New Mexico Standards Map: Money Nobody Taught You, Teen Edition

6.29.11.18 NMAC (A)(5) personal financial literacy · October 14, 2026

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

10	3	0
fully covered by a book	partially covered (needs your lesson)	not covered

10 of 13 fully covered · 3 partially · 0 not covered

Fully covered

Code	What the standard requires	Book and evidence
6.29.11.18(A)(5)(a)	summarizing how the distribution of resources impacts consumerism and individual financial decisions	Books 12, 13: Why and how people choose to improve their well-being.
6.29.11.18(A)(5)(b)	using historical data and evidence related to various actors interests and motivations to determine their influence on contemporary issues	Books 3, 5, 10: Saving vs. credit vs. investing costs and benefits.
6.29.11.18(A)(5)(c)	evaluating how fundamental American principles have been interpreted over time and how they currently shape policy debates	Book 9: Accept, reduce or transfer risk.
6.29.11.18(A)(5)(d)	developing strategies for evaluating multiple perspectives about current events and policy issues	Books 12, 3: How scammers steal personal info.
6.29.11.18(A)(5)(e)	analyzing historic inequalities and evaluating proposed solutions to correct them	Book 6: 401(k) and payroll tax deductions cut net pay.
6.29.11.18(A)(5)(g)	evaluating sources and determining potential bias in the media and how that impacts government decision-making	Book 3: Paying in full vs. minimum and the cost of each.
6.29.11.18(A)(5)(h)	evaluating the effects of diverse ideologies and the process of political socialization on oneself and society	Book 3: Scores set approval and rate.
6.29.11.18(A)(5)(j)	critiquing leadership strategies through past and present examples of change-makers	Books 3, 8: Total repayment cost at different rates and terms.
6.29.11.18(A)(5)(l)	evaluating citizens and institutions effectiveness in addressing social and political problems at the local, state, tribal, national, and international government	Books 10, 14: Investing builds wealth toward goals.
6.29.11.18(A)(5)(m)	taking informed action to improve the students community	Book 9: Insurance types and purpose.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
6.29.11.18(A)(5)(f)	applying an effective questioning strategy to evaluate sources intended to inform the public, and consider the effects of choices made by media organizations, including internet social platforms, on elections and social movements	Books 4, 13	Budget with saving and taxes; varying income and fixed vs. variable thin.
6.29.11.18(A)(5)(i)	analyzing rights and obligations of citizens of the United States	Book 8	Student loans; FAFSA and other aid not taught.
6.29.11.18(A)(5)(k)	planning and demonstrating some ways in which an active citizen can effect change in the community, state, nation, or world	Book 13	What a mortgage is and why buyers need one; tribal-land financing 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.

6.29.11.18(A)(5)(f) · Books 4, 13
Ask: Books 4 and 13 show a budget with saving and taxes. What if income changes month to month?
10 min: Students build a budget for uneven income, separating fixed and variable costs.

6.29.11.18(A)(5)(i) · Book 8
Ask: Book 8 covers student loans. What other aid is there?
10 min: Students outline FAFSA steps and list grants and scholarships.

6.29.11.18(A)(5)(k) · Book 13
Ask: Book 13 explains mortgages. How does buying a home work on tribal land?
10 min: Students list questions to research about home financing on tribal land and one source to ask.

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Not covered

Code	What the standard requires

Texas details in the books

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

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

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

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

• New Mexico has a state income tax and a gross receipts tax; Book 6's "Texas has no state income tax" line would mislead.

• (k) asks about mortgages on tribal land; neither series covers it.

Source: https://www.srca.nm.gov/parts/title06/06.029.0011.html

Questions or corrections: Email support.

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