Finished-book check · Nov 12, 2026

BOTH SERIES

25 of 30

fully covered · 5 partial

Hawaii standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 15 of 30, with 14 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.

Hawaii 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.

Hawaii DOE Program Standards for Financial Literacy, "Approved Standards" column, Themes 1-6 (30 standards), as presented to the BOE Student Achievement Committee Oct. 9, 2025. Derived from the 2021 National Standards for Personal Finance Education.

Official source: https://boe.hawaii.gov/wp-content/uploads/20251009_SAC_FinLiteracy.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.

3 out of 30 standards addressed in Series 2 (10%) · Series 1 today: 15 of 30 fully covered

Improvement over Series 1 Series 1 fully covers 15 of 30 Hawaii standards today. Series 2 addresses 3 more that Series 1 does not fully cover.

3	3	27
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)
HI EI.3	3. People vary in their opportunity and willingness to incur the present costs of additional training and education in exchange for future benefits, such as earning potential.	Series 2 Book 2, The Tuition Trap
HI CR.3	3. Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings.	Series 2 Book 2, The Tuition Trap
HI RI.2	2. Some types of insurance coverage are mandatory.	Series 2 Book 15, The Keys, Again

Standards not in Series 2

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

Standard code	What it requires
HI EI.1	1. Net income (take-home pay) is the amount left from wages and salaries after taxes and payroll deductions.
HI EI.2	2. Compensation for a job or career can be in the form of wages, salaries, commissions, tips, or bonuses, and may also include contributions to employee benefits, such as health insurance, retirement savings plans, and education reimbursement programs.
HI EI.5	5. Retirement income typically comes from some combination of continued employment earnings, Social Security, employer-sponsored retirement plans, and personal investments.
HI SP.5	5. Federal and state laws, regulations, and consumer protection agencies (e.g., Federal Trade Commission, Consumer Affairs office, and Consumer Financial Protection Bureau) can help individuals avoid unsafe products, unfair practices, and marketplace fraud.
HI SA.5	5. Tax policies that allow people to save pretax earnings or to reduce or defer taxes on interest earned provide incentives for people to save.
HI IN.1	1. Investors in financial assets expect an increase in value over time (capital gain) and/or receipt of regular income, such as interest or dividends.
HI IN.3	3. Instead of buying individual stocks and bonds, investors can buy shares of pooled investments such as mutual funds and exchange-traded funds (ETFs).
HI IN.4	4. Different types of investments expose investors to different degrees of risk.
HI CR.1	1. Interest rates and fees vary by type of lender, type of credit, and market conditions.
HI CR.2	2. Borrowing increases debt and can negatively affect a person’s finances.
HI CR.4	4. A credit score is a numeric rating that assesses a person’s credit risk based on information in their credit report.
HI CR.5	5. Credit reports and credit scores may be requested and used by entities other than lenders.
HI RI.1	1. Financial loss can occur from unexpected events that damage health, wealth, income, property, and/or future opportunities.
HI RI.3	3. Health insurance provides coverage for medically necessary health care and may also cover some preventive care. It is sometimes offered as an employee benefit with the employer paying some or all of the premium cost.
HI RI.5	5. Online transactions and failure to safeguard personal documents can make consumers vulnerable to privacy infringement, identity theft, and fraud.
HI EI.4	4. Changes in economic conditions, technology, or the labor market can cause changes in income, career opportunities, or employment status.
HI SP.1	1. Price, spending choices of others, peer pressure, and advertising about a product or service can influence purchase decisions.
HI SP.2	2. Creating a budget can help people make informed choices about spending, saving, and managing money in order to achieve financial goals.
HI SP.3	3. Making an informed purchase decision requires a consumer to critically evaluate price, product claims, and quality information from a variety of sources.
HI SP.4	4. Housing decisions depend on individual preferences, circumstances, and costs, and can impact personal satisfaction and financial well-being.
HI SA.1	1. People save money for many different purposes, including large purchases such as cars and homes, education costs, retirement, and emergencies.
HI SA.2	2. Savings decisions depend on individual preferences and circumstances, and can impact personal satisfaction and financial well-being.

Standard code	What it requires
HI SA.3	3. Compound interest is interest on both the original principal and previously earned interest, as compared to simple interest which is only interest on the original principal.
HI SA.4	4. Financial institutions offer several types of savings accounts, including regular savings, money market accounts, and certificates of deposit (CDs), that differ in minimum deposits, rates, and deposit insurance coverage.
HI IN.2	2. Common types of financial assets include certificates of deposit (CDs), stocks, bonds, mutual funds, and real estate.
HI IN.5	5. A person’s investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances.
HI RI.4	4. Unemployment insurance, Medicaid, and Medicare are public insurance programs that protect individuals from economic hardship caused by certain risks.