Finished-book check · Nov 12, 2026

BOTH SERIES

39 of 42

fully covered · 3 partial

Georgia standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 8 of 42, with 21 partly covered.
Series 2 fully covers 31 and partly covers 2.
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.

Georgia 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.

Georgia Standards of Excellence, Personal Finance and Economics (45.061), Personal Finance strand SSEPF1-SSEPF10 elements (42).

Official source:
https://lor2.gadoe.org/gadoe/file/c0c0ad9a-d88e-4864-b49b-1302099da16a/1/Social-Studies-K-12-Georgia-Standards.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.

31 out of 42 standards addressed in Series 2 (74%) · Series 1 today: 8 of 42 fully covered

Improvement over Series 1 Series 1 fully covers 8 of 42 Georgia standards today. Series 2 addresses 31 more that Series 1 does not fully cover.

31	31	11
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)
SSEPF2a	Compare different types of income including hourly wages, salary, tips, independent contractor services (Form 1099), dividends, and capital gains.	Series 2 Book 9, The Paycheck
SSEPF2d	Analyze the basic components of a personal budget including income, expenses (fixed and variable), and the importance of short-term and long-term savings.	Series 2 Book 11, The Budget
SSEPF2e	Explain how to reconcile a checking account, either online or on paper, including how to account for transactions that have not been posted (i.e. checks, weekend debit card transactions, or monthly auto-pay transactions) and how this helps avoid overdraft fees.	Series 2 Book 10, The Account
SSEPF3a	Explain the roles/functions of money as a medium of exchange, store of value, and unit of account/standard of value.	Series 2 Book 10, The Account
SSEPF3b	Compare services offered by different financial institutions, including banks, credit unions, payday lenders, and title pawn lenders.	Series 2 Book 10, The Account
SSEPF3c	Compare and contrast cash, debit cards, credit cards, prepaid cards and mobile payment apps in terms of how they work, acceptability, and the costs and benefits associated with each.	Series 2 Book 10, The Account
SSEPF3d	Evaluate the risk and return of a variety of savings and investment options, including: savings accounts, certificates of deposit, retirement accounts (i.e. Roth IRA, 401K, 403b), stocks, bonds, 529 accounts, and mutual funds and explain the importance of diversification when investing.	Series 2 Book 14, The Long Haul
SSEPF3e	Describe the role of speculative investments (i.e. cryptocurrency and historical examples like buying on margin in the 1920's).	Series 2 Book 4, The Guarantee

Standard code	What it requires	Series 2 book(s)
SSEPF4a	Compare interest rates on loans and credit cards from different institutions including banks, credit unions, pay-day loan facilities, and title-pawn companies.	Series 2 Book 10, The Account
SSEPF4e	Define nominal and real returns and explain how inflation affects interest-earning savings and investment accounts.	Series 2 Book 2, The Tuition Trap
SSEPF5a	Describe income, sales, property, capital gains, and estate taxes in the U.S.	Series 2 Book 9, The Paycheck
SSEPF6b	Describe the basic components of a credit score including payment history, debt to income ratio, amount owed, length of credit history, types of credit used, amount of available credit, and recent credit applications.	Series 2 Book 13, The Long Shot
SSEPF6d	Explain the difference between revolving credit and installment credit.	Series 2 Book 13, The Long Shot
SSEPF9a	Describe how government agencies offer protection in banking, investments, borrowing, and buying goods and services.	Series 2 Book 6, The Claim
SSEPF9c	Explain the primary purpose of important consumer legislation (i.e., the Truth in Lending Act, Fair Debt Collection Practices Act, Fair Credit Reporting Act, the Equal Housing Act, and the Dodd-Frank Act).	Series 2 Book 6, The Claim
SSEPF10a	Describe common ways identity theft happens including dumpster diving, skimming, phishing, stealing, and data breaches.	Series 2 Book 6, The Claim
SSEPF10b	Describe ways to protect yourself from identity theft including shredding important documents, not opening attachments to unknown emails, not revealing personal information over the phone or email, using secure networks, regularly monitoring your credit report, changing passwords on accounts, and carefully managing social media.	Series 2 Book 6, The Claim
SSEPF10c	Describe steps that should be taken if a person is the victim of identity theft including getting replacement credit cards, freezing credit histories, alerting appropriate officials, and changing passwords.	Series 2 Book 6, The Claim
SSEPF1a	Apply a rational decision-making model to evaluate the costs and benefits of post-high school life choices (i.e., college, technical school, military enlistment, workforce participation, or other option).	Series 2 Book 2, The Tuition Trap
SSEPF1b	Evaluate costs and benefits of various ways to pay for post-high school life including scholarships, the HOPE scholarship, employment, work-study programs, loans, grants, savings, prior investments, and other options.	Series 2 Book 2, The Tuition Trap
SSEPF1c	Identify necessary documents needed to complete forms like the FAFSA or scholarship applications.	Series 2 Book 2, The Tuition Trap
SSEPF2b	Review and complete a sample federal individual income tax form 1040.	Series 2 Book 9, The Paycheck
SSEPF2f	Describe how to determine a person's net worth.	Series 2 Book 11, The Budget
SSEPF4c	Use an online amortization tool to show how payments on a fixed loan like a mortgage are applied to interest and principal.	Series 2 Book 13, The Long Shot
SSEPF5b	Describe the difference between progressive, regressive, and proportional taxes.	Series 2 Book 5, The Benefit

Standard code	What it requires	Series 2 book(s)
SSEPF6c	Analyze and evaluate a sample loan application for credit worthiness and the ability to receive favorable interest rates.	Series 2 Book 1, The Application
SSEPF6e	Explain causes of personal bankruptcy and describe consequences of declaring bankruptcy.	Series 2 Book 13, The Long Shot
SSEPF8a	Identify skills that are required to be successful in the workplace, including positive work ethic, punctuality, time management, teamwork, and communication skills.	Series 2 Book 2, The Tuition Trap
SSEPF8b	Describe the impact a person's social media footprint can have on their career and finances.	Series 2 Book 2, The Tuition Trap
SSEPF8c	Evaluate job and career options and explain the significance of investment in education, training, and skill development as it relates to future earnings.	Series 2 Book 2, The Tuition Trap
SSEPF9b	Compare different methods for lodging consumer complaints (e.g., Better Business Bureau, online methods, and direct contact with business).	Series 2 Book 6, The Claim

Standards not in Series 2

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

Standard code	What it requires
SSEPF1d	Apply a rational decision-making model to evaluate other major life choices like employment opportunities, renting a home vs. buying, selecting a mortgage, and buying a car.
SSEPF1e	Describe how individual financial decisions can help create generational wealth.
SSEPF4b	Define annual percentage rate and describe how different interest rates can affect monthly payments on loans.
SSEPF6a	Differentiate between and explain how to access one's credit report and credit score.
SSEPF7a	Explain why people buy insurance.
SSEPF7b	Describe various types of insurance such as automobile, health, life (whole and term), disability, renters, flood and property.
SSEPF7c	Explain the costs and benefits associated with different types of insurance, including deductibles, premiums, coverage limits shared liability, and asset protection.
SSEPF10d	Describe the basic characteristics of investment scams such as Ponzi schemes, pump and dumps, and "advance fee" scams and how to avoid them.
SSEPF2c	Describe the basic components of a paystub including gross pay, net pay, and common deductions (i.e. federal and state income tax, Federal Insurance Contributions Act (FICA which includes Social Security and Medicare), and elective deductions like 401K, insurance and tax-deferred savings).
SSEPF4d	Explain the difference between simple and compound interest and the difference between fixed and variable interest.
SSEPF7d	Define insurability and explain why insurance rates can vary.