Finished-book check · Nov 12, 2026

BOTH SERIES

17 of 34

fully covered · 17 partial

Connecticut standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 4 of 34, with 25 partly covered.
Series 2 fully covers 13 and partly covers 15.
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.

Connecticut 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.

Connecticut Standards for Personal Financial Management and Financial Literacy: 34 Performance Indicators with lettered Objectives (FI and PD codes). Each indicator is rated against all of its objectives.

Official source: https://portal.ct.gov/-/media/sde/cte/ct-standards-for-personal-financial-management--financial-literacy-performance-elements-and-indicato.pdf

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.

8 out of 34 standards addressed in Series 2 (24%) · Series 1 today: 4 of 34 fully covered

Improvement over Series 1 Series 1 fully covers 4 of 34 Connecticut standards today. Series 2 addresses 8 more that Series 1 does not fully cover.

8	8	26
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)
FI:565	FI:565 Pay bills (CS) Objectives: a. Identify frequently paid bills. b. Explain information usually found on bills. c. Discuss the importance of verifying charges identified on billing statements. d. Describe methods to contest incorrect bills. e. Describe ways that bills can be paid (e.g., manually, electronically, direct withdrawal, etc.). f. Discuss the impact of failing to pay bills on time. g. Demonstrate procedures for paying bills.	Series 2 Book 1, The Application
FI:625	FI:625 Apply for a consumer loan (SP) Objectives: a. Explain factors that affect whether a person will be granted a loan (e.g., character, capacity, collateral). b. Discuss factors to consider in selecting a consumer loan to obtain. c. Describe how APR impacts choice of loans. d. Explain the role of cosigners when applying for a loan. e. Identify documentation that must be supplied when applying for a consumer loan. f. Identify information that must be provided on a consumer loan application. g. Demonstrate procedures for applying for a consumer loan.	Series 2 Book 1, The Application
FI:831	FI:831 Discuss options for financing a college education (CS) Objectives: a. Identify different types of higher education (e.g., college, university, non-profit, for-profit, public, private, 4-year institution, 2-year institution). b. Identify costs associated with attending a college/university. c. Discuss methods to save for a college education (e.g., 529 plans, mutual funds). d. Discuss aid sources for financing a college education (e.g., scholarships, grants, loans). e. Distinguish between scholarships and grants. f. Explain the role of financial aid in funding a college education. g. Discuss the federal student aid application and approval process. h. Describe the student loan repayment process.	Series 2 Book 2, The Tuition Trap

Standard code	What it requires	Series 2 book(s)
FI:562	FI:562 Determine personal net worth (CS) Objectives: a. Define the terms asset, liability, and net worth. b. Identify personal assets. c. Identify personal liabilities. d. Explain the calculation of personal net worth. e. Discuss how knowing personal net worth can be beneficial. f. Prepare personal net worth statement.	Series 2 Book 1, The Application
FI:560	FI:560 Write checks (PQ) Objectives: a. Explain the information that must be provided on checks. b. Describe how to fill out checks correctly. c. Discuss the importance of legibility in filling out checks. d. Discuss how to place a stop payment on checks. e. Describe how to endorse checks. f. Demonstrate procedures for writing checks.	Series 2 Book 10, The Account
FI:069	FI:069 Maintain financial records (PQ) Objectives: a. Define the following terms: maintain, checkbook register, savings register, deposit, and withdrawal. b. Identify types of financial records that should be maintained (e.g., checkbook register, savings register). c. Discuss reasons to keep bank account records up to date. d. Discuss procedures used to maintain financial records. e. Demonstrate procedures used to maintain financial records.	Series 2 Book 10, The Account
FI:070	FI:070 Balance a bank account (PQ) Objectives: a. Define the following terms: reconcile, bank statement, transaction, transaction fee, balance, and overdraft protection. b. Explain the components of a bank statement. c. Identify problems that may occur when bank statements are not reconciled. d. Discuss actions to take if a bank statement is incorrect. e. Explain procedures for balancing a bank account. f. Demonstrate how to balance a bank account.	Series 2 Book 10, The Account
FI:567	FI:567 Explain the nature of charitable giving (PQ) Objectives: a. Distinguish between the terms tax exempt and tax deductible. b. Describe ways to give to charities. c. Identify types of charitable-giving scams. d. Discuss techniques for avoiding charitable-giving scams. e. Explain criteria that can be used to evaluate a charitable organization. f. Discuss how to check out a charity before contributing.	Series 2 Book 5, The Benefit

Standards not in Series 2

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

Standard code	What it requires
FI:270	FI:270 Explain the need to save and invest (CS) Objectives: a. Define the following terms: saving, investing, financial needs, and financial goals. b. Identify types of financial needs (e.g., college, retirement, wills, insurance, etc.). c. Discuss ways individuals meet financial needs. d. Discuss the importance of setting financial goals to meet financial needs. e. Explain the concept of using money to make money. f. Distinguish between saving and investing. g. Compare the outcome of saving/investing early versus late in life. h. Describe ways individuals benefit from saving/investing.
FI:071	FI:071 Demonstrate the wise use of credit (CS) Objectives: a. Define the following terms: annual fee and late fee. b. Discuss reasons to use credit wisely. c. Describe possible consequences of using credit unwisely. d. Identify situations that result in credit-history problems. e. Discuss methods for selecting sources of credit. f. Explain techniques to use credit wisely (e.g., limiting the number of credit cards, paying off credit balances, paying more than monthly minimum balance, and avoiding cash advances) . g. Monitor credit reports. h. Demonstrate ways to use credit wisely.
FI:072	FI:072 Validate credit history (CS) Objectives: a. Define the terms credit report, credit score/rating, and credit reporting agency. b. Explain reasons to check one's credit history. c. Discuss methods for obtaining one's credit history. d. Explain information included in a credit report. e. Discuss techniques used to validate one's credit history. f. Describe techniques for disputing information found in a credit report. g. Demonstrate methods to validate a personal credit history.
FI:073	FI:073 Protect against identity theft (CS) Objectives: a. Define the following terms: identity theft, phishing. b. Explain the importance of guarding against identity theft. c. Identify ways in which one's identity may be stolen. d. Describe problems that may occur if a person becomes the victim of identity theft. e. Explain what an individual should do if they fall victim to identity theft. f. Discuss methods to protect against identity theft. g. Demonstrate methods to protect against identity theft.
FI:058	FI:058 Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.) (PQ) Objectives: a. Define the following terms: cash, credit, debit, electronic funds transfer, negotiable instruments, promissory notes, holder in due course. b. Explain the need for forms of financial exchange. c. Describe the advantages and disadvantages of different forms of financial exchange. d. Discuss how credit and debit cards and checks are used as forms of financial exchange. e. Discuss how negotiable instruments are used as forms of financial exchange.
FI:059	FI:059 Identify types of currency (paper money, coins, banknotes, government bonds, treasury notes, etc.) (PQ) Objectives: a. Define the following terms: currency, private currency, fiat currency, deposit money, representative money, commodity money, local currency, specie, and banknote. b. Discuss the importance of currency in an economy. c. Explain the advantages and disadvantages of fiat currency. d. Differentiate between coins and paper money.
FI:060	FI:060 Describe functions of money (medium of exchange, unit of measure, store of value) (PQ) Objectives: a. Explain why money is used as a medium of exchange. b. Discuss how money is used as a unit of measure. c. Describe how money is used as a store of value. d. Explain how money is used as an incentive.
FI:061	FI:061 Describe sources of income and compensation (CS) Objectives: a. Define the following terms: wage, salary, interest, rent, dividends, and transfer payments. b. Distinguish between earned and unearned income. c. Explain the benefits and drawbacks of different sources of income. d. Discuss the use of benefits as a form of compensation. e. Describe the relationship between education and income. f. Discuss the influence of career choice on income. g. Explain the risks inherent in relying on receipt of inheritances. h. Discuss tax implications associated with sources of income.
FI:062	FI:062 Explain the time value of money (CS) Objectives: a. Define the terms time value of money, inflation, interest rate, present value, and compound interest. b. Describe how time impacts the value of money. c. Explain information that is needed when considering the time value of money (i.e., date at which the dollar amount is measured and the interest rate applied). d. Explain the impact of inflation on the value of money. e. Discuss situations in which the present value is needed.

Standard code	What it requires
FI:002	FI:002 Explain the purposes and importance of credit (CS) LAP-FI-002 Objectives: a. Define the term credit. b. Describe types of credit commonly extended to credit users (e.g., revolving credit, bank credit cards, consumer loans, etc.). c. Identify sources of credit. d. Explain costs associated with the use of credit (e.g., APR, late fees, service charges, etc.). e. Discuss the advantages and disadvantages of fixed- and adjustable-rate credit. f. Describe costs associated with the extension of credit. g. Explain reasons that businesses extend credit. h. Describe the types of benefits credit users may receive from the use of credit. i. Describe legislation affecting the extension of credit.
FI:063	FI:063 Explain legal responsibilities associated with consumer financial products and services (CS) Objectives: a. Describe how consumers and financial institutions benefit from financial exchanges (i.e., both are legally protected at the time of the financial exchange as a result of the terms of the financial agreement). b. Explain legal responsibilities of borrowers and lenders in financial exchanges. c. Explain legal responsibilities of investors and brokers in financial exchanges. d. Identify regulations of consumer financial products and services (e.g., Truth in Lending Act, Federal Fair Debt Collection Practices Act, Equal Credit Opportunity Act). e. Identify agencies that regulate consumer financial products and services (e.g., FDIC, SEC, CFPB, NCUA). f. Describe legal responsibilities associated with electronic financial products and services.
FI:065	FI:065 Set financial goals (CS) Objectives: a. Discuss the value of planning in meeting financial goals. b. Identify obstacles to meeting financial goals. c. Describe characteristics of useful financial goals. d. Explain a financial goal-setting process. e. Demonstrate procedures for setting financial goals.
FI:066	FI:066 Develop personal budget (CS) Objectives: a. Define the following terms: personal budget, income, and expenses. b. Identify common personal income and expenses. c. Distinguish between fixed and variable expenses. d. Discuss the importance of developing a personal budget to manage spending and reach financial goals. e. Explain steps for developing a personal budget. f. Explain the role of ongoing tracking and analysis when budgeting. g. Demonstrate steps for developing a personal budget.
FI:067	FI:067 Explain the nature of tax liabilities (PQ) Objectives: a. Define the term tax liability. b. Describe types of taxes (e.g., income, sales, property, excise, etc.). c. Identify levels of government that collect taxes (i.e., federal, state, local). d. Explain the purpose of taxes. e. Discuss who is required to pay taxes.
FI:068	FI:068 Interpret a pay stub (PQ) Objectives: a. Define the following terms: pay period, gross income, net income, deduction, pension, 401(k), and FICA. b. Explain the components of a pay stub. c. Identify types of deductions that appear on pay stubs. d. Discuss reasons for interpreting a pay stub. e. Explain procedures for interpreting a pay stub. f. Demonstrate how to interpret a pay stub.
FI:782	FI:782 Calculate the cost of credit (CS) Objectives: a. Define the following terms: annual percentage rate, periodic interest rate, average daily balance, and cost of credit. b. Explain how interest increases the cost of credit. c. Discuss reasons for calculating the cost of credit. d. Demonstrate techniques for calculating the cost of credit.
FI:783	FI:783 Make responsible financial decisions (CS) Objectives: a. Discuss reasons for considering the consequences of financial decisions. b. Explain the importance of saving and investing regularly. c. Discuss the importance of reading and understanding financial terms and offers. d. Describe the benefits of comparison shopping. e. Describe the impact of impulse spending. f. Compare costs and benefits of buying vs. renting/leasing. g. Explain financial scams to avoid. h. Demonstrate how to make responsible financial decisions.
FI:568	FI:568 Control debt (CS) Objectives: a. Define the terms insolvent, total debt, total assets, bankruptcy, debt consolidation, secured debt, unsecured debt, forbearance, foreclosure, and bankruptcy. b. Identify causes of excessive debt. c. Explain how contacting creditors can help when excessive debt occurs. d. Discuss options that delinquent borrowers can use to control debt (e.g., repayment plan, forbearance, loan modification, etc.). e. Discuss actions creditors can take when individuals fail to pay their loans (e.g., use of debt collectors, garnishment, repossession, foreclosure) f. Identify warning signs of debt crisis. g. Explain the nature of bankruptcy. h. Discuss the impact of bankruptcy (e.g., on credit reports, future credit acquisition, employment, etc.). i. Demonstrate ways to control debt.
FI:074	FI:074 Prepare personal income tax forms (CS) Objectives: a. Define the terms adjusted gross income, 1040 tax form, taxable income, exemptions, and deductions. b. Identify criteria for filing personal income tax forms. c. Describe the information contained on a W-2 form. d. Explain an employer's responsibility for providing employees with W-2 forms. e. Identify forms of income that must be reported on personal income tax forms. f. Demonstrate procedures for preparing a personal income tax form.

Standard code	What it requires
FI:569	FI:569 Discuss the nature of retirement planning (CS) Objectives: a. Define the term retirement planning, asset allocation, and vesting. b. Explain the importance of starting early when planning for retirement. c. Discuss factors to consider when planning for retirement (e.g., inflation rates, health care needs, housing needs/costs, desired retirement age, etc.) d. Distinguish between defined benefit retirement plans and defined contribution retirement plans. e. Cite an example of a defined benefit retirement plan (e.g., pension plan). f. Cite an example of a defined contribution retirement plan (e.g., 401(k), 403(b)). g. Distinguish between an individual retirement account (IRA) and a Roth IRA. h. Discuss protections that are in place to protect employees' retirement plans. i. Explain the relationship between Social Security benefits and a benefit retirement plan. j. Discuss how the amount of Social Security benefits received at retirement is determined. k. Discuss how the use of asset allocation protects savings and investments. l. Describe techniques that can be used to close the gap between retirement savings and retirement expenses.
FI:075	FI:075 Describe types of financial-services providers (CS) Objectives: a. Identify types of financial-services providers. b. Describe banking services. c. Compare types of banking institutions. d. Discuss investment services. e. Explain services offered by insurance companies. f. Describe intermediation or advisory services (e.g., stock brokers, discount brokers, etc.). g. Discuss online services provided by financial institutions.
FI:076	FI:076 Discuss considerations in selecting a financial-services provider (CS) Objectives: a. Discuss situations requiring financial-services providers. b. Describe ways in which financial-services providers are paid. c. Explain obstacles in relying on the advice of financial-services providers. d. Explain factors used to evaluate financial-services providers.
FI:077	FI:077 Explain types of investments (CS) LAP-FI-077 Objectives: a. Define the following terms: savings accounts, money market accounts, certificates of deposit, bonds, lending investments, stocks, mutual funds, collectibles, ownership investments, securities. b. Explain the relationship between risk and return. c. Distinguish between lending and ownership investments. d. Identify types of lending investments (e.g., savings accounts, money market accounts, certificates of deposit, and bonds). e. Describe the risks and returns associated with lending investments. f. Identify types of ownership investments (e.g., stocks, mutual funds, collectibles, and real estate). g. Explain the risks and returns associated with ownership investments.
FI:081	FI:081 Describe the concept of insurance (CS) Objectives: a. Define the following terms: insurance, premium, deductible, coverage, and liability. b. Discuss the relationship between risk and insurance. c. Explain the purpose of insurance. d. Identify common types of insurance (e.g., property, liability, health, disability, life). e. Describe insurance needs at different stages in life. f. Discuss the consequences of not having insurance or being underinsured. g. Explain how insurance works.
FI:571	FI:571 Determine insurance needs (SP) Objectives: a. Explain how determining life insurance needs differs from determining other insurance needs. b. Describe factors to consider when determining the amount of insurance needed. c. Discuss information needed to calculate insurance needs. d. Demonstrate procedures for determining insurance needs.
PD:154	PD:154 Describe types of personal banking products and services (CS) Objectives: a. Define the following terms: overdraft protection, Automated Clearing House (ACH), asset management, and lockbox. b. Discuss common types of lending products and services (e.g., mortgages, vehicle loans, lines of credit, credit cards, cash advances, debt consolidation, etc.). c. Explain deposit account products and services (e.g., checking accounts, savings accounts, certificates of deposit [CDs], debit/ATM cards, overdraft protection, etc.). d. Describe common electronic banking services (e.g., wire transfers, online banking, online bill pay, electronic funds transfer [EFT] payments, automated teller machines [ATMs], mobile banking, etc.). e. Identify asset management services (e.g., trust services, safety deposit boxes, etc.). f. Identify customer-service channels frequently used in personal banking (e.g., brick and mortar branches, call centers, mobile app, etc.). g. Describe miscellaneous common personal banking products and services (e.g., cashier's checks, certified checks, money orders, notary services, etc.).