Finished-book check · Nov 12, 2026

BOTH SERIES

6 of 14

fully covered · 7 partial

Alabama standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 3 of 14, with 10 partly covered.
Series 2 fully covers 3 and partly covers 7.
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.

Alabama 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.

2023 Alabama Course of Study: Career Preparedness (the required 9th-grade course whose financial literacy unit is Alabama's personal finance requirement). Mapped content standards 14-27 (Financial Management and Budgeting, Banking, Credit and Debt, Saving and Investing, Risk Management and Insurance, Taxes). Standards 1-13 (career/technology) are out of scope. Standard 23 (workplace safety) sits in the Risk Management section, so it is included and counted as not covered.

Official source:
https://www.alabamaachieves.org/wp-content/uploads/2024/03/CTE_20240327_2023-Career-Preparedness-COS_V1.0.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.

2 out of 14 standards addressed in Series 2 (14%) · Series 1 today: 3 of 14 fully covered

Improvement over Series 1 Series 1 fully covers 3 of 14 Alabama standards today. Series 2 addresses 2 more that Series 1 does not fully cover.

2	2	12
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)
CP.25	25. Explain why taxes are necessary, including how they are used at local, state, and federal levels.	Series 2 Book 5, The Benefit
CP.26	26. Gather and share information about types of taxes paid by individuals, families, and businesses. Examples: sales, property, fuel, Social Security, Medicare, and income taxes a. Research and explain how taxpayers receive information about taxes owed. Examples: sales, property, fuel, Social Security, Medicare, and income taxes	Series 2 Book 5, The Benefit

Standards not in Series 2

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

Standard code	What it requires
CP.18	18. Explain advantages and disadvantages of using credit. a. Assess ways that credit card terms affect the cost of using credit and the impact of those costs on personal finances. Examples: annual percentage rate (APR), grace period, fees, methods of calculating interest
CP.20	20. Gather, evaluate, and share information about saving for short-term goals. Examples: holiday savings accounts, “rainy day” or emergency funds, passbook savings accounts
CP.21	21. Gather, evaluate, and share information about investing for income, retirement, and other long-term goals, indicating advantages and disadvantages of various forms of investment. Examples: mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, commodities; compound interest, Rule of 72
CP.14	14. Explain specific steps that consumers can take to minimize online exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees. a. Describe the uses and limitations of online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.
CP.15	15. Develop a personal plan for managing income, expenses, savings, and charitable contributions, using spreadsheets, online resources, or commercial software. a. Create and adjust budgets, net worth statements, and income/expense statements using a spreadsheet or other financial planning tool. b. Identify types of income other than wages, including rental income, interest, and profit earned from various sources. c. Investigate, evaluate, and share information about various methods for acquiring goods and making major purchases. Examples: borrowing, renting, leasing, paying cash d. Compare costs of goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing. e. Explain how to use different payment methods, including cash, debit card, credit card, electronic payments via mobile devices or online, checks, payroll cards, layaway plans, and automatic bank deductions.
CP.16	16. Describe the functions, advantages, and disadvantages of various types of financial institutions. Examples: central banks, retail and commercial banks, Internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies a. Evaluate services and related costs associated with personal banking at various financial institutions. Examples: checking and savings accounts, personal checks, cashier’s checks, overdraft fees, online banking
CP.17	17. Manage checking and savings accounts, balance bank statements, and use online financial services.
CP.19	19. Explain why credit ratings and credit reports are important to consumers. a. List ways of building and maintaining a good credit score. Examples: credit card utilization, closing credit accounts, quantity of credit cards b. Determine the implications of entering into contracts and binding agreements. Examples: cell phone contracts, rent-to-own agreements, subscription services, automatic enrollments c. Compare different types of loans and their advantages and disadvantages, including college loans, payday loans, personal and/or signature loans, vehicle loans, collateral loans, passbook loans, and home mortgages. d. Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking. e. Gather and share information about requirements and eligibility for filing bankruptcy, including means tests and credit counseling. f. Assess the effects of bankruptcy filings on the consumer, including Chapter 7, Chapter 11, and Chapter 13.
CP.22	22. Determine the types of insurance available to deal with different risks, including automobile, personal and professional liability, homeowner’s, renter’s, property, health, life, long-term care, and disability. a. Identify factors that affect the cost of insurance. b. Identify perils that are insurable. Examples: injury, loss, destruction
CP.24	24. Develop a plan for financial and personal security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory, medical records retention, wills, and living wills.
CP.27	27. Gather and share information regarding how taxes are computed and collected.
CP.23	23. Summarize safety and health standards in the workplace for daily procedures, emergency procedures, equipment and tools, dress, use of technology, and work area maintenance.