Wyoming Standards Map: Money Nobody Taught You, Teen Edition

W.S. 21-9-101(b)(iii)(F) and WYCPS SS12.3 · October 14, 2026

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

1	2	3
fully covered by a book	partially covered (needs your lesson)	not covered

1 of 6 fully covered · 2 partially · 3 not covered

Fully covered

Code	What the standard requires	Book and evidence
W.S. 21-9-101 (b)(iii)(F)	(F) Life skills, including personal financial management skills.	Books 1-15: Personal money management across the series.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
SS12.3.4	SS12.3.4 Explain how financial and government institutions make economic decisions (e.g., banking, investment, credit, regulation, and debt).	Books 3, 5, 14	Banks lend deposits, credit decisions, regulators; government economic decisions thin.
SS12.3.5	SS12.3.5 Evaluate how values and beliefs influence microeconomic and macroeconomic decisions.	Books 4, 13	Values shape personal choices; macro decisions not covered.

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.

SS12.3.4 · Books 3, 5, 14
Ask: Books 3, 5 and 14 show banks lending deposits. How does government make economic decisions?
10 min: Students compare one bank decision and one government decision and who each affects.

SS12.3.5 · Books 4, 13
Ask: Books 4 and 13 show values shaping personal choices. How do values shape big policy choices?
10 min: Students link one value to a personal choice and to a community or national choice.

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Not covered

Code	What the standard requires
SS12.3.1	SS12.3.1 Analyze the impact of supply, demand, scarcity, prices, incentives, competition, and profits on what is produced, distributed, and consumed.
SS12.3.2	SS12.3.2 Analyze and evaluate how people organize for the production, distribution, and consumption of goods and services in various economic systems (e.g., capitalism, communism, and socialism).
SS12.3.3	SS12.3.3 Analyze and evaluate the impact of current and emerging technologies at the micro and macroeconomic levels (e.g., jobs, education, trade, and infrastructure) and their impact on global economic interdependence.

Texas details in the books

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

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

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

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

• Wyoming has no state income tax, so Book 6's point holds there, though the line names Texas.

Source: https://edu.wyoming.gov/wp-content/uploads/2024/08/2025-High-School-Comprehensive-WYCPS_no-PLDs_public.pdf

Questions or corrections: Email support.

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