Checked against: Kentucky Academic Standards for Career Studies (704 KAR 8:080), Financial Literacy 9-12, current KAR, https://www.education.ky.gov/curriculum/standards/kyacadstand/Documents/MIR_704_KAR_8.080_Kentucky_Academic_Standards_for_Career_Studies.pdf, verified Oct 14, 2026

Kentucky Standards Map: Money Nobody Taught You, Teen Edition

Kentucky Academic Standards for Career Studies, Financial Literacy 9-12 · October 14, 2026

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

8	18	0
fully covered by a book	partially covered (needs your lesson)	not covered

8 of 26 fully covered · 18 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
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).	Books 2, 7: Inflation, cost of living and job outlook shape pay and options.
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.	Book 5: Banks, credit unions, savings and CDs.
FL.H.14	FL.H.14 Examine implications of the time value of money (e.g., inflation, compounding interest, return on investment, etc.).	Books 2, 10: Inflation, compound interest, return over time.
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.).	Book 10: Risk vs. reward, diversification with index funds, staying the course.
FL.H.19	FL.H.19 Identify the role of financial intermediaries in the economy (i.e., facilitates exchange between savers and lenders).	Book 5: Banks and credit unions lend out savers' deposits.
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.	Books 14, 6: Social Security, Medicare and payroll taxes for social insurance.
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.	Books 5, 3, 12: FDIC, NCUA, FTC, CFPB roles.
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.	Book 3, Ch. 5 (p. 99 digital / p. 51 print); Book 12: Scams by text, email and phone; prevention; recovery steps.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
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.	Books 7, 2	Career choice and pay, training and income; employee vs. self-employed not compared.
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.	Books 1, 8	Student loans and repayment; scholarships, grants, military and the FAFSA not taught.
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.	Books 2, 6, 7	Hourly, salary, commission, tips and benefits; non-income tradeoffs and how pay is received only partly.
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.	Book 6	Pay stub, gross vs. net, W-2, 1099, 1040; W-4, I-9, taxable income and credit vs. deduction not taught.
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.	Books 3, 8	Report, score, free copies, raising a score, a debt plan; causes of bankruptcy not taught.

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Code	What the standard requires	Book(s)	What is missing
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.	Books 3, 8	Score effects, credit types, APR, fees, payday debt cycle; the five Cs of credit not taught.
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.	Books 12, 13	Responsibility and opportunity cost; emotions and social media marketing thin.
FL.H.9	FL.H.9 Explore decision-making models and goal-setting models for making informed consumer decisions.	Book 13	Goal setting; decision-making models not taught.
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.	Book 13	Goals and tracking tools; no budget with fixed and variable expenses.
FL.H.12	FL.H.12 Demonstrate how to use different payment methods including checks, debit cards, digital payments.	Book 5	Debit and digital payments; writing checks not taught.
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).	Book 12	Check credentials of advisers; roles not compared.
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.	Books 5, 10, 14	FDIC/NCUA vs. uninsured, savings accounts, 401(k), stocks and bonds; mutual funds and ETFs not taught.

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Code	What the standard requires	Book(s)	What is missing
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	Book 10	Automatic investing apps; fintech access and pros and cons not discussed.
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.	Books 1, 2	Money as exchange and savings, inflation; unit of measure not explained.
FL.H.20	FL.H.20 Explain how government uses taxation to generate revenue, manage the economy and discourage/encourage certain behaviors.	Book 6	Taxes fund government; managing the economy and shaping behavior not covered.
FL.H.21	FL.H.21 Explain that markets determine prices and allocate scarce goods and services through the forces of supply and demand.	Book 2	Prices rise with demand; supply and demand not taught.
FL.H.24	FL.H.24 Identify common types of risk management strategies, including insurance, legal contracts, emergency funds and estate planning.	Books 1, 9, 15	Insurance and emergency funds; legal contracts and estate planning thin.
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.	Book 9	Types, premiums, deductibles; mandatory coverage, homeowner's and tax implications not taught.

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.

FL.H.1 · Books 7, 2
Ask: Books 7 and 2 show career choice and pay. How is working for yourself different from being an employee?
10 min: Students compare employee and self-employed on pay, taxes, benefits and risk.

FL.H.3 · Books 1, 8
Ask: Books 1 and 8 cover student loans. What other funding is there, and how do you apply?
10 min: Students list scholarships, grants and military options and outline the FAFSA steps.

FL.H.4 · Books 2, 6, 7
Ask: Books 2, 6 and 7 show pay types and benefits. What besides pay matters, and how do you get paid?
10 min: Students compare two job offers including non-pay tradeoffs and direct deposit vs. check.

FL.H.5 · Book 6
Ask: Book 6 shows pay stubs, W-2, 1099 and 1040. What are a W-4 and I-9?
10 min: Students define W-4, I-9 and taxable income, then compare a credit and a deduction.

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FL.H.6 · Books 3, 8
Ask: Books 3 and 8 show credit reports and a debt plan. What usually leads to bankruptcy?
10 min: Students list three common causes and one prevention step for each.

FL.H.7 · Books 3, 8
Ask: Books 3 and 8 show credit costs. What do lenders check before saying yes?
10 min: Students define the five Cs of credit and rate a made-up borrower on each.

FL.H.8 · Books 12, 13
Ask: Books 12 and 13 show opportunity cost. How do emotions and social media push spending?
10 min: Students find one social media ad tactic and explain the feeling it targets.

FL.H.9 · Book 13
Ask: Book 13 shows goal setting. What steps help you make a choice?
10 min: Students apply a 5-step decision model (goal, options, criteria, choose, review) to one purchase.

FL.H.10 · Book 13
Ask: Book 13 shows goals and tracking. How do fixed and variable costs fit a budget?
10 min: Students build a budget that separates fixed and variable expenses and ties to one goal.

FL.H.12 · Book 5
Ask: Book 5 shows debit and digital payments. How do you write a check?
10 min: Students fill out a sample check and compare it to debit and digital payment.

FL.H.13 · Book 12
Ask: Book 12 says check credentials. What do different money professionals do?
10 min: Students match a planner, counselor and broker to what each helps with.

FL.H.15 · Books 5, 10, 14
Ask: Books 5, 10 and 14 cover insured accounts, stocks and bonds. What are mutual funds and ETFs?
10 min: Students compare mutual funds and ETFs on cost, trading and diversification.

FL.H.17 · Book 10
Ask: Book 10 shows automatic investing. What are the pros and cons of investing apps?
10 min: Students list two pros and two cons of investing apps.

FL.H.18 · Books 1, 2
Ask: Books 1 and 2 show money for exchange and saving. What is a unit of measure?
10 min: Students give one example of each function of money.

FL.H.20 · Book 6
Ask: Book 6 shows taxes funding government. How can taxes steer behavior?
10 min: Students list one tax that discourages something and one break that encourages something.

FL.H.21 · Book 2
Ask: Book 2 shows prices rising with demand. What does supply do?
10 min: Students sketch a supply and demand change for one product and predict the price.

FL.H.24 · Books 1, 9, 15
Ask: Books 1, 9 and 15 show insurance and emergency funds. How do contracts and estate plans manage risk?
10 min: Students match four risks to a strategy (insurance, contract, emergency fund, will).

FL.H.25 · Book 9
Ask: Book 9 shows types, premiums and deductibles. What is required, and what about homeowner’s coverage?
10 min: Students list required coverage, add homeowner’s, and note one tax effect of insurance.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Kentucky has a flat state income tax plus local occupational taxes; Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.education.ky.gov/curriculum/standards/kyacadstand/Documents/MIR_704_KAR_8.080_Kentucky_Academic_Standards_for_Career_Studies.pdf

Questions or corrections: Email support.

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