF.13c (EPF.13: The student will demonstrate knowledge of credit and loan functions by) identifying qualifications needed to obtain credit and the information needed to complete a credit application;
EPF.13e	EPF.13e (EPF.13: The student will demonstrate knowledge of credit and loan functions by) comparing terms and conditions of various sources of consumer credit;
EPF.13i	EPF.13i (EPF.13: The student will demonstrate knowledge of credit and loan functions by) comparing the types of voluntary and involuntary bankruptcy and the implications of each; and
EPF.14a	EPF.14a (EPF.14: The student will demonstrate knowledge of the role of insurance in risk management by) identifying different ways to manage risk;
EPF.14c	EPF.14c (EPF.14: The student will demonstrate knowledge of the role of insurance in risk management by) distinguishing among the types, costs, and benefits of insurance coverage, including identity theft, automobile, life, property, and health; and
EPF.15a	EPF.15a (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) differentiating among sources of income;
EPF.15i	EPF.15i (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) describing information relevant to the completion of state and federal income tax forms.
EPF.16a	EPF.16a (EPF.16: The student will demonstrate knowledge of personal financial planning by) identifying short-term and long-term personal financial goals;
EPF.16e	EPF.16e (EPF.16: The student will demonstrate knowledge of personal financial planning by) developing a personal budget;
EPF.16f	EPF.16f (EPF.16: The student will demonstrate knowledge of personal financial planning by) investigating the effects of government actions and economic conditions on personal financial planning; and
EPF.16g	EPF.16g (EPF.16: The student will demonstrate knowledge of personal financial planning by) explaining how economics influences a personal financial plan.
EPF.18f	EPF.18f (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) examining types of student loans, including federal and private, and understanding the associated risks;
EPF.18h	EPF.18h (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) explaining repayment requirements and options for student loans, including income-appropriate repayment plans and options for loan forgiveness, cancellation, and discharge;

Standard code	What it requires
EPF.18i	EPF.18i (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) describing the options for borrowers struggling to make payments and the consequences of failure to repay student loans;
EPF.1d	EPF.1d (EPF.1: The student will demonstrate knowledge and integration of basic economic concepts and structures by) describing the factors of production;
EPF.1e	EPF.1e (EPF.1: The student will demonstrate knowledge and integration of basic economic concepts and structures by) comparing the characteristics and applications of market, command, traditional, and mixed economies; and
EPF.2d	EPF.2d (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) comparing the costs and benefits of different forms of business organization, including sole proprietorship, partnership, corporation, franchise, and cooperative;
EPF.2j	EPF.2j (EPF.2: The student will demonstrate knowledge of the role of producers and consumers in a market economy by) illustrating the circular flow of economic activity.
EPF.3b	EPF.3b (EPF.3: The student will demonstrate knowledge of the price system by) explaining how the interaction of supply and demand determines equilibrium price and wages;
EPF.15f	EPF.15f (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) computing local taxes on products and services;
EPF.18g	EPF.18g (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) examining the requirements to remain eligible for financial aid;
EPF.18j	EPF.18j (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) describing benefits, eligibility requirements, and tax implications of state- sponsored tax-advantage-qualified tuition plans as investment options for postsecondary education (e.g., Virginia529 Plan);
EPF.18n	EPF.18n (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) describing appropriate income levels needed to support student loan borrowing.