Wisconsin Standards Map: Money Nobody Taught You, Teen Edition

Wisconsin Personal Financial Literacy Standards, grades 9-12 · October 14, 2026

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

7	34	4
fully covered by a book	partially covered (needs your lesson)	not covered

7 of 45 fully covered · 34 partially · 4 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Books 3, 12: Strong passwords, two-step login, phishing, identity theft response, scam calls.
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.	Books 1, 5, 10: Picking where to save for each goal.
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)).	Book 5: FDIC and NCUA.
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.	Books 3, 8: Good uses of credit; why use a card over 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).	Books 3, 8: Total loan cost by rate and 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.	Books 3, 8: Paying in full vs. minimum; payoff methods and total cost.
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).	Book 3: Bad credit blocks housing and other needs.

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.

Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Books 3, 12, 13	Complaints, comparing sources, ad tricks; consumer rights summary thin.
PFL.FM1.c.h	Perform a cost-benefit analysis on a real-world situation.	Book 13	Weighing costs and benefits informally.
PFL.FM2.a.h	Assess the impact of individual values and behaviors on financial decisions and goals.	Books 4, 13	Values and habits shape choices.
PFL.FM2.b.h	Evaluate strategies individuals use to manage emotions impacting financial decisions.	Books 4, 12	Pausing before buying.
PFL.FM2.c.h	Critique a financial plan and identify areas that may have been influenced by external sources.	Books 4, 12	Peer and ad influence; critiquing a plan thin.
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).	Books 10, 11	Investing by age and risk tolerance; goal strategy thin.
PFL.FM2.e.h	Describe how to incorporate philanthropic opportunities into personal financial goals.	Book 4	Giving in the budget.
PFL.FM3.c.h	Appraise a user agreement for common financial websites and applications. Evaluate benefits and costs of exclusively online banking.	Book 5	Online banks pros and cons; user agreements thin.
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.	Books 6, 14	Pay stub deductions, taxes, Social Security and Medicare; credits, progressive vs. regressive and filing rules thin.
PFL.EE1.b.h	Assess ways workers are compensated in different industries and sectors (i.e., fringe benefits, wages, pension plan, hourly or salaried).	Books 6, 7	Wages, salary, hourly, benefits; pensions thin.
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.	Book 7	Training choices and pay; employment rates and ROI thin.
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.	Books 4, 13	Budget with saving; varying income and fixed vs. variable thin.

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.

Code	What the standard requires	Book(s)	What is missing
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.	Books 10, 12	Income and investment types, checking advisers; written plans thin.
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)].	Books 5, 12	Banks, credit unions, payday lenders, FDIC/NCUA/CFPB; Wisconsin regulators not covered.
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.	Book 5	Online banking; record-keeping rules thin.
PFL.MM2.c.h	Compare online and mobile systems or applications used as a means of alternative currency.	Books 5, 14	P2P apps and crypto.
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.	Books 1, 5	Pay yourself first, managing savings; reconciliation thin.
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.	Book 5	Savings and CDs; money market and EFT thin.
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.	Books 5, 10	Compound interest; savings trade-offs thin.
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.	Book 10	Compounding and Rule of 72; real estate and digital investing thin.

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.

Code	What the standard requires	Book(s)	What is missing
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)].	Books 10, 11	Retirement accounts, fees; asset allocation thin.
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.	Books 10, 11	Pay yourself first, risk tolerance; written plan thin.
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.	Books 2, 10	Inflation, diversification, staying invested; deflation and dollar-cost averaging thin.
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.	Books 11, 12, 14	SEC and state regulators, Roth and 401(k); fiduciary duty thin.
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.	Book 8	Credit counseling; bankruptcy details not taught.
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.	Books 3, 8, 13	Credit vs. debit, student loans, fixed vs. adjustable, car costs; net worth not linked.

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.

Code	What the standard requires	Book(s)	What is missing
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.	Book 8	Payday and rent-to-own risks; P2P loans thin.
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.	Book 3	FCRA disputes, bureaus, score factors; FDCPA thin.
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).	Book 9	Keeping vs. transferring risk; perceptions by age and culture thin.
PFL.RMI2.a.h	Evaluate why some types of insurance are required by law.	Book 9	Required auto insurance.
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.	Books 9, 14	Types and sources (employer, government); mandates thin.
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.	Book 9	Premiums and deductibles; disability needs thin.
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.	Book 9	Policy terms; contract rights thin.
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.	Book 9	Choosing coverage levels; evaluating insurers 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.

PFL.FM1.a.h · Books 3, 12, 13
Ask: Books 3, 12 and 13 show complaints and ad tricks. What are your consumer rights?
10 min: Students summarize three consumer rights and one responsibility.

PFL.FM1.c.h · Book 13
Ask: Book 13 weighs costs and benefits. Can you do a full analysis?
10 min: Students do a cost-benefit table for one real-world choice.

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.

PFL.FM2.a.h · Books 4, 13
Ask: Books 4 and 13 show values and habits shaping choices. How do yours shape your goals?
10 min: Students list two values and how each affects a money goal.

PFL.FM2.b.h · Books 4, 12
Ask: Books 4 and 12 show pausing before buying. What other strategies calm money emotions?
10 min: Students list three strategies (wait 24 hours, list, budget check).

PFL.FM2.c.h · Books 4, 12
Ask: Books 4 and 12 show peer and ad influence. Can you spot it in a plan?
10 min: Students critique a made-up plan for emotional or ad influence.

PFL.FM2.d.h · Books 10, 11
Ask: Books 10 and 11 show investing by age and risk. How does a goal shape the plan?
10 min: Students compare an investment plan with and without a clear goal.

PFL.FM2.e.h · Book 4
Ask: Book 4 shows giving in a budget. How can giving be part of your goals?
10 min: Students add a giving line to a budget and pick one way to give.

PFL.FM3.c.h · Book 5
Ask: Book 5 weighs online banks. What is in a user agreement?
10 min: Students find three key terms (fees, data use, disputes) in a sample app agreement.

PFL.EE1.a.h (deductions and taxes) · Books 6, 14
Ask: Books 6 and 14 show pay stub deductions and taxes. What are credits, and progressive vs. regressive taxes?
10 min: Students classify taxes as progressive or regressive and compare a credit and a deduction.

PFL.EE1.b.h · Books 6, 7
Ask: Books 6 and 7 show wages, salary and benefits. What is a pension?
10 min: Students compare pay in two industries including pensions.

PFL.EE2.a.h · Book 7
Ask: Book 7 shows training and pay. What is the return on training?
10 min: Students compute ROI for one training path using cost and pay data.

PFL.MM1.a.h · Books 4, 13
Ask: Books 4 and 13 show a budget with saving. What if income varies?
10 min: Students build a budget for varying income with fixed and variable lines.

PFL.MM1.b.h · Books 10, 12
Ask: Books 10 and 12 show income and investment types. What is active vs. passive income?
10 min: Students compare active and passive income and write a short plan.

PFL.MM2.a.h · Books 5, 12
Ask: Books 5 and 12 show banks, credit unions and payday lenders. Who regulates them in Wisconsin?
10 min: Students compare institutions and list one federal and one state regulator.

PFL.MM2.b.h · Book 5
Ask: Book 5 shows online banking. What records should you keep?
10 min: Students list pros and cons of digital banking and a record-keeping rule.

PFL.MM2.c.h · Books 5, 14
Ask: Books 5 and 14 show P2P apps and crypto. How do they compare?
10 min: Students compare a P2P app and crypto on speed, safety and protections.

PFL.SI1.a.h · Books 1, 5
Ask: Books 1 and 5 show managing savings. How do you reconcile an account?
10 min: Students reconcile a short savings statement.

PFL.SI1.b.h · Book 5
Ask: Book 5 shows savings and CDs. What about money market accounts and EFT?
10 min: Students compare savings options and explain an electronic transfer.

PFL.SI1.d.h · Books 5, 10
Ask: Books 5 and 10 show compound interest. What do you give up with each option?

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.

10 min: Students compare the opportunity cost and reward of three saving options.

PFL.SI2.a.h · Book 10
Ask: Book 10 shows compounding and the Rule of 72. What about real estate and digital investing?
10 min: Students list revenue-generating assets and how each builds net worth.

PFL.SI2.b.h · Books 10, 11
Ask: Books 10 and 11 show retirement accounts and fees. What is asset allocation?
10 min: Students build a short- and long-term allocation for one goal.

PFL.SI2.c.h · Books 10, 11
Ask: Books 10 and 11 show pay yourself first. What are your investing criteria?
10 min: Students write three personal criteria for investing.

PFL.SI2.d.h · Books 2, 10
Ask: Books 2 and 10 show inflation and diversification. What are deflation and dollar-cost averaging?
10 min: Students define both and compute a simple dollar-cost averaging example.

PFL.SI2.e.h · Books 11, 12, 14
Ask: Books 11, 12 and 14 show the SEC and state regulators. What is fiduciary duty?
10 min: Students compare a fiduciary and a salesperson and list one question to ask.

PFL.CD1.d.h · Book 8
Ask: Book 8 shows credit counseling. How does bankruptcy work?
10 min: Students list counseling services and two bankruptcy consequences.

PFL.CD2.a.h · Books 3, 8, 13
Ask: Books 3, 8 and 13 show credit vs. debit and loans. How does credit change net worth?
10 min: Students compute net worth before and after a car loan.

PFL.CD2.b.h · Book 8
Ask: Book 8 shows payday and rent-to-own risks. What about P2P loans?
10 min: Students compare three alternative lenders on cost and risk.

PFL.CD2.c.h · Book 3
Ask: Book 3 shows FCRA disputes. What does the FDCPA protect?
10 min: Students list three debt collector rules under the FDCPA.

PFL.RMI1.a.h · Book 9
Ask: Book 9 shows keeping vs. transferring risk. How do age and culture change risk views?
10 min: Students compare risk choices for two made-up people of different ages.

PFL.RMI2.a.h · Book 9
Ask: Book 9 shows required auto insurance. Why does the law require some coverage?
10 min: Students explain who is protected by required coverage.

PFL.RMI2.b.h · Books 9, 14
Ask: Books 9 and 14 show employer and government insurance. What do mandates require?
10 min: Students compare insurance types and their sources.

PFL.RMI2.c.h · Book 9
Ask: Book 9 shows premiums and deductibles. When do you need disability coverage?
10 min: Students list factors that raise or lower insurance costs, including disability needs.

PFL.RMI2.d.h · Book 9
Ask: Book 9 shows policy terms. What are your rights under the contract?
10 min: Students label parts of a sample policy (declarations, coverage, exclusions, conditions).

PFL.RMI2.e.h · Book 9
Ask: Book 9 shows choosing coverage levels. What if you buy too little or too much?
10 min: Students predict outcomes of under- and over-insuring and list how to judge an insurer.

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.

Not covered

Code	What the standard requires
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.
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.
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.
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.

Texas details in the books

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

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

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

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

• Wisconsin has a state income tax; Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

© 2026 Money Nobody Taught You. Licensed for classroom use. Do not alter or resell.