Virginia Standards Map: Money Nobody Taught You, Teen Edition

Virginia Economics and Personal Finance Standards of Learning (2019) · October 14, 2026

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

26	47	46
fully covered by a book	partially covered (needs your lesson)	not covered

26 of 119 fully covered · 47 partially · 46 not covered

Fully covered

Code	What the standard requires	Book and evidence
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;	Book 1, Ch. 5 (p. 98 digital / p. 53 print) and Ch. 12 (p. 249 digital / p. 119 print): Ray's panic sale costs him money, his partnership and two years of friendship.
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;	Book 10, Ch. 2 (p. 33 digital / p. 22 print); Book 11, Ch. 11 (p. 136 digital / p. 77 print): Tavo's candy business and the shop owners as 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;	Book 7, Ch. 6 "Name It" (p. 79 digital / p. 47 print); Book 2, Ch. 8 (p. 153 digital / p. 78 print); Book 14: Skills and credentials tied directly to what a worker can charge.
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);	Book 4 "The Fed Call"; Book 1: The Fed's policy rate and how it moves borrowing costs.
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	Book 5, Ch. 5 "The Fee Hunt" (p. 72 digital / p. 43 print); Book 6: Bank fee rules, deposit insurance and tax rules as real regulation examples.
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;	Book 1, Ch. 4 "What's a Yen, Anyway?" (p. 75 digital / p. 42 print): Exchange rates and strong vs. weak dollar effects on trips, exports and jobs.
EPF.10d	EPF.10d (EPF.10: The student will develop consumer skills by) examining the importance of maintaining a system for personal financial records;	Book 6 (the shoebox of receipts, W-2s): Keeping a records system for taxes and bills.
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;	Book 12, Ch. 5 "The Inspection" (p. 67 digital / p. 39 print); Book 2: Sales scripts, props and social-media hype.
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	Book 8, Ch. 3 "Hang Up" (p. 40 digital / p. 27 print); Book 3: "a federal law about debt collectors"
EPF.10h	EPF.10h (EPF.10: The student will develop consumer skills by) examining precautions for protecting identity and other personal information.	Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print): "A credit freeze actually works."
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;	Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print): Renting vs. buying compared with real numbers.

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Code	What the standard requires	Book and evidence
EPF.12a	EPF.12a (EPF.12: The student will demonstrate knowledge of banking transactions by) evaluating services and related costs associated with personal banking;	Book 5 (fee hunt, bank vs. credit union): Bank services and fees evaluated.
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;	Book 8, Ch. 2 "The Meter" (p. 27 digital / p. 20 print); Book 3, Ch. 7 (p. 136 digital / p. 69 print): Card APR, fees, minimum payment and grace period.
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;	Book 3 (credit reports, disputes); Book 8 (debt collection law): Fair Credit Reporting and Fair Debt Collection rules.
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;	Book 8; Book 3: Debt payoff strategy plus nonprofit credit counseling as a source of help.
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;	Book 3, Ch. 2 "Three Report Cards" (p. 38 digital / p. 23 print): Building and keeping a good score and what a score costs you.
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;	Book 9: Insurance as the way to handle risks you can't afford.
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);	Book 14 (401(k) match); Book 6: Employer match and pre-tax savings.
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;	Book 6: W-2 contents and purpose.
EPF.15h	EPF.15h (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) completing standard employment tax forms; and	Book 6, Ch. 2 (p. 28 digital / p. 20 print): "The W-4 sets your withholding. You can change it."
EPF.16b	EPF.16b (EPF.16: The student will demonstrate knowledge of personal financial planning by) identifying anticipated and unanticipated income and expenses;	Book 13, Ch. 7 (p. 88 digital / p. 51 print); Book 6, Ch. 5 (p. 67 digital / p. 39 print): Planned and surprise income and expenses tracked.
EPF.16c	EPF.16c (EPF.16: The student will demonstrate knowledge of personal financial planning by) defining terminology associated with inheritance and estate planning;	Book 15: Wills, beneficiaries, executors and estate terms.
EPF.17b	EPF.17b (EPF.17: The student will demonstrate knowledge of investment and savings planning by) comparing various options for investment and savings;	Books 5, 10, 11, 12: Savings accounts, CDs, index funds, stocks, gold compared.
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;	Book 14: How Social Security works and what it means for retirement.
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	Book 14; Book 10: 401(k) and IRA options for long-term planning.
EPF.17e	EPF.17e (EPF.17: The student will demonstrate knowledge of investment and savings planning by) describing how the stock market works.	Book 11, Ch. 7 "A Piece of Everything" (p. 90 digital / p. 53 print): How owning stock and index funds works.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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;	Books 2-14	Trade-offs shown constantly; the term opportunity cost and business/government scarcity not taught.
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;	Books 10, 14	Cost-benefit choices; no marginal analysis or PACED grid.
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;	Books 2, 5, 8, 10, 11	Consumer, worker and saver incentives; not all six groups (producers, citizens).
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;	Books 2, 5, 11	Costs and prices in the shop; link to supply missing.
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;	Books 7, 11	Competition for customers mentioned, not analyzed.
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;	Books 4, 7, 14	Credentials raise pay; no market-value analysis.
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;	Book 2 (CPI, unemployment)	Inflation and unemployment figures used; GDP and comparison of indicators missing.
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;	Book 2; Book 13	Causes and effects of inflation, a regional bust; reduced growth not explained.
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	Books 13, 4	Boom and bust shown; indicators across the cycle not described.
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;	Book 2	Money losing value; money vs. currency not compared.

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Code	What the standard requires	Book(s)	What is missing
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;	Books 5, 11	Banks, credit unions, stock market; no overview of financial markets.
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;	Books 1, 4	The Fed's purpose and monetary policy; structure (12 banks, Board) missing (required: "including").
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.	Books 2, 5	Inflation era and deposit insurance history touched.
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	Book 6	Income and payroll taxes as revenue; other sources not surveyed.
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;	Book 6	Public services mentioned; not identified systematically.
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;	Book 15; Book 4	Wills and deeds imply property rights; government's legal role not explained.
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;	Books 2, 5	Prices and spending; scarcity/opportunity cost link missing.
EPF.10b	EPF.10b (EPF.10: The student will develop consumer skills by) describing common types of contracts and the implications of each;	Books 4, 8	Mortgage and loan papers; types of contracts not described.
EPF.10c	EPF.10c (EPF.10: The student will develop consumer skills by) demonstrating comparison-shopping skills;	Book 5; Book 8	Comparing banks and loans; no comparison-shopping lesson for products.
EPF.10f	EPF.10f (EPF.10: The student will develop consumer skills by) accessing reliable financial information from a variety of sources;	Books 3, 12	Official sources (CFPB, FTC, AnnualCreditReport.com) cited; evaluating reliability not taught.
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;	Books 8, 3	Car loan costs; full ownership costs (insurance, gas, upkeep) not totaled.
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;	Books 3, 4	Landlord screening and rent; the renting process not described.
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;	Book 4	Mortgage, down payment, rate lock; full purchase process (offer, inspection, closing) missing.
EPF.11g	EPF.11g (EPF.11: The student will demonstrate knowledge of planning for living and leisure expenses by) evaluating discretionary spending decisions.	Books 10, 14	Spending vs. saving choices; not a discretionary spending evaluation.
EPF.12b	EPF.12b (EPF.12: The student will demonstrate knowledge of banking transactions by) differentiating among types of electronic monetary transactions;	Books 1, 5	Debit, Cash App, direct deposit; not differentiated.

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Code	What the standard requires	Book(s)	What is missing
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	Book 2	Online bank mentioned; not compared to traditional.
EPF.12f	EPF.12f (EPF.12: The student will demonstrate knowledge of banking transactions by) examining how financial institutions affect personal financial planning.	Book 5	Credit union vs. bank effect on a plan.
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;	Books 4, 8, 3	Mortgage, card, store financing; methods not evaluated side by side.
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;	Books 3, 4	What lenders check; credit application info not listed.
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;	Books 3, 8	Card and store credit terms; sources not compared broadly.
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;	Book 3; Book 9	Secured card; secured vs. unsecured loans not compared.
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	Book 3; Book 13	Bankruptcy on credit reports, a company bankruptcy; voluntary vs. involuntary not compared.
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;	Book 9	Insurance and emergency fund; other risk methods (avoid, reduce, retain) not named.
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	Book 9; Book 3	Auto, health, property, life covered; identity-theft insurance (required) missing.
EPF.15a	EPF.15a (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) differentiating among sources of income;	Books 6, 7, 14	Wages, tips, business income; not differentiated as sources.
EPF.15b	EPF.15b (EPF.15: The student will demonstrate knowledge of income earning, taxes, and reporting by) calculating gross and net pay;	Book 6	Gross pay and withholding; net pay not calculated.
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;	Book 6	Federal income and payroll taxes; state/local barely, and Texas framing.
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.	Book 6	Filing and refunds; information for tax forms not described.
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;	Books 10, 14	Saving targets; no written short/long-term goals.
EPF.16e	EPF.16e (EPF.16: The student will demonstrate knowledge of personal financial planning by) developing a personal budget;	Books 13, 6	Plans and tracking; no personal budget developed.

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Code	What the standard requires	Book(s)	What is missing
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	Books 1, 2, 4	Fed rates and inflation affect plans.
EPF.16g	EPF.16g (EPF.16: The student will demonstrate knowledge of personal financial planning by) explaining how economics influences a personal financial plan.	Book 1, Book 2	Economics drives rates and prices in the plan; not stated as a planning principle.
EPF.18a	EPF.18a (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying costs and benefits of postsecondary education;	Book 8	Student debt costs; benefits of postsecondary education not weighed.
EPF.18b	EPF.18b (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying sources of postsecondary education funding;	Book 8	Loans only.
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;	Book 8, Ch. 4 "The Payment" (p. 52 digital / p. 33 print)	Student loans and their burden; federal vs. private (required) not compared.
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;	Book 8	Public Service Loan Forgiveness; income-driven plans, cancellation and discharge missing.
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;	Book 8	Struggling with payments shown; options and default consequences 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.

EPF.1a · Books 2-14
Ask: The books show trade-offs again and again. What is the name for what you give up?
10 min: Students define opportunity cost and give one example each for a person, a business and a government.

EPF.1c · Books 10, 14
Ask: Books 10 and 14 show cost-benefit choices. How does a decision grid help?
10 min: Students use a PACED grid (problem, alternatives, criteria, evaluate, decide) on one choice.

EPF.2a · Books 2, 5, 8, 10, 11
Ask: Books 2, 5, 8, 10 and 11 show incentives for consumers, workers and savers. What about producers and citizens?
10 min: Students list one incentive for each of six groups.

EPF.2e · Books 2, 5, 11
Ask: Books 2, 5 and 11 show costs and prices in the shop. How do costs change supply?
10 min: Students show how a cost increase shifts supply and changes price.

EPF.2h · Books 7, 11
Ask: Books 7 and 11 mention competing for customers. What does competition do to prices and quality?
10 min: Students compare a market with one seller vs. many sellers.

EPF.4a · Books 4, 7, 14
Ask: Books 4, 7 and 14 show credentials raising pay. What sets the market value of a skill?
10 min: Students explain why two jobs pay differently using supply and demand for skills.

EPF.5a · Book 2 (CPI, unemployment)
Ask: Book 2 uses CPI and unemployment. What is GDP?

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10 min: Students compare GDP, CPI and unemployment as signals of the economy.

EPF.5b · Book 2; Book 13
Ask: Books 2 and 13 show inflation and a regional bust. How do they slow growth?
10 min: Students list causes and effects of inflation and of a downturn.

EPF.5c · Books 13, 4
Ask: Books 13 and 4 show boom and bust. What happens to indicators across the cycle?
10 min: Students chart GDP, jobs and prices in each phase of the cycle.

EPF.6a · Book 2
Ask: Book 2 shows money losing value. Is money the same as currency?
10 min: Students compare money and currency and list the functions of money.

EPF.6b · Books 5, 11
Ask: Books 5 and 11 show banks, credit unions and the stock market. What other financial markets exist?
10 min: Students match banks, credit unions, stock and bond markets to what each does.

EPF.6c · Books 1, 4
Ask: Books 1 and 4 explain the Fed's purpose and policy. How is it built?
10 min: Students sketch the Fed's structure (Board of Governors, 12 regional banks, FOMC).

EPF.6f · Books 2, 5
Ask: Books 2 and 5 touch the inflation era and deposit insurance history. How have banks changed over time?
10 min: Students build a short timeline of three changes in U.S. banking.

EPF.7b · Book 6
Ask: Book 6 shows income and payroll taxes as revenue. Where else does government get money?
10 min: Students list revenue sources (sales, property, corporate taxes, fees, borrowing).

EPF.8a · Book 6
Ask: Book 6 mentions public services. Which goods and services does government provide?
10 min: Students list public goods and services and why markets underprovide them.

EPF.8b · Book 15; Book 4
Ask: Book 15 shows wills and Book 4 shows deeds. How does government protect property?
10 min: Students explain how laws and courts enforce property rights and contracts.

EPF.10a · Books 2, 5
Ask: Books 2 and 5 show prices and spending. How do scarcity and opportunity cost shape buying?
10 min: Students apply scarcity and opportunity cost to one purchase.

EPF.10b · Books 4, 8
Ask: Books 4 and 8 show mortgage and loan papers. What other contracts do consumers sign?
10 min: Students describe leases, phone plans and service contracts in one line each.

EPF.10c · Book 5; Book 8
Ask: Books 5 and 8 compare banks and loans. How do you comparison shop for a product?
10 min: Students compare one product at three stores on price, quality and return policy.

EPF.10f · Books 3, 12
Ask: Books 3 and 12 cite the CFPB, FTC and AnnualCreditReport.com. How do you judge a source?
10 min: Students rate two sources on author, date, purpose and evidence.

EPF.11b · Books 8, 3
Ask: Books 8 and 3 show car loan costs. What does owning a car really cost?
10 min: Students total a month of loan, insurance, gas and upkeep.

EPF.11d · Books 3, 4
Ask: Books 3 and 4 show landlord screening and rent. What are the steps to rent?
10 min: Students order the renting process (search, apply, lease, deposit, move-in check).

EPF.11e · Book 4
Ask: Book 4 shows a mortgage, down payment and rate lock. What are the steps to buy?
10 min: Students order offer, inspection, appraisal, financing and closing.

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EPF.11g · Books 10, 14
Ask: Books 10 and 14 show spending vs. saving. How much discretionary spending is okay?
10 min: Students review a made-up budget and judge its discretionary spending.

EPF.12b · Books 1, 5
Ask: Books 1 and 5 show debit, Cash App and direct deposit. How do they differ?
10 min: Students compare debit, payment apps, direct deposit and checks.

EPF.12e · Book 2
Ask: Book 2 mentions an online bank. How does it compare to a branch bank?
10 min: Students compare online and traditional banks on fees, rates and service.

EPF.12f · Book 5
Ask: Book 5 shows a credit union vs. a bank. How does that choice affect a plan?
10 min: Students show how fees and rates at each change a yearly cost.

EPF.13a · Books 4, 8, 3
Ask: Books 4, 8 and 3 show mortgages, cards and store financing. Which is best for what?
10 min: Students evaluate three financing methods for one purchase.

EPF.13c · Books 3, 4
Ask: Books 3 and 4 show what lenders check. What goes on a credit application?
10 min: Students list application info (income, employer, debts, ID).

EPF.13e · Books 3, 8
Ask: Books 3 and 8 show card and store terms. How do credit sources compare?
10 min: Students rank five credit sources by cost and terms.

EPF.13h · Book 3; Book 9
Ask: Book 3 shows a secured card. How do secured and unsecured loans compare?
10 min: Students compare rates and risk for secured vs. unsecured loans.

EPF.13i · Book 3; Book 13
Ask: Books 3 and 13 show bankruptcy. What is voluntary vs. involuntary bankruptcy?
10 min: Students define both and list one consequence each.

EPF.14a · Book 9
Ask: Book 9 shows insurance and emergency funds. What other ways manage risk?
10 min: Students sort four risks into avoid, reduce, retain or transfer.

EPF.14c · Book 9; Book 3
Ask: Books 9 and 3 cover auto, health, property and life insurance. What is identity-theft insurance?
10 min: Students list what identity-theft insurance covers and compare it to free protections.

EPF.15a · Books 6, 7, 14
Ask: Books 6, 7 and 14 show wages, tips and business income. How do sources differ?
10 min: Students sort income examples by source and tax treatment.

EPF.15b · Book 6
Ask: Book 6 shows gross pay and withholding. What is net pay?
10 min: Students compute net pay from a made-up gross and deductions.

EPF.15d · Book 6
Ask: Book 6 shows federal and payroll taxes, set in Texas. What does Virginia collect?
10 min: Students list federal, state and local taxes a Virginia worker pays.

EPF.15i · Book 6
Ask: Book 6 shows filing and refunds. What information do you need to file?
10 min: Students list documents for filing (W-2, 1099, ID, bank info).

EPF.16a · Books 10, 14
Ask: Books 10 and 14 show savings targets. What are your goals?
10 min: Students write one short-term and one long-term goal with amounts and dates.

EPF.16e · Books 13, 6
Ask: Books 13 and 6 show plans and tracking. Can you build a budget?

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10 min: Students build a personal budget from a made-up income.

EPF.16f · Books 1, 2, 4
Ask: Books 1, 2 and 4 show rates and inflation affecting plans. How would you adjust?
10 min: Students revise a plan for a rate rise and higher prices.

EPF.16g · Book 1, Book 2
Ask: Books 1 and 2 show economics driving rates and prices. Why plan with the economy in mind?
10 min: Students write one planning rule based on the economy.

EPF.18a · Book 8
Ask: Book 8 shows student debt costs. What are the benefits of more education?
10 min: Students weigh cost vs. benefits of two postsecondary paths.

EPF.18b · Book 8
Ask: Book 8 covers loans. What other sources pay for school?
10 min: Students list grants, scholarships, work-study and savings.

EPF.18f · Book 8, Ch. 4 "The Payment" (p. 52 digital / p. 33 print)
Ask: Book 8, Ch. 4 (p. 52 digital / p. 33 print) shows the student loan burden. How do federal and private loans compare?
10 min: Students compare federal and private loans on rate and protections.

EPF.18h · Book 8
Ask: Book 8 covers Public Service Loan Forgiveness. What other relief exists?
10 min: Students define income-driven repayment, cancellation and discharge.

EPF.18i · Book 8
Ask: Book 8 shows struggling with payments. What are your options, and what if you default?
10 min: Students list options (deferment, forbearance, IDR) and two default consequences.

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Code	What the standard requires
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.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.
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;
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.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;
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;
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
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.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;
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.3c	EPF.3c (EPF.3: The student will demonstrate knowledge of the price system by) describing the elasticity of supply and demand; and
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.
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;
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
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.
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.
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
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;
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.
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.
EPF.9a	EPF.9a (EPF.9: The student will demonstrate knowledge of the global economy by) explaining that when parties trade voluntarily, all benefit;

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Code	What the standard requires
EPF.9b	EPF.9b (EPF.9: The student will demonstrate knowledge of the global economy by) distinguishing between absolute and comparative advantage;
EPF.9c	EPF.9c (EPF.9: The student will demonstrate knowledge of the global economy by) distinguishing between trade deficit and trade surplus;
EPF.9e	EPF.9e (EPF.9: The student will demonstrate knowledge of the global economy by) describing the costs and benefits of trade barriers;
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
EPF.9g	EPF.9g (EPF.9: The student will demonstrate knowledge of the global economy by) explaining growing economic interdependence.
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;
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
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;
EPF.12d	EPF.12d (EPF.12: The student will demonstrate knowledge of banking transactions by) reconciling bank statements;
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.
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.
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;
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.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;
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;
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;
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;
EPF.18e	EPF.18e (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) describing types of scholarships and identifying scholarship scams;
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.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;
EPF.18l	EPF.18l (EPF.18: The student will demonstrate knowledge of financing postsecondary education by) identifying parts of a financial award letter;
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;

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Code	What the standard requires
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.

Texas details in the books

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

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

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

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

• EPF.18m asks for student loan default rates at Virginia colleges and EPF.17d names the Virginia529 Plan; the books have no Virginia content.

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

Questions or corrections: Email support.

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