# Alabama Standards Map: Money Nobody Taught You, Teen Edition

Alabama 2023 Course of Study: Career Preparedness, financial literacy standards 14-27 · October 14, 2026

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

| 3 | 10 | 1 |
|---|---|---|
| fully covered by a book | partially covered (needs your lesson) | not covered |

**3 of 14 fully covered · 10 partially · 1 not covered**

## Fully covered

| Code | What the standard requires | Book and evidence |
|---|---|---|
| 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 | Book 8, Ch. 2 "The Meter" (p. 27 digital / p. 20 print); Book 3, Ch. 7 (p. 136 digital / p. 69 print): Card APR, grace period, fees and how interest piles up. |
| 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 | Book 2; Books 10 and 14: Emergency fund and saving for near-term goals. |
| 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 | Books 10, 11, 12, 14: Index funds, stocks, CDs, gold and retirement accounts with pros and cons; compound growth. |



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## Partially covered

| Code | What the standard requires | Book(s) | What is missing |
|---|---|---|---|
| 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. | Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12 | Identity theft, scams, fees; online safety tools (encryption, firewalls, antivirus) not covered. |
| 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. | Books 13, 6, 7, 5 | Tracking and income types; no spreadsheet budget, net worth statement, unit pricing, or full payment-method list. |
| 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 | Book 5; Books 1, 11 | Banks, credit unions, Fed, brokerages; not compared as a set; bank service costs partly. |
| CP.17 | 17. Manage checking and savings accounts, balance bank statements, and use online financial services. | Book 5 | Accounts and overdrafts; balancing a statement missing. |



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| Code | What the standard requires | Book(s) | What is missing |
|---|---|---|---|
| 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. | Book 3, Ch. 2 (p. 38 digital / p. 23 print); Books 8, 13 | Credit score building and bankruptcies on reports; loan types, contracts, means test and Chapter 7/11/13 missing. |
| 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 | Book 9 | Auto, health, renters, life, disability; liability and long-term care missing (required). |
| 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. | Book 15; Books 10, 14 | Wills and emergency cash; secure records, household inventory, living wills missing. |
| CP.25 | 25. Explain why taxes are necessary, including how they are used at local, state, and federal levels. | Book 6 | Taxes fund government named briefly; local/state/federal uses not explained. |
| 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 | Book 6 | Income, Social Security and Medicare taxes; sales, property, fuel and business taxes not. |
| CP.27 | 27. Gather and share information regarding how taxes are computed and collected. | Book 6 | Withholding as collection; how tax is computed not shown. |

## 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.

**CP.14** · Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12
Ask: Book 3, Ch. 5 (p. 99 digital / p. 51 print) covers identity theft, scams and fees. Which one step from the book would have stopped the scam, and what online tool could add a second lock?
10 min: Pairs list four online safety tools (strong passwords, encryption, clearing the browser cache, antivirus/firewall) and write one sentence each on what it does and what it can't stop.

**CP.15** · Books 13, 6, 7, 5
Ask: The books show tracking money and different kinds of income. What's missing if you only track and never plan?
10 min: On paper laid out like a spreadsheet, students build a one-month plan with income, expenses, savings and giving rows, then add a two-line net worth (what I own minus what I owe).



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**CP.16** · Book 5; Books 1, 11
Ask: Book 5 shows banks and credit unions; the books also mention the Fed and brokerages. Which one would you use for a paycheck, a loan or investing?
10 min: Groups fill a chart (bank, credit union, brokerage, check casher) with one advantage, one disadvantage and one fee each, then compare.

**CP.17** · Book 5
Ask: Book 5 shows accounts and overdrafts. How would you catch a mistake before it costs an overdraft fee?
10 min: Students balance a made-up statement on the board (starting balance, 4 transactions, 1 pending) and find the one-line difference.

**CP.19** · Book 3, Ch. 2 (p. 38 digital / p. 23 print); Books 8, 13
Ask: Book 3, Ch. 2 (p. 38 digital / p. 23 print) shows how a credit score is built. What would a lender look for before saying yes to a loan?
10 min: Students match loan types (car loan, student loan, credit card, mortgage) to a one-line description, then list two things a borrower should read in the contract.

**CP.22** · Book 9
Ask: Book 9 covers auto, health, renters, life and disability insurance. What risk is still left if you only have those?
10 min: Pairs add liability and long-term care to the list, write who needs each and one example of what it pays for, then rank all seven for a new driver.

**CP.24** · Book 15; Books 10, 14
Ask: Book 15 covers wills and the books keep emergency cash. After a fire or flood, what papers would you need and where would they be?
10 min: Students write a disaster checklist: where records are stored, a quick household inventory (5 items), and who has a copy of the will or living will.

**CP.25** · Book 6
Ask: Book 6 says taxes fund government. Name one thing your town, your state and the federal government each pay for.
10 min: Three columns on the board (local, state, federal). Students add two services to each, then vote on which one they use most.

**CP.26** · Book 6
Ask: Book 6 shows income, Social Security and Medicare taxes. What other taxes does a family pay in a normal week?
10 min: Students list taxes from a day in their life (sales tax on lunch, fuel tax, property tax in rent) and sort them into individual, family or business.

**CP.27** · Book 6
Ask: Book 6 shows withholding as the way tax is collected. Who decides how much comes out, and how is that number figured?
10 min: Using one made-up paycheck, students apply a flat rate the teacher writes on the board, compare it to the withholding, and explain refund vs. owe.



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## Not covered

| Code | What the standard requires |
|---|---|
| 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. |

## Texas details in the books

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

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

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

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

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

Questions or corrections: Email support.



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