Finished-book check · Nov 12, 2026

BOTH SERIES

14 of 26

fully covered · 12 partial

Kentucky standards map
Finished-book check, November 12, 2026.
Series 1 fully covers 8 of 26, with 18 partly covered.
Series 2 fully covers 6 and partly covers 11.
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.

Kentucky 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.

Kentucky Academic Standards for Career Studies (704 KAR 8:080), Financial Literacy - High School - Grades 9-12, FL.H.1-26.

Official source: https://www.education.ky.gov/curriculum/standards/kyacadstand/Documents/MIR_704_KAR_8.080_Kentucky_Academic_Standards_for_Career_Studies.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.

4 out of 26 standards addressed in Series 2 (15%) · Series 1 today: 8 of 26 fully covered

Improvement over Series 1 Series 1 fully covers 8 of 26 Kentucky standards today. Series 2 addresses 4 more that Series 1 does not fully cover.

4	4	22
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)
FL.H.3	FL.H.3 Evaluate the costs and funding sources for post-secondary education and training. a. Identify funding sources for post-secondary education (e.g., loans, scholarships, grants, military). b. Understand the obligations that may accompany funding (e.g., military service, loan repayment terms). c. Understand the process, purpose and benefits of the Free Application for Federal Student Aid (FAFSA) completion.	Series 2 Book 2, The Tuition Trap
FL.H.13	FL.H.13 Identify and compare roles of various financial professionals (e.g., financial planners, counselors, certified public accountants, investment consultants and insurance agents).	Series 2 Book 4, The Guarantee
FL.H.17	FL.H.17 Explore common financial technologies used for investing. a. Explain how automating investment activities can help people avoid making emotional decisions. b. Discuss how the development of financial technology has made it easier for people of all income and education levels to participate in financial markets c. Identify the advantages and disadvantages of investment related technologies (e.g., robo-advising, digital platforms, mobile apps, etc.). MONEY AND THE ECONOMY	Series 2 Book 3, The Good Deal
FL.H.21	FL.H.21 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	Series 2 Book 3, The Good Deal

Standards not in Series 2

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

Standard code	What it requires
FL.H.2	FL.H.2 Analyze how economic conditions can affect income and career opportunities (e.g., job outlook, cost of living and inflation).
FL.H.11	FL.H.11 Identify the major types of financial institutions and their products (e.g., certificate of deposit, money market, savings accounts) and services.
FL.H.14	FL.H.14 Examine implications of the time value of money (e.g., inflation, compounding interest, return on investment, etc.).
FL.H.16	FL.H.16 Explain the components of an investment strategy compatible with personal financial goals (e.g., risk vs reward, risk tolerance, diversification, rebalancing, etc.).
FL.H.19	FL.H.19 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).
FL.H.22	FL.H.22 Explain the role of the government in administering social insurance programs such as Medicare, Medicaid, Social Security, Unemployment and Workers' Compensation.
FL.H.23	FL.H.23 Identify the role of regulatory agencies such as the Federal Reserve, Federal Deposit Insurance Corporation, National Credit Union Administration, Federal Trade Commission (FTC), Securities and Exchange Commission (SEC), Financial Industry Regulatory Authority (FINRA), Internal Revenue Service (IRS), and state regulatory agencies.
FL.H.26	FL.H.26 Identify strategies for protecting personal financial information and resources. a. Provide examples of how online behavior, e-mail and text-message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identify theft and fraud. b. Recommend strategies to reduce the risk of identity theft and financial fraud. c. Explain the steps an identity theft victim should take to limit losses and restore personal security.
FL.H.1	FL.H.1 Identify the financial impacts of a career choice. a. Examine the relationship between personal financial goals and career choice. b. Evaluate the correlation between education, training and potential lifetime income. c. Compare the advantages and disadvantages of being an employee versus being self-employed.
FL.H.4	FL.H.4 Analyze components of employment compensation. a. Compare compensation methods including hourly, salary and commission-based packages. b. Evaluate the tradeoffs between income (i.e., benefits packages, retirement plans) and non-income factors (i.e., job satisfaction, independence, risk, family or location when making career and job choices). c. Explain why salaries and benefits may vary among workers in different types of jobs. d. Understand the way compensation may be received.
FL.H.5	FL.H.5 Analyze the factors that determine net income and income tax liability a. Interpret an earnings statement whether it be from a pay stub or online statement. b. Differentiate between gross, net and taxable income. c. Understand the purpose and requirements of the Internal Revenue Service (IRS) forms W-4, I-9, W-2, 1099 and 1040. d. Explain the difference between a tax credit and a tax deduction.
FL.H.6	FL.H.6 Develop strategies to control and manage credit and debt. a. Interpret the components of a credit report and how the credit score is determined. b. Investigate ways that credit scores can affect a consumer's financial options and standard of living. c. Explain how a person can get a free copy of their credit report and why it is advisable. d. Understand the causes of and implications of bankruptcy and recommend ways that a person can increase their credit score. e. Create a plan for a person who is having difficulty repaying debt.
FL.H.7	FL.H.7 Analyze the costs and benefits of using credit. a. Explain how a borrower's credit score can impact housing, employment, insurance, the cost of credit and the ability to get credit. b. Explain the value of building and maintaining a healthy credit rating, including the elements of creditworthiness: character, capacity, capital, collateral and conditions. c. Identify the advantages and disadvantages of basic types of credit (e.g., unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans and predatory lenders). d. Describe the risks, responsibilities and rights associated with using credit (e.g., annual percentage rate (APR), grace period, late fees, finance charges, default rates, interest, and closing costs). e. Explain how payday loans can cause a cycle of debt.

Standard code	What it requires
FL.H.8	FL.H.8 Identify why people make financial choices. a. Evaluate the role of emotions, attitudes and behavior in making financial decisions. b. Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. c. Analyze the opportunity costs of short- and long-term financial decisions. d. Analyze social media and marketing techniques that influence purchases.
FL.H.9	FL.H.9 Explore decision-making models and goal-setting models for making informed consumer decisions.
FL.H.10	FL.H.10 Identify the components of a personal budgeting process. a. Identify short- and long-term goals to align with desired lifestyle expectations. b. Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses. c. Emphasize the importance of proactive budget priorities, such as pay yourself first, emergency fund, insurance and charitable contributions. d. Compare tools for tracking of a budget, income and expenditures, such as the envelope system, paper tracking and online or mobile applications.
FL.H.12	FL.H.12 Demonstrate how to use different payment methods including checks, debit cards, digital payments.
FL.H.15	FL.H.15 Evaluate investment alternatives. a. Differentiate between the Federal Deposit Insurance Corporation (FDIC) and National Credit Union Administration (NCUA) insured deposits compared to uninsured investments. b. Compare and contrast traditional, online and high-yield savings accounts. c. Examine various types of employer-sponsored retirement opportunities. d. Describe mutual funds, Exchange Traded Funds, stocks and bonds.
FL.H.18	FL.H.18 Interpret the role and function of money in society: a. Explain the functions of money: medium of exchange, unit of measure and store of value. b. Explain how money facilitates trade, borrowing, saving, investing and comparing the value of goods and services. c. Explain that inflation is an increase in the overall price level of goods and services, which reduces the purchasing power of money.
FL.H.20	FL.H.20 Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.
FL.H.24	FL.H.24 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.
FL.H.25	FL.H.25 Analyze the costs and benefits of using various insurance management strategies. a. Identify and explore the major types of insurance. b. Identify individual characteristics that influence insurance purchase recommendations. c. Discuss when insurance coverages are mandatory. d. Explore different methods to reduce insurance premiums. e. Explain the primary types of losses covered by auto, homeowner’s and renter’s insurance policies. f. Explain the tax implications of insurance.