Maryland Standards Map: Money Nobody Taught You, Teen Edition

COMAR 13A.04.06.01 Personal Financial Literacy content standards · October 14, 2026

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

5	1	0
fully covered by a book	partially covered (needs your lesson)	not covered

5 of 6 fully covered · 1 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
COMAR 13A.04.06.01C	C. Make Informed, Financially Responsible Decisions. Students shall apply financial literacy reasoning in order to make informed, financially responsible decisions.	Books 1-15: Every book reasons through a money decision before acting.
COMAR 13A.04.06.01D	D. Relate Careers, Education and Income. Students shall relate choices regarding their education and career paths to earning potential.	Books 7, 2: Training and career paths tied to pay.
COMAR 13A.04.06.01F	F. Manage Credit and Debt. Students shall develop skills to make informed decisions about incurring debt and maintaining creditworthiness.	Books 3, 8: When to borrow and how to stay creditworthy.
COMAR 13A.04.06.01G	G. Create and Build Wealth. Students shall develop skills to plan and achieve long-term goals related to saving and investing in order to build financial security and wealth.	Books 10, 14: Saving and investing for long-term wealth.
COMAR 13A.04.06.01H	H. Manage Risks and Preserve Wealth. Students shall develop financial planning skills to minimize financial setbacks.	Books 1, 9: Emergency fund and insurance against setbacks.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
COMAR 13A.04.06.01E	E. Plan and Manage Money. Students shall develop skills to plan and manage money effectively by identifying financial goals and developing spending plans.	Book 13	Goals and tracking; no spending plan built.

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.

COMAR 13A.04.06.01E · Book 13
Ask: Book 13 shows goals and tracking. How do you turn that into a spending plan?
10 min: Students build a monthly spending plan for one goal from a made-up income.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• Maryland has a state income tax plus county income taxes; Book 6's "Texas has no state income tax" line would mislead.

Source: https://regs.maryland.gov/us/md/exec/comar/13A.04/index.full.html

Questions or corrections: Email support.

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