

The Homeschool Money Map

20 of the most valuable money skills your teen will learn in the 15 books, gathered from the Texas, Oklahoma, and Florida high school personal finance standards. We list only topics the books really teach, and we show which book teaches each one.

What your teen learns	Where it's taught	State standards it meets
WORK & EARNING		
Why work matters and owning your money choices Listed in high-school personal finance standards in 37 of 47 checked states	Book 2: <i>The Shrinking Paycheck</i> Book 7: <i>The Inside Job</i> Book 10: <i>The Long Game</i>	TX OK FL
Reading a paycheck: what comes out before you get paid Listed in high-school personal finance standards in 24 of 47 checked states	Book 2: <i>The Shrinking Paycheck</i> Book 6: <i>The Cut</i>	TX OK
Starting your own business (entrepreneurship) Listed in high-school personal finance standards in 12 of 47 checked states	Book 7: <i>The Inside Job</i>	TX FL
SPENDING & BUDGETING		
Building a budget for short- and long-term goals Listed in high-school personal finance standards in 40 of 47 checked states	Book 10: <i>The Long Game</i> Book 14: <i>The Getaway</i>	TX OK FL
Needs vs. wants and the true cost of a choice (opportunity cost) Listed in high-school personal finance standards in 10 of 47 checked states	Book 10: <i>The Long Game</i> Book 14: <i>The Getaway</i>	TX OK FL

Smart shopping: research before you buy, see through price tricks

Listed in high-school personal finance standards in 17 of 47 checked states

Book 7: *The Inside Job* **FL**
Book 12: *The Gold Swindle*

TAXES

What taxes pay for, and filing basics (W-2, W-4, 1040)

Listed in high-school personal finance standards in 37 of 47 checked states

Book 6: *The Cut* **TX OK FL**

BANKING

Checking and savings accounts, fees, and tracking your balance

Listed in high-school personal finance standards in 33 of 47 checked states

Book 5: *The Vault Job* **OK FL**

SAVING & INVESTING

Emergency funds and saving before spending

Listed in high-school personal finance standards in 46 of 47 checked states

Book 1: *The Yen Heist* **TX OK FL**
Book 2: *The Shrinking Paycheck*
Book 12: *The Gold Swindle*
Book 13: *The Crash*

How inflation shrinks the value of money

Listed in high-school personal finance standards in 21 of 47 checked states

Book 2: *The Shrinking Paycheck* **TX OK FL**

Compound growth and starting early

Listed in high-school personal finance standards in 18 of 47 checked states

Book 10: *The Long Game* **TX OK FL**
Book 14: *The Getaway*

Stocks, bonds, index funds, risk vs. reward, diversification

Listed in high-school personal finance standards in 47 of 47 checked states

Book 10: *The Long Game* **TX OK FL**
Book 11: *The Floor*
Book 12: *The Gold Swindle*
Book 13: *The Crash*

Retirement accounts: 401(k), IRAs, employer match, Social Security

Listed in high-school personal finance standards in 29 of 47 checked states

Book 10: *The Long Game*

Book 14: *The Getaway*

TX OK FL

CREDIT & DEBT

Credit scores and reports, and how to fix errors

Listed in high-school personal finance standards in 38 of 47 checked states

Book 3: *The Score*

TX OK FL

Credit cards, APR, and the real cost of borrowing

Listed in high-school personal finance standards in 34 of 47 checked states

Book 3: *The Score*

Book 4: *The Fed Call*

Book 8: *The Hole*

TX OK FL

Getting out of debt: counseling, collectors, and bankruptcy as a last resort

Listed in high-school personal finance standards in 24 of 47 checked states

Book 3: *The Score*

Book 8: *The Hole*

TX OK FL

Renting vs. buying and how a mortgage works

Listed in high-school personal finance standards in 26 of 47 checked states

Book 4: *The Fed Call*

OK FL

PROTECTION

Insurance: premiums, deductibles, and the right coverage

Listed in high-school personal finance standards in 40 of 47 checked states

Book 9: *The Cover Story*

TX OK FL

Spotting scams and protecting against identity theft

Listed in high-school personal finance standards in 35 of 47 checked states

Book 3: *The Score*

Book 6: *The Cut*

Book 12: *The Gold Swindle*

TX OK FL

Wills, inheritance, and planning for your family's future

Listed in high-school personal finance standards in 12 of 47 checked states

Book 15: *The Keys*

TX FL

TX = Texas TEKS §113.76 Personal Financial Literacy & Economics · OK = Oklahoma 2024 Personal Financial Literacy · FL = Florida SS.912.FL. Checked against official state sources, Oct 2026. Not an official state endorsement.

State counts: how many of the 47 states we checked against official documents list the topic in their high-school personal finance standards (Oct 2026). North Carolina, Virginia and Minnesota: official check pending. The counts describe state standards only; they do not mean any state endorses these books or their values. The full state list for each topic is in the printable PDF.

The Christian values behind every book

Each book opens with the 10 Sacred Money Rules. Each rule pairs Jesus' own words with an American founding father, quoted from primary sources and left unchanged. The stories teach these values: work hard, give, save, avoid debt, be honest, and be content.

1. Don't let money be your master

"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

Matthew 6:24 (ESV)

"But, ah, think what you do when you run in Debt; You give to another Power over your Liberty."

Benjamin Franklin, 1758

2. Guard against greed

"Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

Luke 12:15 (ESV)

"If 'Thou shalt not covet,' and 'Thou shalt not steal,' were not commandments of Heaven, they must be made inviolable precepts in every society, before it can be civilized or made free."

John Adams, 1787

3. Count the cost before you commit

"For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?"

Luke 14:28 (ESV)

"Never spend your money before you have it."

Thomas Jefferson, 1825

4. Don't dump debt on those who come after you

"Give us this day our daily bread, and forgive us our debts, as we also have forgiven our debtors."

Matthew 6:11–12 (ESV)

"...not ungenerously throwing upon posterity the burthen, which we ourselves ought to bear."

George Washington, Farewell Address, 1796

5. Work diligently with what you're trusted with

"...Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master."

Matthew 25:21 (ESV)

"Industry pays Debts, while Despair encreaseth them."

Benjamin Franklin, 1758

6. Be faithful in the small things

"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much."

Luke 16:10 (ESV)

"States, like individuals, who observe their engagements, are respected and trusted: while the reverse is the fate of those, who pursue an opposite conduct."

Alexander Hamilton, 1790

7. Pay what you promise

"So whatever you wish that others would do to you, do also to them, for this is the Law and the Prophets."

Matthew 7:12 (ESV)

"...the good Paymaster is Lord of another Man's Purse."

Benjamin Franklin, 1748

8. Watch the small leaks

"Not many days later, the younger son gathered all he had and took a journey into a far country, and there he squandered his property in reckless living."

Luke 15:13 (ESV)

"Beware of little Expences; a small Leak will sink a great Ship."

Benjamin Franklin, 1758

9. Be open-handed

"Give to the one who begs from you, and do not refuse the one who would borrow from you."

Matthew 5:42 (ESV)

"...be not uncharitable to those that at present seem to want it, but comfort and help them."

Benjamin Franklin, 1758

10. Respect property and rightful claims

"Therefore render to Caesar the things that are Caesar's, and to God the things that are God's."

Matthew 22:21 (ESV)

"Government is instituted to protect property of every sort..."

James Madison, 1792

Scripture: English Standard Version (ESV). Founder quotes: Founders Online (National Archives), Mount Vernon, and other primary sources. Disputed or misattributed sayings are left out.

Appendix: states whose standards list each topic

Checked against each state's official standards document, Oct 2026. Official check pending: NC, VA, MN. Not an endorsement of these books or their values.

Topic	States
Why work matters and owning your money choices 37 of 47	AK AL AR CA CO CT DE FL GA HI IA IN KS KY MA MD MI MO MS MT ND NH NJ NV NY OH OK PA RI SC TN TX UT VT WA WI WV
Reading a paycheck: what comes out before you get paid 24 of 47	AR CA CO CT GA HI IA IN KY MI MO MS ND NM NY OH OK PA SC SD TN WA WI WV
Starting your own business (entrepreneurship) 12 of 47	FL IN KS MO MT NY OH PA RI TX WI WV
Building a budget for short- and long-term goals 40 of 47	AK AL AR AZ CA CO CT FL GA HI IA ID IL IN KS KY MD MI MO MS MT ND NE NH NJ NM NY OH OK OR PA RI SC TN TX UT VT WA WI WV
Needs vs. wants and the true cost of a choice (opportunity cost) 10 of 47	AL IN MO ND OK PA SC TN TX WI
Smart shopping: research before you buy, see through price tricks 17 of 47	HI IA ID IN KS KY MA MT NY OH PA RI SC TN VT WI WV
What taxes pay for, and filing basics (W-2, W-4, 1040) 37 of 47	AK AL AR CA CT FL GA HI IA ID IL IN KS KY LA MA MI MO MS ND NE NH NJ NM NV NY OH OK OR PA RI SC TN TX VT WI WV
Checking and savings accounts, fees, and tracking your balance 33 of 47	AL AR CA CO CT FL GA IA ID IL IN KS KY LA MA MO MS MT ND NH NJ NY OH OK OR PA RI SC TN TX UT WI WV

Emergency funds and saving before spending 46 of 47	AK AL AR AZ CA CO CT DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MO MS MT ND NE NH NJ NM NV NY OH OK OR PA RI SC SD TN TX UT VT WA WI WV
How inflation shrinks the value of money 21 of 47	AK CO CT FL GA IL IN KS KY MA MI NH NJ NY OK PA RI TX VT WI WV
Compound growth and starting early 18 of 47	AL AR CT GA HI IA ID IN KY MA MO ND NJ NV OK OR SC WI
Stocks, bonds, index funds, risk vs. reward, diversification 47 of 47	AK AL AR AZ CA CO CT DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MO MS MT ND NE NH NJ NM NV NY OH OK OR PA RI SC SD TN TX UT VT WA WI WV WY
Retirement accounts: 401(k), IRAs, employer match, Social Security 29 of 47	AL AR CA CO CT FL GA HI IA IN KS KY MA MO MT NH NJ NM NY OH OK PA RI SC TN TX VT WI WV
Credit scores and reports, and how to fix errors 38 of 47	AK AL AR CA CO CT DE FL GA HI IA ID IN KS LA MA MD MO MS MT ND NH NJ NM NV NY OK OR PA RI SC TN TX UT VT WA WI WV
Credit cards, APR, and the real cost of borrowing 34 of 47	AK AL AR CO CT FL GA HI IA IL IN KS LA MA MI MO MT NH NJ NM NV NY OH OK OR PA RI SC TN TX VT WA WI WV
Getting out of debt: counseling, collectors, and bankruptcy as a last resort 24 of 47	AL AR FL GA IA IN KS KY LA MA MO MS ND NJ NV NY OK PA RI SC TX WA WI WV
Renting vs. buying and how a mortgage works 26 of 47	AL AR CA FL GA HI IA IL IN KS MO MT ND NH NJ NM NY OK OR PA RI SC TN TX UT WV
Insurance: premiums, deductibles, and the right coverage 40 of 47	AK AL AR AZ CA CO CT FL GA HI IA ID IL IN KS KY LA MA MI MO MT ND NE NH NJ NM NV NY OH OK OR PA RI SC TN TX VT WA WI WV
Spotting scams and protecting against identity theft 35 of 47	AK AR CA CO CT FL GA HI IA IL IN KS KY MA MI MO MS MT ND NH NM NV NY OH OK OR PA RI SC TN TX VT WA WI WV

Wills, inheritance, and planning for
your family's future

12 of 47

AL AR FL GA IN KY LA NJ OH PA SC TX