Finished-book check · Nov 12, 2026

BOTH SERIES

24 of 28

fully covered · 4 partial

Colorado standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 14 of 28, with 10 partly covered.
Series 2 fully covers 10 and partly covers 4.
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.

Colorado 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.

Colorado Academic Standards, Social Studies Standard 5 Personal Financial Literacy (adopted 2022), High School Grade Level Expectations 1-5, Evidence Outcomes a-h (pp. FL.11-FL.17).

Official source: https://www.cde.state.co.us/cofinancialliteracy/colorado-academic-standards-personal-financial-literacy-p-12-pdf-adopted-2022

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.

6 out of 28 standards addressed in Series 2 (21%) · Series 1 today: 14 of 28 fully covered

Improvement over Series 1 Series 1 fully covers 14 of 28 Colorado standards today. Series 2 addresses 6 more that Series 1 does not fully cover.

6	6	22
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)
SS.HS.5.1b	b. Use reliable information resources when making financial decisions.	Series 2 Book 4, The Guarantee
SS.HS.5.2f	f. Analyze student loan repayment options, terms, requirements, and state and federal repayment programs and their impact on a student's financial future.	Series 2 Book 2, The Tuition Trap
SS.HS.5.2c	c. Predict the potential impact of education and skill development choices on career earnings, including starting salary by field and level of degree or credential.	Series 2 Book 2, The Tuition Trap
SS.HS.5.2d	d. Investigate the total cost, affordability, and payment options associated with postsecondary options, degrees, and credentials, including personal savings, scholarships, grants, employer tuition programs, work study, and public and private loans.	Series 2 Book 2, The Tuition Trap
SS.HS.5.2e	e. Review the purpose and the process of accessing state and federal financial aid. Including but not limited to: the Colorado Application for State Financial Aid (CASFA), the Free Application for Federal Student Aid (FAFSA) application for financial aid.	Series 2 Book 2, The Tuition Trap
SS.HS.5.3g	g. Summarize the advantages and disadvantages of leasing versus purchasing automobiles, homes, and other large purchases.	Series 2 Book 3, The Good Deal

Standards not in Series 2

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

Standard code	What it requires
SS.HS.5.1a	a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions.
SS.HS.5.1c	c. Formulate strategies to protect personal and financial information.
SS.HS.5.1e	e. Compare financial institutions and products.
SS.HS.5.2b	b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.
SS.HS.5.2g	g. Analyze the monetary and non-monetary value of employee benefits in addition to pay. For example: Benefits, flexible work options, and retirement plans.
SS.HS.5.3a	a. Analyze how inflation and cost of living impact consumer purchasing and saving power.
SS.HS.5.3b	b. Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs, and tradeoffs. For example: Comparing student, auto, home, and payday loans.
SS.HS.5.3c	c. Explain how an individual's credit history can affect borrowing power.
SS.HS.5.3e	e. Describe how to use and manage different types of accounts and payment methods.
SS.HS.5.3f	f. Compare the advantages and disadvantages of various types of credit.
SS.HS.5.5a	a. Evaluate strategies for consumers to avoid financial risk, reduce risk, accept risk, or transfer risk to others through insurance.
SS.HS.5.5b	b. Identify the cost and benefits of purchasing insurance. For example: Insured profile, number and size of claims, frequency, and costs of natural disasters.
SS.HS.5.5c	c. Explain the types and purpose of insurance products. For example: Automotive, identity theft, health, disability, long-term care, life insurance, renters/homeowners' insurance, and professional liability.
SS.HS.5.5d	d. Outline steps to monitor and safeguard personal financial data to minimize, avoid and/or resolve identity theft or fraud issues.
SS.HS.5.1d	d. Develop a system for keeping and using financial records.
SS.HS.5.2a	a. Compare different sources of personal income and compensation. Including but not limited to: earned income, profit income, interest income, dividend income, rental income, capital gains, and royalties.
SS.HS.5.2h	h. Simulate a sustainable household budget based on future personal and career goals.
SS.HS.5.3d	d. Design a household budget (using gross and net income) that addresses financial obligations and integrates saving for future goals and retirement based on your values and goals.
SS.HS.5.4a	a. Select financial investments that align with financial goals, risk tolerance, and personal and retirement options for different life stages.
SS.HS.5.4b	b. Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: The business cycle.
SS.HS.5.5e	e. Analyze consumer and financial information for relevance, credibility, and accuracy.
SS.HS.5.5f	f. Identify consumer responsibilities, rights, and consumer protection laws that regulate contracts and financial transactions.