Washington Standards Map: Money Nobody Taught You, Teen Edition

Washington Financial Education K-12 Learning Standards (2016) · October 14, 2026

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

18	7	1
fully covered by a book	partially covered (needs your lesson)	not covered

18 of 26 fully covered · 7 partially · 1 not covered

Fully covered

Code	What the standard requires	Book and evidence
9.SS-12.SS (standard 1)	Develop a plan for spending and saving.	Books 4, 13: Spending and saving plan.
9.SS-12.SS (standard 3)	Describe how to use different payment methods.	Book 5: Cash, debit, credit, checks, apps.
9.SS-12.SS (standard 4)	Apply consumer skills to spending and saving decisions.	Books 12, 13: Comparison shopping and smart buying.
9.CD-12.CD (standard 1)	Analyze the costs and benefits of various types of credit.	Books 3, 8: Costs and benefits of cards and loans.
9.CD-12.CD (standard 2)	Summarize a borrower’s rights and responsibilities related to credit reports.	Book 3: Free reports, disputes, responsibilities.
9.CD-12.CD (standard 3)	Apply strategies to avoid or correct debt management problems.	Book 8: Avoiding and fixing debt problems.
9.EI-12.EI (standard 1)	Explore job and career options.	Book 7: Careers and pay.
9.EI-12.EI (standard 2)	Compare sources of personal income and compensation.	Books 6, 7: Wages, salary, tips, benefits.
9.EI-12.EI (standard 3)	Analyze factors that affect net income.	Book 6: Taxes and deductions on net pay.
9.I-12.I (standard 1)	Explain how investing may build wealth and help meet financial goals.	Books 10, 11: Investing builds wealth for goals.
9.I-12.I (standard 2)	Evaluate investment alternatives.	Books 10, 14: Comparing stocks, bonds, funds.
9.I-12.I (standard 4)	Investigate how agencies protect investors and regulate financial markets and products.	Books 12, 14: SEC and state regulators protect investors.
9.RM-12.RM (standard 1)	Identify common types of risks and basic risk management methods.	Book 9: Risks and accept, reduce, transfer.
9.RM-12.RM (standard 2)	Justify reasons to use property and liability insurance.	Book 9: Auto, renters and liability.
9.FD-12.FD (standard 1)	Recognize the responsibilities associated with personal financial decisions.	Books 12, 13: Owning money decisions.
9.FD-12.FD (standard 2)	Use reliable resources when making financial decisions.	Books 12, 14: Checking sources.

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Code	What the standard requires	Book and evidence
9.FD-12.FD (standard 7)	Control personal information.	Books 12, 3: Guarding personal info.
9.FD-12.FD (standard 8)	Use a personal financial plan or budget.	Book 4: Using a budget.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
9.CD-12.CD (standard 4)	Summarize major consumer credit laws.	Book 3	Dispute rights; credit laws thin.
9.I-12.I (standard 3)	Demonstrate how to buy and sell investments.	Books 10, 11	Opening a 401(k) or IRA and buying funds; brokerage trades thin.
9.RM-12.RM (standard 3)	Justify reasons to use health, disability, long-term care, and life insurance.	Book 9	Health and life; disability and long-term care thin.
9.FD-12.FD (standard 3)	Summarize major consumer protection laws.	Books 3, 12	FTC, CFPB; laws thin.
9.FD-12.FD (standard 4)	Make criterion-based financial decisions by systematically considering alternatives and consequences.	Book 13	Comparing options; systematic criteria thin.
9.FD-12.FD (standard 5)	Apply communication strategies when discussing financial issues.	Books 4, 15	Family money talks.
9.FD-12.FD (standard 6)	Analyze the requirements of contractual obligations.	Books 3, 13	Reading loan terms and leases.

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.

9.CD-12.CD (standard 4) · Book 3
Ask: Book 3 shows dispute rights. What are the major credit laws?
10 min: Students match three credit laws to what each does.

9.I-12.I (standard 3) · Books 10, 11
Ask: Books 10 and 11 show opening a 401(k) or IRA. How do you trade in a brokerage account?
10 min: Students list steps to buy and sell a fund in a brokerage account.

9.RM-12.RM (standard 3) · Book 9
Ask: Book 9 covers health and life insurance. Why buy disability and long-term care?
10 min: Students justify each of four insurance types for a made-up person.

9.FD-12.FD (standard 3) · Books 3, 12
Ask: Books 3 and 12 show the FTC and CFPB. What laws back them up?
10 min: Students summarize three consumer laws in one line each.

9.FD-12.FD (standard 4) · Book 13
Ask: Book 13 shows comparing options. How do you set criteria first?
10 min: Students build a decision grid with weighted criteria for one choice.

9.FD-12.FD (standard 5) · Books 4, 15
Ask: Books 4 and 15 show family money talks. How do you talk about money calmly?
10 min: Pairs role-play a money talk using "I" statements and one shared goal.

9.FD-12.FD (standard 6) · Books 3, 13
Ask: Books 3 and 13 show loan terms and leases. What does signing commit you to?
10 min: Students list obligations in a sample lease and what happens if broken.

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Not covered

Code	What the standard requires
9.SS-12.SS (standard 2)	Develop a system for keeping and using financial records.

Texas details in the books

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

• Book 6: "Texas doesn't have a state income tax." Washington also has no tax on wages, so the point holds, but the line names Texas.

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

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

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

• Washington has no tax on wages (it has a capital gains tax), so Book 6's point mostly holds, though the line names Texas.

Source: https://ospi.k12.wa.us/sites/default/files/2023-08/fek-12learningstandardsoct2016.pdf

Questions or corrections: Email support.

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