Georgia Standards Map: Money Nobody Taught You, Teen Edition

Georgia Personal Finance and Economics (45.061) · October 14, 2026

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

8	21	13
fully covered by a book	partially covered (needs your lesson)	not covered

8 of 42 fully covered · 21 partially · 13 not covered

Fully covered

Code	What the standard requires	Book and evidence
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.	Book 4, Ch. 7 "The Roof" (p. 107 digital / p. 62 print): Fully taught (kept from the Oct 13 strict map).
SSEPF1e	Describe how individual financial decisions can help create generational wealth.	Book 15, Ch. 11 "The Sign" (p. 124 digital / p. 72 print): Fully taught (kept from the Oct 13 strict map).
SSEPF4b	Define annual percentage rate and describe how different interest rates can affect monthly payments on loans.	Book 3, Ch. 8 "Easy Financing" (p. 157 digital / p. 79 print); Book 8, Ch. 4 "The Payment" (p. 52 digital / p. 33 print); Book 4, Ch. 1 (p. 18 digital / p. 14 print): Fully taught (kept from the Oct 13 strict map).
SSEPF6a	Differentiate between and explain how to access one's credit report and credit score.	Book 3, Ch. 2 "Three Report Cards" (p. 38 digital / p. 23 print): Fully taught (kept from the Oct 13 strict map).
SSEPF7a	Explain why people buy insurance.	Book 9, Ch. 2 "The Pool" (p. 28 digital / p. 21 print): Fully taught (kept from the Oct 13 strict map).
SSEPF7b	Describe various types of insurance such as automobile, health, life (whole and term), disability, renters, flood and property.	Book 9, Ch. 9 "Who Depends on You" (p. 112 digital / p. 67 print): Fully taught (kept from the Oct 13 strict map).
SSEPF7c	Explain the costs and benefits associated with different types of insurance, including deductibles, premiums, coverage limits shared liability, and asset protection.	Book 9, Ch. 2 "The Pool" (p. 28 digital / p. 21 print): Fully taught (kept from the Oct 13 strict map).
SSEPF10d	Describe the basic characteristics of investment scams such as Ponzi schemes, pump and dumps, and "advance fee" scams and how to avoid them.	Book 12, Ch. 4 "Two Kids, Same Choice" (p. 54 digital / p. 33 print): Fully taught (kept from the Oct 13 strict map).

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Partially covered

Code	What the standard requires	Book(s)	What is missing
SSEPF2a	Compare different types of income including hourly wages, salary, tips, independent contractor services (Form 1099), dividends, and capital gains.	Books 2, 11, 14	Types of income appear across books, but no side-by-side comparison of wages, salary, tips, 1099 work, dividends and capital gains.
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).	Book 6, Ch. 2 "Who Gets Paid First" (p. 28 digital / p. 20 print)	Gross, net, Social Security (6.2%) and Medicare (1.45%) taught. Book 6 says Texas has no state income tax (Georgia does), and elective deductions like 401(k) are never shown on a paystub (401(k) appears only as a job perk in Book 2).
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.	Books 10, 14	Saving is taught; fixed vs. variable expenses are never distinguished in a 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.	Book 5, Ch. 5 "The Fee Hunt" (p. 72 digital / p. 43 print)	Statement review and overdraft fees taught; no reconciliation or unposted transactions.
SSEPF3a	Explain the roles/functions of money as a medium of exchange, store of value, and unit of account/standard of value.	Book 2, Ch. 5 "Too Many Dollars" (p. 86 digital / p. 48 print)	Store of value and unit of account covered; medium of exchange not explained.
SSEPF3b	Compare services offered by different financial institutions, including banks, credit unions, payday lenders, and title pawn lenders.	Books 4, 5, 8	Banks vs. credit unions and payday-style lenders compared; title pawn lenders never named.
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.	Books 3, 5, 6	Cash, debit and credit covered; prepaid cards and mobile payment apps not compared.
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.	Books 10, 11, 13, 14	Stocks, index funds, Roth IRA, 401(k) and diversification taught; CDs, 403(b), 529 accounts and bonds not all evaluated.
SSEPF3e	Describe the role of speculative investments (i.e. cryptocurrency and historical examples like buying on margin in the 1920's).	Book 12, Ch. 4 "Two Kids, Same Choice" (p. 54 digital / p. 33 print)	Crypto discussed as risky ("Some crypto is real technology..."); buying on margin in the 1920s is missing.
SSEPF4a	Compare interest rates on loans and credit cards from different institutions including banks, credit unions, pay-day loan facilities, and title-pawn companies.	Books 3, 8	Rates compared by credit score and lender type; title-pawn companies and credit unions not compared on rates.

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Code	What the standard requires	Book(s)	What is missing
SSEPF4d	Explain the difference between simple and compound interest and the difference between fixed and variable interest.	Book 10, Ch. 2 "The Snowball" (p. 33 digital / p. 22 print); Book 4, Ch. 3 "Fixed or Floating" (p. 50 digital / p. 30 print)	Compound interest and fixed vs. floating rates taught; the term "simple interest" is never named or contrasted directly.
SSEPF4e	Define nominal and real returns and explain how inflation affects interest-earning savings and investment accounts.	Book 2, Ch. 6 "The Rate Fight" (p. 113 digital / p. 60 print); Ch. 3 (p. 48 digital / p. 30 print)	Real interest rate ("What your money earns, minus inflation") and nominal vs. real raise taught; "nominal return" for investments not defined.
SSEPF5a	Describe income, sales, property, capital gains, and estate taxes in the U.S.	Book 6, Ch. 6 "The Shop's Year" (p. 80 digital / p. 46 print)	Income and sales taxes appear; capital gains and estate taxes not described.
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.	Book 3, Ch. 3 "The Five Gauges" (p. 60 digital / p. 33 print)	Score factors taught; debt-to-income ratio missing.
SSEPF6d	Explain the difference between revolving credit and installment credit.	Book 3, Ch. 3 (p. 60 digital / p. 33 print)	Cards and loans shown; "revolving" and "installment" never defined.
SSEPF7d	Define insurability and explain why insurance rates can vary.	Book 9, Ch. 7 "Business Use" (p. 88 digital / p. 54 print)	Shows why a premium rises (delivery driving, about $12/month more); insurability is never defined.
SSEPF9a	Describe how government agencies offer protection in banking, investments, borrowing, and buying goods and services.	Book 5, Ch. 4 "Run" (p. 58 digital / p. 36 print); Book 12, Ch. 7 (p. 90 digital / p. 51 print)	FDIC/NCUA banking and CFPB covered; investment and goods-and-services protection not described.
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).	Books 3, 8	FDCPA and FCRA covered; Truth in Lending, Equal Housing and Dodd-Frank missing.
SSEPF10a	Describe common ways identity theft happens including dumpster diving, skimming, phishing, stealing, and data breaches.	Books 3, 12	Stolen applications and phishing-style DMs; dumpster diving, skimming and data breaches missing.
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.	Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print)	Passwords, SSN protection and credit monitoring; shredding, secure networks and social media missing.
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.	Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print)	Freeze, report, change passwords; replacement credit cards missing.

Teach it: fill the gap in 10 minutes

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One discussion question and one no-prep activity for each partly covered standard, tied to the pages cited above.

SSEPF2a · Books 2, 11, 14
Ask: Books 2, 11 and 14 show different types of income. How do they compare side by side?
10 min: Students compare hourly wages, salary, tips, 1099 work, dividends and capital gains on how they're earned and taxed.

SSEPF2c · Book 6, Ch. 2 "Who Gets Paid First" (p. 28 digital / p. 20 print)
Ask: Book 6, Ch. 2 (p. 28 digital / p. 20 print) shows gross, net, Social Security and Medicare. Book 6 says Texas has no state income tax, but Georgia does. Where does that show up on a Georgia pay stub?
10 min: Students label a made-up Georgia pay stub with gross, Social Security, Medicare, state tax, a 401(k) deduction and net pay.

SSEPF2d · Books 10, 14
Ask: Books 10 and 14 teach saving. Which costs stay the same each month, and which change?
10 min: Students sort ten expenses into fixed and variable and build a short budget with a savings line.

SSEPF2e · Book 5, Ch. 5 "The Fee Hunt" (p. 72 digital / p. 43 print)
Ask: Book 5, Ch. 5 (p. 72 digital / p. 43 print) shows reviewing a statement for fees. How do you match your records to the bank's?
10 min: Students reconcile a made-up statement with one transaction that hasn't posted yet.

SSEPF3a · Book 2, Ch. 5 "Too Many Dollars" (p. 86 digital / p. 48 print)
Ask: Book 2, Ch. 5 (p. 86 digital / p. 48 print) shows money as a store of value and a unit of account. What's the third job of money?
10 min: Students give one example each of medium of exchange, store of value and unit of account.

SSEPF3b · Books 4, 5, 8
Ask: Books 4, 5 and 8 compare banks, credit unions and payday-style lenders. Where do title pawn lenders fit?
10 min: Students compare banks, credit unions, payday lenders and title pawn lenders on cost, risk and who uses them.

SSEPF3c · Books 3, 5, 6
Ask: Books 3, 5 and 6 cover cash, debit and credit. How do prepaid cards and payment apps compare?
10 min: Students compare cash, debit, credit, prepaid cards and payment apps on fees, fraud protection and building credit.

SSEPF3d · Books 10, 11, 13, 14
Ask: Books 10, 11, 13 and 14 cover stocks, index funds, IRAs and 401(k)s. Where do CDs, 403(b)s, 529s and bonds fit?
10 min: Students rank savings accounts, CDs, bonds, stocks, 529s and 403(b)s by risk and return.

SSEPF3e · Book 12, Ch. 4 "Two Kids, Same Choice" (p. 54 digital / p. 33 print)
Ask: Book 12, Ch. 4 (p. 54 digital / p. 33 print) discusses crypto as risky. What happened when people bought stock on margin in the 1920s?
10 min: Students compare crypto speculation and 1920s margin buying: what was promised, what went wrong, one lesson.

SSEPF4a · Books 3, 8
Ask: Books 3 and 8 compare rates by credit score and lender. How do credit unions and title-pawn companies compare?
10 min: Students rank rates from a bank, credit union, payday lender and title-pawn company (ranges on the board) and explain the gap.

SSEPF4d · Book 10, Ch. 2 "The Snowball" (p. 33 digital / p. 22 print); Book 4, Ch. 3 "Fixed or Floating" (p. 50 digital / p. 30 print)
Ask: Book 10, Ch. 2 (p. 33 digital / p. 22 print) shows compound interest and Book 4, Ch. 3 (p. 50 digital / p. 30 print) shows fixed vs. floating rates. What's simple interest?
10 min: Students compute simple vs. compound interest on $100 for 3 years and say when a variable rate would hurt.

SSEPF4e · Book 2, Ch. 6 "The Rate Fight" (p. 113 digital / p. 60 print); Ch. 3 (p. 48 digital / p. 30 print)
Ask: Book 2, Ch. 6 (p. 113 digital / p. 60 print) says the real rate is "what your money earns, minus inflation." What's the nominal return?
10 min: Students label nominal and real returns for three accounts with inflation given, and pick the best.

SSEPF5a · Book 6, Ch. 6 "The Shop's Year" (p. 80 digital / p. 46 print)
Ask: Book 6, Ch. 6 (p. 80 digital / p. 46 print) shows income and sales taxes. What are capital gains and estate taxes?
10 min: Students define income, sales, property, capital gains and estate taxes with one example each.

SSEPF6b · Book 3, Ch. 3 "The Five Gauges" (p. 60 digital / p. 33 print)
Ask: Book 3, Ch. 3 (p. 60 digital / p. 33 print) covers credit score factors. What is debt-to-income, and why do lenders check it?
10 min: Students compute debt-to-income for two made-up borrowers and decide who looks safer.

SSEPF6d · Book 3, Ch. 3 (p. 60 digital / p. 33 print)
Ask: Book 3, Ch. 3 (p. 60 digital / p. 33 print) shows cards and loans. Which is revolving and which is installment?
10 min: Students sort cards, car loans, student loans and store cards into revolving or installment.

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SSEPF7d · Book 9, Ch. 7 "Business Use" (p. 88 digital / p. 54 print)
Ask: Book 9, Ch. 7 (p. 88 digital / p. 54 print) shows a premium rising about $12 a month for delivery driving. What makes someone insurable?
10 min: Students define insurability and list three reasons rates vary between two drivers.

SSEPF9a · Book 5, Ch. 4 "Run" (p. 58 digital / p. 36 print); Book 12, Ch. 7 (p. 90 digital / p. 51 print)
Ask: Book 5, Ch. 4 (p. 58 digital / p. 36 print) covers FDIC/NCUA and Book 12, Ch. 7 (p. 90 digital / p. 51 print) covers the CFPB. Who protects investors and shoppers?
10 min: Students match agencies (FDIC, NCUA, CFPB, SEC, FTC) to banking, investing, borrowing or buying.

SSEPF9c · Books 3, 8
Ask: Books 3 and 8 cover the FDCPA and FCRA. What do Truth in Lending, fair housing and Dodd-Frank add?
10 min: Students match each law to the problem it fixes in one line.

SSEPF10a · Books 3, 12
Ask: Books 3 and 12 show stolen applications and phishing-style DMs. How else does identity theft happen?
10 min: Students list dumpster diving, skimming and data breaches with one warning sign each.

SSEPF10b · Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print)
Ask: Book 3, Ch. 5 (p. 99 digital / p. 51 print) covers passwords, protecting your SSN and monitoring. What else keeps your identity safe?
10 min: Students build a 6-item protection checklist including shredding, secure Wi-Fi and social media privacy.

SSEPF10c · Book 3, Ch. 5 "Freeze It" (p. 99 digital / p. 51 print)
Ask: Book 3, Ch. 5 (p. 99 digital / p. 51 print) covers freezing, reporting and changing passwords. What else should a victim do?
10 min: Students order the recovery steps (freeze, report, replace cards, change passwords, check reports) and explain the first one.

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Not covered

Code	What the standard requires
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).
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.
SSEPF1c	Identify necessary documents needed to complete forms like the FAFSA or scholarship applications.
SSEPF2b	Review and complete a sample federal individual income tax form 1040.
SSEPF2f	Describe how to determine a person's net worth.
SSEPF4c	Use an online amortization tool to show how payments on a fixed loan like a mortgage are applied to interest and principal.
SSEPF5b	Describe the difference between progressive, regressive, and proportional taxes.
SSEPF6c	Analyze and evaluate a sample loan application for credit worthiness and the ability to receive favorable interest rates.
SSEPF6e	Explain causes of personal bankruptcy and describe consequences of declaring bankruptcy.
SSEPF8a	Identify skills that are required to be successful in the workplace, including positive work ethic, punctuality, time management, teamwork, and communication skills.
SSEPF8b	Describe the impact a person's social media footprint can have on their career and finances.
SSEPF8c	Evaluate job and career options and explain the significance of investment in education, training, and skill development as it relates to future earnings.
SSEPF9b	Compare different methods for lodging consumer complaints (e.g., Better Business Bureau, online methods, and direct contact with business).

Texas details in the books

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

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

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

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

• Georgia has a state income tax; Book 6's "Texas has no state income tax" line would mislead.

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

Questions or corrections: Email support.

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