Colorado Standards Map: Money Nobody Taught You, Teen Edition

Colorado Academic Standards (2022), Personal Financial Literacy, High School · October 14, 2026

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

14	10	4
fully covered by a book	partially covered (needs your lesson)	not covered

14 of 28 fully covered · 10 partially · 4 not covered

Fully covered

Code	What the standard requires	Book and evidence
SS.HS.5.1a	a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions.	Books 1-15: Every book weighs choices, costs and consequences before a money decision.
SS.HS.5.1c	c. Formulate strategies to protect personal and financial information.	Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12: Protecting numbers, freezes, identity theft reports.
SS.HS.5.1e	e. Compare financial institutions and products.	Book 5: Banks vs. credit unions, account types and fees compared.
SS.HS.5.2b	b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power.	Book 2 "What's Shrinking": Inflation and cost of living vs. pay and buying 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.	Book 2, Ch. 8 (p. 153 digital / p. 78 print); Book 7: Whole job package: health insurance, 401(k) match, schedule, overtime.
SS.HS.5.3a	a. Analyze how inflation and cost of living impact consumer purchasing and saving power.	Book 2: Inflation shrinking pay and savings.
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.	Book 4, Ch. 3 (p. 50 digital / p. 30 print); Book 8: Loan cost, term, payoff and tradeoffs compared; payday loans.
SS.HS.5.3c	c. Explain how an individual’s credit history can affect borrowing power.	Book 3, Ch. 2 (p. 38 digital / p. 23 print); Book 8: Weaker history, higher rate, smaller approval.
SS.HS.5.3e	e. Describe how to use and manage different types of accounts and payment methods.	Book 5: Checking, savings, debit, cards and payment apps managed.
SS.HS.5.3f	f. Compare the advantages and disadvantages of various types of credit.	Book 3; Book 8: Cards, secured cards, installment loans compared.
SS.HS.5.5a	a. Evaluate strategies for consumers to avoid financial risk, reduce risk, accept risk, or transfer risk to others through insurance.	Book 9: Avoid, reduce, keep or insure the risk.
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.	Book 9: Premiums, deductibles and claims weighed.
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.	Book 9: Health, auto, renters, life and disability insurance.

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Code	What the standard requires	Book and evidence
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.	Book 3, Ch. 5 (p. 99 digital / p. 51 print): Monitoring reports, disputes and identity theft recovery.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
SS.HS.5.1b	b. Use reliable information resources when making financial decisions.	Books 3, 12	Check sources against scams; no full method for picking reliable resources.
SS.HS.5.1d	d. Develop a system for keeping and using financial records.	Books 6, 14	Keep pay stubs and receipts; no full record-keeping system.
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.	Books 6, 7, 10, 11	Wages, profit, interest, dividends; rental income, capital gains and royalties (required list) not taught.
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.	Book 8	Repayment plans and PSLF; state repayment programs not taught.
SS.HS.5.2h	h. Simulate a sustainable household budget based on future personal and career goals.	Book 13	Tracking and a plan; no simulated household budget.
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.	Books 6, 13	Net pay and tracking; no full budget with gross and net income and retirement saving.
SS.HS.5.4a	a. Select financial investments that align with financial goals, risk tolerance, and personal and retirement options for different life stages.	Books 10, 14	Index funds and retirement accounts; no matching to risk tolerance by life stage.
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.	Books 1, 2, 4	Federal Reserve rates mentioned; market reaction to fiscal policy and news not analyzed.
SS.HS.5.5e	e. Analyze consumer and financial information for relevance, credibility, and accuracy.	Books 3, 12	Spot fake offers; no general credibility check.
SS.HS.5.5f	f. Identify consumer responsibilities, rights, and consumer protection laws that regulate contracts and financial transactions.	Book 3; Book 8	Credit reporting and debt collection rights; contract law not covered.

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.

SS.HS.5.1b · Books 3, 12
Ask: The books show checking sources before trusting a money offer. What makes a source reliable?
10 min: Students write a 4-question checklist (who wrote it, what they sell, date, can I confirm it elsewhere) and test it on one offer from the books.

SS.HS.5.1d · Books 6, 14
Ask: Books 6 and 14 say keep pay stubs and receipts. Where would you keep them so you can find them in a year?
10 min: Students design a simple record system: three folders or labels (income, bills, taxes), what goes in each, and how long to keep it.

SS.HS.5.2a · Books 6, 7, 10, 11
Ask: The books show wages, profit, interest and dividends. What other ways do people get paid?
10 min: Students add rental income, capital gains and royalties to the list and match each to a one-line example.

SS.HS.5.2f · Book 8
Ask: Book 8 covers repayment plans and PSLF. What would you ask before picking a plan?
10 min: Pairs compare two repayment options on monthly payment, time and total paid, then list one question to ask about state repayment programs.

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SS.HS.5.2h · Book 13
Ask: Book 13 shows tracking and a plan. What would a budget for your future job and goals look like?
10 min: Students pick a career and a goal, then simulate a monthly household budget from an estimated take-home pay and check it is sustainable.

SS.HS.5.3d · Books 6, 13
Ask: Books 6 and 13 show net pay and tracking. Why build a budget from gross and net income?
10 min: Students build a budget showing gross pay, deductions, net pay, bills and a retirement saving line.

SS.HS.5.4a · Books 10, 14
Ask: Books 10 and 14 cover index funds and retirement accounts. How should the mix change at 20, 40 and 60?
10 min: Students pick a mix of safer and riskier investments for each age and explain how risk tolerance changes it.

SS.HS.5.4b · Books 1, 2, 4
Ask: The books mention the Fed changing rates. What else makes markets move?
10 min: Students sort four headlines (rate change, tax change, war, jobs report) by likely market reaction (up, down, unsure) and explain one.

SS.HS.5.5e · Books 3, 12
Ask: Books 3 and 12 show fake offers. How do you check any money claim, not just obvious scams?
10 min: Students rate a made-up ad on relevance, credibility and accuracy (1-3 each) and rewrite it honestly.

SS.HS.5.5f · Book 3; Book 8
Ask: Books 3 and 8 cover credit reports and debt collectors. What rights and duties come with signing a contract?
10 min: Students list three things to check before signing (terms, cancellation, total cost) and one consumer right they have after signing.

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Not covered

Code	What the standard requires
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.
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.
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.
SS.HS.5.3g	g. Summarize the advantages and disadvantages of leasing versus purchasing automobiles, homes, and other large purchases.

Texas details in the books

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

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

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

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

• Colorado has a flat state income tax (4.4%) and the CASFA state aid form; Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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