Finished-book check · Nov 12, 2026

BOTH SERIES

71 of 85

fully covered · 14 partial

West Virginia standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 36 of 85, with 28 partly covered.
Series 2 fully covers 39 and partly covers 14.
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.

West 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.

WVDE Personal Finance (course 1451) content standards, as listed in the 2026-2031 instructional materials Specific Evaluation Criteria workbook (standards 1451.1.1-1451.7.5).

Official source: https://wvde.us/media/8432/personal-finance-criteriaxlsx

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.

26 out of 85 standards addressed in Series 2 (31%) · Series 1 today: 36 of 85 fully covered

Improvement over Series 1 Series 1 fully covers 36 of 85 West Virginia standards today. Series 2 addresses 22 more that Series 1 does not fully cover.

26	22	59
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)
1451.2.4	1451.2.4 Read a pay stub and describe the different deductions.	Series 2 Book 5, The Benefit
1451.4.1	1451.4.1 Classify expenses into needs or wants (e.g., living expenses, transportation, food, hobbies, entertainment, etc.).	Series 2 Book 3, The Good Deal
1451.6.7	1451.6.7 Explain how external influences (e.g., peers, family, or social media) can impact personal savings decisions.	Series 2 Book 11, The Budget
1451.7.3	1451.7.3 Read a pay stub and describe the different tax deductions and identify what types of income are taxed.	Series 2 Book 5, The Benefit
1451.1.1	1451.1.1 Identify different available career pathways and their educational requirements.	Series 2 Book 2, The Tuition Trap
1451.1.3	1451.1.3 Investigate ways to finance postsecondary education, certificates, training, armed forces, and workplace skills.	Series 2 Book 2, The Tuition Trap
1451.1.5	1451.1.5 Analyze the relationship between careers, education, pay, and unemployment.	Series 2 Book 2, The Tuition Trap
1451.4.9	1451.4.9 Construct, utilize, and monitor a budget to allocate current income to necessary and desired spending including estimates for both fixed and variable expenses.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
1451.6.9	1451.6.9 Find the current rate paid on CDs at a bank and calculate the expected real rate after inflation.	Series 2 Book 1, The Application
1451.6.16	1451.6.16 Explain how target date retirement funds reallocate investments over time to meet their investment objectives.	Series 2 Book 4, The Guarantee
1451.1.4	1451.1.4 Examine and understand financial aid opportunities (e.g., FASFA, SAI, state and local scholarships or grants, etc.).	Series 2 Book 2, The Tuition Trap
1451.1.6	1451.1.6 Discuss traditional and non-traditional roles in the workforce.	Series 2 Book 2, The Tuition Trap; Series 2 Book 9, The Paycheck

Standard code	What it requires	Series 2 book(s)
1451.1.7	1451.1.7 Develop a resume showing skills, experiences, and education that can be used when applying for a job, scholarship, or college.	Series 2 Book 2, The Tuition Trap
1451.1.8	1451.1.8 Differentiate between hard and soft skills.	Series 2 Book 2, The Tuition Trap
1451.1.9	1451.1.9 Demonstrate interview skills and workplace expectations.	Series 2 Book 2, The Tuition Trap
1451.1.11	1451.1.11 Explain the benefits of joining a professional organization and identify professional organizations that could help you grow in your career related to its costs.	Series 2 Book 2, The Tuition Trap; Series 2 Book 9, The Paycheck
1451.2.2	1451.2.2 Explain the difference between earned and unearned income.	Series 2 Book 9, The Paycheck
1451.3.10	1451.3.10 Compare the costs of cashing a check with various third parties, such as banks or credit unions, check cashing services and retail outlets.	Series 2 Book 10, The Account
1451.4.11	1451.4.11 Identify specific steps one should take when researching charitable/non-profit organizations and the benefits of philanthropy.	Series 2 Book 5, The Benefit
1451.5.10	1451.5.10 Compare what happens if a borrower fails to make required payments on a secured loan, such as an auto loan or a home mortgage, versus failing to pay with a credit card account.	Series 2 Book 13, The Long Shot
1451.5.13	1451.5.13 Describe the purpose of bankruptcy laws.	Series 2 Book 13, The Long Shot
1451.5.14	1451.5.14 Investigate the effects of bankruptcy on assets, employment, and future access to credit.	Series 2 Book 13, The Long Shot
1451.6.10	1451.6.10 Explain why bonds are longer maturities generally earn a higher return than short-term bonds.	Series 2 Book 4, The Guarantee; Series 2 Book 14, The Long Haul
1451.6.12	1451.6.12 Explain why the expected rate of return on a value stock or mutual fund is likely to be lower than that of a growth stock or mutual fund.	Series 2 Book 4, The Guarantee
1451.6.14	1451.6.14 Predict what could happen to the price of the stock if new information is reported about the company or its products.	Series 2 Book 14, The Long Haul
1451.6.17	1451.6.17 Compare tax rates paid on interest income versus short- and long-term capital gains.	Series 2 Book 9, The Paycheck

Standards not in Series 2

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

Standard code	What it requires
1451.2.6	1451.2.6 Explain how using payday loans can cause a cycle of debt.
1451.2.7	1451.2.7 Explain how some income is reported on an IRS form W-2 and some are reported on an IRS Form 1099
1451.3.1	1451.3.1 Research financial services provided by banking institutions.
1451.3.2	1451.3.2 Explain the difference between a checking and a savings account.
1451.3.5	1451.3.5 Demonstrate familiarity with online and electronic banking procedures (e.g., recurring payments, bill payments, transfers, bank statements, etc.).
1451.3.6	1451.3.6 Discuss the costs and benefits of using alternative financial services relative to traditional banking.
1451.3.7	1451.3.7 Exhibit understanding of credit and/or debit cards.
1451.3.8	1451.3.8 Explain forms of financial exchange (cash, credit, debit, electronic fund transfer, foreign, etc.).
1451.4.2	1451.4.2 Identify short-term and long-term financial goals.
1451.4.3	1451.4.3 Evaluate price, quality, product information, and payment options.
1451.4.7	1451.4.7 Describe basic budgeting strategies including the paying yourself first strategy.
1451.4.8	1451.4.8 Evaluate the advantages of using budgeting tools such as spreadsheets or apps.
1451.4.10	1451.4.10 Explain the method of adjusting a budget for unexpected expenses or emergencies.
1451.5.1	1451.5.1 Explain how a borrower’s credit score can impact their cost of credit and their ability to obtain credit.
1451.5.8	1451.5.8 Describe how failing to repay a loan can negatively impact a person’s finances and life.
1451.5.9	1451.5.9 Enumerate the components of a credit report, how long each data type is retained, what type of organizations can review credit reports (e.g., landlords, banks, employers, insurance, cell phone, etc.), and how one’s credit score can impact a person’s finances and life.
1451.5.11	1451.5.11 Understand the importance of reviewing one’s credit report and the steps to take to find and dispute errors.
1451.5.12	1451.5.12 Create a plan for a person who is having difficulty repaying debt or increasing their credit score.
1451.6.1	1451.6.1 Describe how saving and investing are different.
1451.6.4	1451.6.4 Explain how the savings strategy “pay yourself first” can help people achieve their saving goals.
1451.6.5	1451.6.5 Recognize the impact of inflation on savings.
1451.6.6	1451.6.6 Understand why it is important to maintain an emergency fund.
1451.6.13	1451.6.13 Describe the impact of inflation on prices over time.
1451.6.15	1451.6.15 Discuss the pros and cons of investing in a diversified mutual fund versus investing in a small number of individual stocks.
1451.6.18	1451.6.18 Describe the advantages of investing through a tax-deferred account such as an IRA or 401(k) versus a taxable account.
1451.6.21	1451.6.21 Differentiate between types of insurance (e.g., homeowner’s, automobile, accidental, disability, and life).
1451.6.22	1451.6.22 Explain different factors that impact insurance premiums, deductibles, and out-of-pocket costs.

Standard code	What it requires
1451.6.24	1451.6.24 Describe conditions under which individuals should and should not disclose their Social Security Number (SSN), account numbers, or other sensitive information.
1451.6.25	1451.6.25 Provide examples of how online behavior, email and text message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identity theft, and fraud and identity theft victim steps and strategies.
1451.6.26	1451.6.26 Recommend strategies to reduce the risk of identity theft and financial fraud.
1451.7.1	1451.7.1 Explain where income taxes are collected from and how they provide revenue for public expenses.
1451.7.4	1451.7.4 Analyze how different IRS Forms affect tax reporting.
1451.1.2	1451.1.2 Analyze potential careers based on salary, stability, growth, training, and responsibilities (e.g., gig, business ownership, freelance, uber, delivery service, etc.).
1451.1.10	1451.1.10 Contextualize the minimum and median wage in your state.
1451.2.1	1451.2.1 Differentiate between sources of income (e.g., wage, salary, rents, entrepreneurship, disability, business profits, retirement, investments).
1451.2.3	1451.2.3 Complete the IRS employment forms.
1451.2.5	1451.2.5 Differentiate between gross, net, and taxable income.
1451.3.3	1451.3.3 Prepare bank account documents (e.g., checks deposit/withdraw slips, endorsements, etc.).
1451.3.9	1451.3.9 Explain the time value of money.
1451.4.4	1451.4.4 Understand the influences on spending and practices of a wise consumer who knows consumer rights and responsibilities (financial constraints, personal preferences, unique needs, peer pressure, warranties, specials, and advertising).
1451.4.5	1451.4.5 Analyze the pros and cons of buying versus renting/leasing.
1451.5.2	1451.5.2 Explain key components of the Fair Credit Reporting Act and how it impacts lenders and borrowers and identify the primary organizations that maintain and provide consumer credit reports.
1451.5.3	1451.5.3 Explain how credit card grace periods, methods of interest calculation, payments, and fee affect borrowing.
1451.5.4	1451.5.4 Give examples of unsecured and secured loans.
1451.5.5	1451.5.5 Differentiate adjustable rate and fixed rate loans (e.g., balloon payments, mortgages, etc.).
1451.5.6	1451.5.6 Identify and analyze examples of loans with various down payment scenarios, the effect on loans, and repayment motivation incentives.
1451.5.7	1451.5.7 Calculate how much an auto loan will cost given special offers as well as standard factors such as down payment, APR, and term.
1451.6.2	1451.6.2 Compare the features of regular savings accounts, money market accounts, and CDs.
1451.6.3	1451.6.3 Select a preferred location for a savings account based on a comparison of interest rates and fees at different types of financial instructions.
1451.6.8	1451.6.8 Identify strategies to manage psychological and emotional obstacles of saving.
1451.6.11	1451.6.11 Investigate the long-run average rates of returns on small company stocks, large company stocks, corporate bonds, and Treasury bonds.
1451.6.19	1451.6.19 Investigate the contribution limits and tax advantages of a traditional IRA versus a Roth IRA.
1451.6.20	1451.6.20 Analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance to prevent risk, liabilities, and/or loss.
1451.7.2	1451.7.2 Identify which level(s) of government typically receive(s) the tax revenue for income taxes, payroll taxes, property taxes, and sales taxes.

Standard code	What it requires
1451.1.12	1451.1.12 Discuss how state unemployment programs can help reduce economic hardship caused by job losses during a recession or pandemic.
1451.3.4	1451.3.4 Reconcile a bank statement and maintain financial records.
1451.4.6	1451.4.6 Explain how having a system for financial record keeping can make it easier to make financial decisions.
1451.6.23	1451.6.23 Research the funding structure for state-, federal-, and government-based insurance programs and whom they cover.
1451.7.5	1451.7.5 Complete a 1040 Tax Form.