Finished-book check · Nov 12, 2026

BOTH SERIES

22 of 45

fully covered · 23 partial

Wisconsin standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 7 of 45, with 34 partly covered.
Series 2 fully covers 17 and partly covers 22.
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.

Wisconsin 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.

Wisconsin Standards for Personal Financial Literacy (2020), grade 9-12 (h) performance indicators; EE1.a.h has two learning priorities (career development; deductions and taxes); CD1.a.h is printed as "CD1.a.e" in the 9-12 column.

Official source:
https://dpi.wi.gov/sites/default/files/imce/standards/New%20pdfs/PersonalFinancialLiteracyStandards2020.pdf

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.

15 out of 45 standards addressed in Series 2 (33%) · Series 1 today: 7 of 45 fully covered

Improvement over Series 1 Series 1 fully covers 7 of 45 Wisconsin standards today. Series 2 addresses 13 more that Series 1 does not fully cover.

15	13	30
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)
PFL.SI1.e.h	Explain the role that government agencies play in protecting deposits (e.g., Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA)).	Series 2 Book 1, The Application
PFL.RMI1.b.h	Evaluate examples of personal financial decisions that prevent consumers from acquiring necessary goods and services (e.g., ability to acquire with cash or credit based upon credit score).	Series 2 Book 11, The Budget
PFL.FM1.c.h	Perform a cost-benefit analysis on a real-world situation.	Series 2 Book 3, The Good Deal
PFL.FM2.a.h	Assess the impact of individual values and behaviors on financial decisions and goals.	Series 2 Book 3, The Good Deal
PFL.FM2.b.h	Evaluate strategies individuals use to manage emotions impacting financial decisions.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee
PFL.FM2.e.h	Describe how to incorporate philanthropic opportunities into personal financial goals.	Series 2 Book 5, The Benefit
PFL.FM3.c.h	Appraise a user agreement for common financial websites and applications. Evaluate benefits and costs of exclusively online banking.	Series 2 Book 3, The Good Deal
PFL.EE1.b.h	Assess ways workers are compensated in different industries and sectors (i.e., fringe benefits, wages, pension plan, hourly or salaried).	Series 2 Book 5, The Benefit
PFL.EE2.a.h	Assess how people's willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market. Compare the employment rates of workers with different skills. Evaluate the return on investment of the preparation requirements for different career pathways.	Series 2 Book 2, The Tuition Trap

Standard code	What it requires	Series 2 book(s)
PFL.MM1.a.h	Prepare a budget or spending plan that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.	Series 2 Book 3, The Good Deal; Series 2 Book 4, The Guarantee; Series 2 Book 5, The Benefit
PFL.MM2.c.h	Compare online and mobile systems or applications used as a means of alternative currency.	Series 2 Book 3, The Good Deal
PFL.FM1.b.h	Evaluate the functions and value of money in the United States (e.g., how the value is based upon the strength and credit of the government/issuing body). Identify the function of the foreign exchange market to establish a relative value of different currencies and the process that changes in currency values may have on purchasing power in relationship to the cost of goods and services in a global marketplace.	Series 2 Book 10, The Account
PFL.FM3.b.h	Assess actions and data as beneficial or detrimental to a financial digital footprint. Strategize ways to optimize a financial digital footprint.	Series 2 Book 4, The Guarantee; Series 2 Book 6, The Claim
PFL.EE1.a.h (career development)	Prioritize potential occupations based upon the results of a career assessment or interest inventory. Create a career development plan relative to personal interests, aptitudes, and potential earnings. Explain how career development goals fit with personal skills and attributes, current activities, and postsecondary plan.	Series 2 Book 2, The Tuition Trap
PFL.EE2.b.h	Research and identify a job or field that may be high demand in the future based on emerging technologies. Assess employment trends and how those will impact future career paths.	Series 2 Book 2, The Tuition Trap; Series 2 Book 8, The Layoff

Standards not in Series 2

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

Standard code	What it requires
PFL.FM3.a.h	Choose an effective means to manage and protect passwords for multiple online accounts. Develop strategies to guard against and respond to malicious threats including viruses, phishing, and identity theft, and recognize the importance of security protocols. Research ways online transactions, online banking, email scams, and telemarketing calls can make a person vulnerable to identity theft.
PFL.SI1.c.h	Determine the best options to achieve specific short-and long-term personal saving goals. Compare and contrast financial services and products to achieve personal saving goals.
PFL.CD1.a.h	Analyze uses of credit that provide financial and personal benefits. Predict why someone would make a purchase using credit instead of cash.
PFL.CD1.b.h	Assess the total cost of incurring a loan (e.g., various rates of interest, loan origination fee, early payback, or length of term).
PFL.CD1.c.h	Evaluate options for payment on credit cards and the consequences of each option. Compare different debt payment methods. Calculate the total cost of repaying a loan under various rates of interest and over different time periods.
PFL.FM1.a.h	Summarize consumer rights, responsibilities, protections and consumer vigilance (e.g., contesting incorrect billing or registering a consumer complaint). Analyze and apply multiple sources of information when making consumer decisions (e.g., advertisements, reviews, interest rates, applicable fees, consumer movements, or choice). Analyze the financial impact of advertising including techniques, potential for deception along with the influence of promotions, packaging, and placement.
PFL.FM2.c.h	Critique a financial plan and identify areas that may have been influenced by external sources.
PFL.FM2.d.h	Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, or net worth).
PFL.EE1.a.h (deductions and taxes)	Evaluate a paycheck and how payroll taxes along with other deductions (e.g., insurance, retirement account, or flexible spending account for parking, childcare, and health) decrease net income. Analyze the impact of tax liability on income including potential deductions and credits that will impact state and federal income tax. Evaluate types of taxes (e.g., progressive or regressive) and earned benefits with eligibility criteria (e.g., Social Security, Medicare, or Medicaid). Understand and follow the requirements of filing income taxes.
PFL.MM1.b.h	Compare and contrast different sources of active and passive income, savings, and investment vehicles. Develop and critique short-term and long-term personal financial plans. Evaluate circumstances when an individual may want to grant representation or consult for financial advice with a financial advisor, attorney, tax advisor, or financial planner. Summarize factors to consider when seeking financial advice and services.
PFL.MM2.a.h	Compare financial institutions and service providers (e.g., banks, credit unions, investment and brokerage firms, mortgage brokers, payday lenders, online financial institutions, or loan agencies). Analyze the reasons for regulation and the roles of financial regulators [e.g., Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), Consumer Finance Protection Bureau (CFPB), Federal Reserve, Office of the Comptroller of the Currency (OCC), or Wisconsin Department of Financial Institutions (WDFI), Wisconsin Office of the Commissioner of Insurance (WOCI), Wisconsin Department of Agriculture, Trade, and Consumer Protection (WDATCP)].
PFL.MM2.b.h	Assess the advantages and disadvantages of digital banking (e.g., online banking, bill pay, transfers, or checking account transactions). Summarize the tax and legal implications that require you to maintain personal records of significant financial transactions.
PFL.SI1.a.h	Demonstrate how to manage savings accounts-both manually and electronically, including reconciliation. Determine the opportunity cost in relation to a saving plan (e.g., inflation or taxes). Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.

Standard code	What it requires
PFL.SI1.b.h	Compare and contrast characteristics of basic savings options (e.g., savings accounts, money market accounts, or certificates of deposit). Explain the impact of electronic funds transfer (EFT) services on savings accounts.
PFL.SI1.d.h	Compare and contrast the opportunity cost and reward of basic saving options (e.g., savings accounts, money market accounts, or certificates of deposit). Evaluate the effect of compound interest on savings options.
PFL.SI2.a.h	Explain the role of revenue generating assets in building net worth (e.g., real estate or entrepreneurship). Evaluate the effect of compounding earned interest on investments. Compute time value of money (TVM) principles (e.g., compound interest or Rule of 72). Evaluate the reliability and trustworthiness of digital investment banking.
PFL.SI2.b.h	Describe a range of investment vehicles (short-term and long-term) for buying and selling investments. Explain the concept of asset allocation, associated fees, and their effect on the rate of return. Differentiate between different types of long-term retirement investments [e.g., IRA, Roth IRA, 401(k), or 403(b)].
PFL.SI2.c.h	Create personal criteria for investment planning. Analyze financial investment services according to personal criteria for investment planning. Assess various means of building net worth. Justify how paying yourself first early and often influences positive progress toward long-term financial planning goals. Evaluate factors that influence financial investment planning (e.g., age, income, liabilities, assets, goals, family size, or risk tolerance). Develop an investment plan to meet individual short-and long-term financial investment goals.
PFL.SI2.d.h	Compare the risk, return, and liquidity of various investment alternatives contrasting a range of short-term and long-term investment strategies. Identify financial risks, including inflation, deflation, and recession. Assess the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk-reward, dollar cost averaging, and investor behavior.
PFL.SI2.e.h	Determine information, assistance, and protection that individual investors can receive (e.g., Securities and Exchange Commission, Financial Industry Regulatory Authority, Consumer Financial Protection Bureau, or State Securities Administrators). Compare and contrast the advantages of taxable, tax deferred and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles. Assess fiduciary responsibilities and due diligence of financial professionals.
PFL.CD1.d.h	Examine services that consumer credit counseling agencies offer. Examine how consumers apply financial coaching to various situations. Investigate the purpose and types of bankruptcy, including its possible negative effects on assets, employability, credit availability, cost of credit, and lenders. Explore strategies that may be used to avoid bankruptcy and what debt may not be discharged through bankruptcy. Investigate common life situations that lead to financial difficulty and bankruptcy. Evaluate the methods that debt collectors take in recovering collateral from borrowers.
PFL.CD2.a.h	Analyze the impact of using a credit card versus debit card as it relates to money management. Compare various types of student loans, repayment options, and alternatives of paying for post-secondary education or training. Differentiate between adjustable-and fixed-rate debt. Analyze the effect of debt on a person’s net worth. Calculate the most cost-effective option for paying for transportation.
PFL.CD2.b.h	Compare and contrast advantages, disadvantages, and risks of high-cost alternative lending products and practices (e.g., refund anticipation loan, payday lending, or rent-to-own). Differentiate between short-term and long-term characteristics of a rapid access loan, peer-to-peer loan, and financial institution loan.
PFL.CD2.c.h	Explain the rights and responsibilities of buyers and sellers under the Fair Debt Collection Practice Act consumer protection laws. Explain the rights that people have to review and resolve credit score discrepancies under the Fair Credit Reporting Act. Compile examples of permissible uses of credit reports other than granting credit. Compose information on the primary organizations that maintain and provide consumer credit records. Analyze factors affecting a credit score and creditworthiness.
PFL.RMI1.a.h	Determine different perceptions of risk based on age, culture, and social status. Analyze the financial cost of taking a risk versus outsourcing the risk (e.g., contract for services, insurance, or utilization of technology).
PFL.RMI2.a.h	Evaluate why some types of insurance are required by law.

Standard code	What it requires
PFL.RMI2.b.h	Compare the different types of insurance and the level of protection they provide including options provided by a person, an employer, and the government. Summarize insurance and the amount of coverage mandated by various government regulations.
PFL.RMI2.c.h	Analyze insurance coverage needs that can increase or decrease insurance costs. Compare insurance policies, rates, premiums, and deductibles to minimize costs. Examine the conditions under which it is appropriate and necessary for young adults to have life, auto, health, and disability insurance.
PFL.RMI2.d.h	Determine when and why insurance contracts are used. Evaluate the components of insurance contracts and their common terms and conditions. Interpret the responsibilities and rights provided by common insurance contracts.
PFL.RMI2.e.h	Predict what happens when someone underestimates, or overestimates a protection level, and justify an appropriate level of insurance coverage. Evaluate insurance professionals and companies to determine whether they meet different insurance needs.