Arizona Standards Map: Money Nobody Taught You, Teen Edition

Arizona History and Social Science Standards (2018), HS Economics financial literacy HS.E1.1-5 · October 14, 2026

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

5	0	0
fully covered by a book	partially covered (needs your lesson)	not covered

5 of 5 fully covered · 0 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
HS.E1.1	HS.E1.1 Evaluate how and why people make choices to improve their economic well-being.	Book 7, Ch. 6 (p. 79 digital / p. 47 print); Book 2, Ch. 8 "Raise or Replace" (p. 153 digital / p. 78 print): Asking for a raise, switching jobs, pricing skills to improve well-being.
HS.E1.2	HS.E1.2 Analyze the factors that influence how and why people make budgeting and saving choices.	Book 14, Ch. 3 (p. 39 digital / p. 27 print) / Book 10, Ch. 3 "Two Kids, Same Choice" (p. 47 digital / p. 29 print); Book 2: Why people save or spend: goals, inflation, emergencies, habits.
HS.E1.3	HS.E1.3 Evaluate the cost and benefits of using credit.	Book 8, Ch. 7 "Good Debt, Bad Debt" (p. 89 digital / p. 53 print); Book 3: Costs and benefits of cards, store credit, loans and scores.
HS.E1.4	HS.E1.4 Compare the cost and benefits of several types of investments.	Books 10, 11, 12, 14: Savings, CDs, index funds, single stocks, gold compared on cost, risk and return.
HS.E1.5	HS.E1.5 Evaluate the ways insurance may minimize personal financial risk.	Book 9: Health, auto, renters, life and disability insurance against big losses.

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Partially covered

Code	What the standard requires	Book(s)	What is missing

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

Source:
https://www.azed.gov/sites/default/files/2026/04/2018%20History%20and%20Social%20Science%20Standards%20_Update8.23.19.pdf

Questions or corrections: Email support.

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