Hawaii Standards Map: Money Nobody Taught You, Teen Edition

Hawaii DOE Program Standards for Financial Literacy (2025) · October 14, 2026

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

15	14	1
fully covered by a book	partially covered (needs your lesson)	not covered

15 of 30 fully covered · 14 partially · 1 not covered

Fully covered

Code	What the standard requires	Book and evidence
HI EI.1	1. Net income (take-home pay) is the amount left from wages and salaries after taxes and payroll deductions.	Book 6: Gross to net: taxes and payroll deductions taken out.
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.	Books 6, 7, 2: Wages, salary, tips, commissions, bonuses, and the benefits package.
HI EI.5	5. Retirement income typically comes from some combination of continued employment earnings, Social Security, employer-sponsored retirement plans, and personal investments.	Book 14: Retirement from work, Social Security, 401(k) and personal investing.
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.	Books 3, 5, 12: FTC and CFPB complaints and federal consumer laws against 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.	Books 2, 14: 401(k) pretax savings, Roth and traditional IRAs.
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.	Book 10: Growth in value and 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).	Books 10, 11: Index funds instead of single stocks.
HI IN.4	4. Different types of investments expose investors to different degrees of risk.	Book 10: Riskier assets swing more and pay more on average.
HI CR.1	1. Interest rates and fees vary by type of lender, type of credit, and market conditions.	Books 4, 8: Rates and fees by lender: bank, credit union, payday, buy-here-pay-here.
HI CR.2	2. Borrowing increases debt and can negatively affect a person’s finances.	Book 8: Debt piles up and squeezes the budget.
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.	Book 3: Credit score built from the report.
HI CR.5	5. Credit reports and credit scores may be requested and used by entities other than lenders.	Book 3: Landlords and others check credit.
HI RI.1	1. Financial loss can occur from unexpected events that damage health, wealth, income, property, and/or future opportunities.	Book 9: Wrecks, illness and lost income cause losses.

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Code	What the standard requires	Book and evidence
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.	Books 9, 2: Health insurance, preventive care, employer-paid premium.
HI RI.5	5. Online transactions and failure to safeguard personal documents can make consumers vulnerable to privacy infringement, identity theft, and fraud.	Book 3, Ch. 5 (p. 99 digital / p. 51 print): Stolen data, online scams, identity theft.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Book 7	Trade training paying off; costs vs. future earnings only partly weighed.
HI EI.4	4. Changes in economic conditions, technology, or the labor market can cause changes in income, career opportunities, or employment status.	Book 2	Inflation and job changes; technology and labor-market shifts thin.
HI SP.1	1. Price, spending choices of others, peer pressure, and advertising about a product or service can influence purchase decisions.	Book 12	Sales pitches; peer pressure and advertising not taught.
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.	Book 13	Tracking, no full budget.
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.	Books 4, 12	Comparing price and claims; quality sources thin.
HI SP.4	4. Housing decisions depend on individual preferences, circumstances, and costs, and can impact personal satisfaction and financial well-being.	Books 1, 3	Rent and landlords; housing choices not compared.
HI SA.1	1. People save money for many different purposes, including large purchases such as cars and homes, education costs, retirement, and emergencies.	Books 1, 14	Emergencies and retirement; cars, homes and education saving not all taught.
HI SA.2	2. Savings decisions depend on individual preferences and circumstances, and can impact personal satisfaction and financial well-being.	Book 1	Saving choices; preferences not explored.
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.	Book 10	Compound interest; simple interest comparison not taught.
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.	Book 5	Savings and CDs; money market accounts not taught.
HI IN.2	2. Common types of financial assets include certificates of deposit (CDs), stocks, bonds, mutual funds, and real estate.	Book 10	CDs, stocks, bonds; mutual funds and real estate not taught (required list).
HI IN.5	5. A person's investment risk tolerance depends on factors such as personality, financial resources, investment experiences, and life circumstances.	Book 10	Risk and time horizon; risk tolerance factors not taught.
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.	Books 1, 8	Student loans; scholarships, grants, work-study not taught.
HI RI.2	2. Some types of insurance coverage are mandatory.	Book 9	Auto liability coverage; which coverage is mandatory not stated.

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.

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HI EI.3 · Book 7
Ask: Book 7 shows trade training paying off. Is extra training worth what it costs now?
10 min: Students compare two paths (start work now vs. a year of training) on cost now and pay later, and say which they'd pick and why.

HI EI.4 · Book 2
Ask: Book 2 shows inflation and job changes. How can new technology change someone's pay or job?
10 min: Students name one job changed by technology and list what workers could do to keep earning.

HI SP.1 · Book 12
Ask: Book 12 shows sales pitches. What else pushes you to buy: price, friends or ads?
10 min: Students list one purchase each influenced by price, friends and an ad, then mark which was the best choice.

HI SP.2 · Book 13
Ask: Book 13 shows tracking spending. How does a budget help you choose?
10 min: Students turn a week of tracked spending into a simple budget with a spending, saving and goal line.

HI SP.3 · Books 4, 12
Ask: Books 4 and 12 compare prices and claims. Where would you find a trustworthy review?
10 min: Students check one product claim against two sources and rate the claim true, false or unclear.

HI SP.4 · Books 1, 3
Ask: Books 1 and 3 show renting and landlords. How do you choose where to live?
10 min: Students compare renting alone, with roommates and staying home on cost, freedom and risk.

HI SA.1 · Books 1, 14
Ask: Books 1 and 14 show saving for emergencies and retirement. What else do people save for?
10 min: Students list goals (car, home, school, emergencies, retirement) and rank them by when they'd need the money.

HI SA.2 · Book 1
Ask: Book 1 shows saving choices. Why might two people save differently?
10 min: Pairs describe two people with different situations and explain how each would save.

HI SA.3 · Book 10
Ask: Book 10 shows compound interest. What is simple interest, and how is it different?
10 min: Students compute simple vs. compound interest on $100 for 3 years and compare.

HI SA.4 · Book 5
Ask: Book 5 shows savings accounts and CDs. What is a money market account?
10 min: Students compare regular savings, money market and CDs on interest, access and minimums.

HI IN.2 · Book 10
Ask: Book 10 shows CDs, stocks and bonds. Where do mutual funds and real estate fit?
10 min: Students rank CDs, bonds, stocks, mutual funds and real estate by risk and return.

HI IN.5 · Book 10
Ask: Book 10 shows risk and time horizon. What else changes how much risk you can take?
10 min: Students describe how personality, money on hand and goals change risk tolerance for two made-up investors.

HI CR.3 · Books 1, 8
Ask: Books 1 and 8 cover student loans. What ways to pay for school don't need repaying?
10 min: Students list scholarships, grants and work-study with one pro each, then order them before loans.

HI RI.2 · Book 9
Ask: Book 9 shows auto liability coverage. Which insurance does the law require?
10 min: Students sort insurance types into required by law, required by a lender, or optional, with one reason each.

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Not covered

Code	What the standard requires
HI RI.4	4. Unemployment insurance, Medicaid, and Medicare are public insurance programs that protect individuals from economic hardship caused by certain risks.

Texas details in the books

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

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

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

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

• Hawaii has a state income tax and a general excise tax instead of a sales tax, and requires employer health coverage (Prepaid Health Care Act) and TDI; Book 6's "Texas has no state income tax" line would mislead.

Source: https://boe.hawaii.gov/wp-content/uploads/20251009_SAC_FinLiteracy.pdf

Questions or corrections: Email support.

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