California Standards Map: Money Nobody Taught You, Teen Edition

California EC 51284.5(a): required personal finance course topics · October 14, 2026

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

5	6	2
fully covered by a book	partially covered (needs your lesson)	not covered

5 of 13 fully covered · 6 partially · 2 not covered

Fully covered

Code	What the standard requires	Book and evidence
EC 51284.5(a)(1)	(1) Fundamentals of banking for personal use, including, but not limited to, savings and checking and managing to minimize fees.	Book 5 (savings, checking, overdraft fees): Savings and checking accounts and overdraft/fee avoidance taught.
EC 51284.5(a)(4)	(4) Uses and effects of credit, including managing credit scores and the relation of debt and interest to credit.	Book 3; Book 8: Credit scores managed and repaired; debt and interest cost tied to credit.
EC 51284.5(a)(5)	(5) Uses and costs of loans, including student loans, as well as policies that provide student loan forgiveness.	Book 4; Book 8; Book 1: Loan costs compared; student loans; repayment plans and Public Service Loan Forgiveness.
EC 51284.5(a)(7)	(7) Impacts of the tax system, including its impact on personal income, the process to file taxes, and how to read tax forms and pay stubs.	Book 6; Book 14: Withholding computed, W-2, Form 1040 and pay stubs read.
EC 51284.5(a)(9)	(9) Enhancing consumer protection skills by raising awareness of common scams and frauds and preventing identity theft.	Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12: Credit-repair scams, fraud and identity theft reports.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
EC 51284.5(a)(2)	(2) Principles of budgeting for independent living.	Book 13; Book 6	Tracking and a plan; no full independent-living budget.
EC 51284.5(a)(3)	(3) Employment and understanding factors that affect net income, including the topics described in subdivision (a) of Section 49110.5.	Book 6; Book 7	Net pay and withholding taught; Section 49110.5(a) topics (required by "including") not taught.
EC 51284.5(a)(6)	(6) Types and costs of insurance, including home, auto, health, and life insurance.	Book 9	Health, auto and life insurance; homeowners insurance not taught (required list).
EC 51284.5(a)(8)	(8) Principles of investing and building wealth, including investment alternatives to build financial security, including tax-advantaged investments such as pensions and 401(k) plans, individual retirement accounts (IRAs), and stocks, bonds, mutual funds, and index funds.	Books 2, 10, 11, 14	401(k), IRAs, stocks, bonds and index funds; pensions and mutual funds not taught (required list).
EC 51284.5(a)(10)	(10) Identifying means to finance college, workforce education, low-cost community college options, and other career technical educational pathways or apprenticeships. Financing options covered may include scholarships, merit aid, the California Kids Investment and Development Savings Program, as established in Article 19.5 (commencing with Section 69996) of Chapter 2 of Part 42 of Division 5 of Title 3, and student loans.	Book 7; Book 1; Book 8	Apprenticeships and student loans; scholarships, merit aid, CalKIDS and community college options not taught.
EC 51284.5(a)(13)	(13) Other topics that are directly and specifically relevant to personal finance (see “Other topics” below).	Books 4, 8, 12	Car buying, predatory lending and crypto touched; open-ended catch-all cannot be rated Fully.

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.

EC 51284.5(a)(2) · Book 13; Book 6
Ask: Books 13 and 6 show tracking and a plan. What does living on your own add to a budget?
10 min: Students build a first-apartment monthly budget (rent, utilities, food, transport, savings) from one take-home pay and check it balances.

EC 51284.5(a)(3) · Book 6; Book 7
Ask: Books 6 and 7 show net pay and withholding. What else changes how much you take home?
10 min: Students list three things that change net income (hours, deductions, benefits choices) and show the effect on one made-up paycheck.

EC 51284.5(a)(6) · Book 9
Ask: Book 9 covers health, auto and life insurance. What would homeowners insurance add?
10 min: Students compare the four types (home, auto, health, life) on what each protects and one cost factor, then rank them for a family.

EC 51284.5(a)(8) · Books 2, 10, 11, 14
Ask: The books cover 401(k)s, IRAs, stocks, bonds and index funds. Where do pensions and mutual funds fit?
10 min: Students sort pension, mutual fund, 401(k), IRA, stock and bond into "who manages it" and "who carries the risk."

EC 51284.5(a)(10) · Book 7; Book 1; Book 8
Ask: Book 7 shows apprenticeships and Book 8 shows student loans. What ways to pay for school don’t need a loan?
10 min: Students list scholarships, merit aid, community college and savings plans, and write one pro and one con for each.

EC 51284.5(a)(13) · Books 4, 8, 12
Ask: Books 4, 8 and 12 touch car buying, predatory lending and crypto. Which of these topics would you want a full lesson on?
10 min: Students pick one topic, write two questions they still have, and trade with a partner to answer one from the books.

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Not covered

Code	What the standard requires
EC 51284.5(a)(11)	(11) Understanding how psychology can impact one’s financial well-being.
EC 51284.5(a)(12)	(12) Charitable giving.

Texas details in the books

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

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

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

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

• California has a state income tax (1%-12.3%, plus 1% over $1 million) and SDI withheld from pay; Book 6's "Texas has no state income tax" line would mislead. California community property, CalKIDS, Cal Grant and the California Dream Act are not in the books.

Source: https://www.cde.ca.gov/ci/cr/cf/personalfinance.asp

Questions or corrections: Email support.

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