Utah Standards Map: Money Nobody Taught You, Teen Edition

Utah General Financial Literacy Strands and Standards · October 14, 2026

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

2	12	1
fully covered by a book	partially covered (needs your lesson)	not covered

2 of 15 fully covered · 12 partially · 1 not covered

Fully covered

Code	What the standard requires	Book and evidence
Strand 4, Standard 1	Describe and discuss financial institutions and demonstrate how to manage personal financial accounts. • Explain the role of the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Association (NCUA). • Compare the roles of financial institutions and their services, such as banks and credit unions, and the importance of banking. • Demonstrate how to monitor and manage checking/debit and saving accounts. • Describe available consumer banking technologies, such as online deposits, bill pay, and peer-to-peer transfers. • Explain the potential consequences of checking account mismanagement, such as non- sufficient funds (NSF) handling and overdraft processing.	Book 5: FDIC/NCUA, banks vs. credit unions, managing accounts, apps and P2P, overdraft and NSF.
Strand 5, Standard 3	Explain and understand credit reports and the significance of credit scores. • Identify the three major credit bureaus. • Understand the legal right to a free annual credit report (AnnualCreditReport.com). • Evaluate and identify components of a credit report, including derogatory remarks, and the warning signs of credit abuse, such as late fees, missed payments, collection notices, and bounced checks. • Evaluate the impact a credit score has on personal finance.	Book 3: Three bureaus, free reports, report contents, score impact.

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Partially covered

Code	What the standard requires	Book(s)	What is missing
Strand 1, Standard 1	Understand how basic economic principles affect personal financial choices. • Describe the role different participants play in the economy, such as households, businesses, government. • Define gross domestic product (GDP) and explain why it is important. • Define inflation and explain its impact on economic and financial choices. • Compare and contrast: expansion, recession, and depression. • Discuss the role of the federal government in fiscal policy and the role of the federal reserve in monetary policy. • Explain the law of supply and demand. • Analyze how the larger economy develops from individual participants' rational economic choices. • Explain how scarcity of financial resources affects rational economic choices. • Define factors of production, resources, macroeconomics, and microeconomics. • Apply economic reasoning skills to make informed personal financial decisions, including opportunity cost (tradeoffs) and their role in decision-making.	Book 2	Inflation and opportunity cost thin; GDP, business cycles, Fed policy, supply and demand, factors of production not taught.
Strand 2, Standard 1	Analyze the role of emotional, cultural, and social influences on financial behavior. • Understand the benefits of personal financial planning on intra- and inter-personal relationships, such as less relational stress, less worry in times of economic uncertainty, self-reliance, wealth building, personal ownership, giving gifts and/or inheritance. • Discuss the principles of financial management that promote individual financial stability, such as minimizing debt. • Evaluate the role of emotions, attitudes, and habits in making financial decisions. • Understand how culture and values influence financial decisions and goals. • Discuss examples as well as the pros and cons of charitable giving, such as assistance to those in need, tax benefits, religious worship, excess production. • Give examples of how marketing strategies, social media, and social pressure can influence purchasing decisions. • Emphasize the importance of comparison shopping, buying strategies, and negotiation in purchasing.	Books 4, 12, 13	Emotions, ads, social pressure, comparison shopping; culture, charitable giving pros and cons thin.
Strand 2, Standard 2	Define a rational decision-making process. • Recognize that individuals are responsible for their own financial decisions and for subsequent positive and negative consequences. • Describe cost-benefit analysis as a rational decision-making process. • Understand the differences between saving, investing, speculation, and gambling. • Compare instant satisfaction with delayed gratification, such as impulse buying versus planned expenditures.	Books 10, 12, 13	Responsibility, saving vs. investing vs. gambling, impulse vs. planned; cost-benefit and speculation thin.

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Code	What the standard requires	Book(s)	What is missing
Strand 3, Standard 1	Identify sources of income and specific employability skills. • Identify sources of income, such as salary, wages, commissions, and tips. • Evaluate and compare career opportunities based on individual interests, skills and educational requirements, the value of work to the market, and income potential. • Compare the risks and rewards of entrepreneurship/self-employment. • Compare income to the cost-of-living in various geographical areas and the impact it has on purchasing power. • Understand the effects of FICA (Social Security and Medicare), state, local, and federal taxes and voluntary deductions on wages and income, and the similarities and differences between wages and income. • Contrast the differences between gross income, net income, and taxable income. • Understand the effects of state (Form TC-40) and federal (Form 1040) taxes and the requirement to file, including income, filing status and dependency tax law, and adjustments. • Understand basic employment forms and processes, including W-2, W-4, and I-9.	Books 6, 7	Wages, tips, FICA, gross vs. net, 1040, W-2, W-4; entrepreneurship, cost of living, Utah TC-40 and I-9 thin.
Strand 3, Standard 2	Understand and begin preparation for post-secondary training and career. • Recognize and explore the correlation between education, training, and potential lifetime income. • Discuss types of post-secondary training available to students and scholarship/grant opportunities. • Calculate the costs of post-secondary training options and analyze the return on investment (ROI) based on career choices. • Understand the cost differences between public and private and between nonprofit and for-profit higher education and/or professional training. • Identify components to be included on a resume and/or electronic professional profile, such as appropriate contact information, experience [educational, work, and volunteer], skills, certificates obtained, accomplishments, interests, and references. • Identify sources and strategies for finding employment, as well as the benefits of networking. • Identify soft skills [communication, teamwork, time management, problem-solving, punctuality] that increase employability, retention, and earning power.	Book 7	Training and lifetime pay; costs, ROI, resumes, job search and soft skills thin.
Strand 4, Standard 2	Discuss the pros and cons of saving. • Explain how paying yourself first (PYF) early and often influences positive progress toward long-term financial goals. • Identify and understand basic saving options, such as savings accounts and Certificates of Deposit. • Discuss how over-savings can be eroded by inflation. • Understand that savings are designed to preserve principal.	Books 1, 2, 5	Pay yourself first, savings, inflation; CDs and principal preservation thin.

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Code	What the standard requires	Book(s)	What is missing
Strand 4, Standard 3	Discuss the risks and returns of investing. • Identify and understand investment options, including retirement planning, long and short-term investments, and dividend reinvestment plans. • Identify types of long-term retirement accounts, such as IRA, Roth IRA, 401(k), and Roth 401(k). • Compare and contrast the basic types of investment products, including stocks, mutual funds, real estate, commodities, collectibles, and bonds. • Discuss the reasons to invest, the fees associated with investing, and strategies to reduce fees. • Discuss the relationship between risk and return. • Demonstrate the time value of money using a compound interest calculator.	Books 10, 11	Retirement accounts, stocks, funds, fees, risk-return, compound calculator; commodities, collectibles and DRIPs thin.
Strand 4, Standard 4	Understand the role of risk management in asset protection. • Discuss risk management strategies, including acceptance, transfer, and reduction. • Discuss the purposes of insurance/risk management. • Define common insurance products and their purposes, such as automobile, health, homeowner/renter, whole/term life, and disability. • Define terms of a basic insurance policy, such as contract, limits of coverage, premium, deductible, grace period, and lifetime limit. • Discuss insurance needs at different stages of life. • Understand the identification and designation of beneficiaries.	Books 9, 15	Risk strategies, insurance types and terms, beneficiaries; needs by life stage thin.
Strand 5, Standard 1	Identify and explain the process of budgeting based on projected income and expenses. • Define the elements of a financial plan and describe the benefits of financial planning. Include: o Identify short- and long-term financial goals and the impact they have on one’s financial plan. o Develop a budget that includes the following categories: spending/debt, savings, investing, charitable contributions (such as the 70-20-10 rule). o Define fixed, variable, and periodic budget categories. o Emphasize the importance of a goals-based budget, including priorities, such as pay yourself first, emergency/opportunity fund, insurance, and charitable or other voluntary contributions. o Compare tools for tracking a budget, income, and expenditures, such as paper and digital tracking.	Books 4, 13	Goals and budget with saving and giving; periodic categories and tracking-tool comparison thin.

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Code	What the standard requires	Book(s)	What is missing
Strand 5, Standard 2	Describe and discuss the impact of credit and debt on personal money management. • Discuss the purpose and role of credit. Explain the value of building and maintaining a healthy credit rating, including elements of creditworthiness: character, capacity, capital, collateral, and conditions. • Explore and discuss the pros and cons of basic types of credit, including unsecured vs. secured credit, credit cards, installment loans, revolving credit, student loans, mortgage, and payday/predatory lenders. Evaluate the costs and risks of each type. • Define and understand the terms associated with credit, including APR, grace period, late fees, finance charges, default rates, interest, and closing costs. • Explain the purpose of co-signers and collateral when applying for a loan. • Understand and demonstrate simple interest calculations. • Calculate how long it takes to repay debt by making minimum payments on installment loans or revolving accounts. • Describe the personal and societal effects of bankruptcy and identify circumstances that lead to bankruptcy, such as uninsured medical costs, family break-up, divorce, or loss of job.	Books 3, 8	Credit types, APR, fees, cosigners, minimum-payment time; five Cs, simple interest and bankruptcy causes thin.
Strand 5, Standard 4	Understand the importance and complications of the three big expenses: housing, cars, and education. • Identify the process, rights, and responsibilities related to renting, leasing, and purchasing a home. • Understand the primary homeownership qualification factors, such as debt-to-income and loan-to-value ratios, and the roles of the professionals involved in the home-buying process. • Understand the similarities and differences between principal and interest on an amortization schedule. • Compare the pros and cons of buying or leasing a new or used vehicle, and identify the costs associated with each option. • Identify sources of funding to assist in post-high school education opportunities and the cost of repayment, including scholarships, grants, loans, savings, tuition reimbursement, work study, and gifts. • Understand the use and advantages of 529 plans and the benefit of planning early to pay for the cost of post-secondary education and training. • Understand the financial benefits of pursing higher education opportunities while in high school. • Understand the process for and benefits of FAFSA completion. [Seek guidance from school counselors/college awareness counselors.]	Books 8, 13	Renting, buying, car buy vs. lease, student loans; DTI/LTV, amortization, 529, dual credit, FAFSA thin.

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Code	What the standard requires	Book(s)	What is missing
Strand 5, Standard 5	Define the rights and responsibilities of buyers and sellers under consumer protection laws. • Understand financial contracts tied to consumer purchases, such as cell phone, subscription fees, and membership fees. • Discuss the negative impacts of predatory lending practices and explore: title loans, payday loans, and pawn loans. • Identify ways to avoid identity theft and fraud, including securing sensitive financial data, using care when participating in online commerce, avoiding phishing and pharming, and properly disposing of sensitive documents. • Understand the challenges and responsibilities of those who are victims of fraud or identity theft. • Discuss common financial scams and schemes and ways to avoid them. • Identify the pros and cons of online commerce, including how to conduct transactions safely, such as using credit cards versus debit cards for online purchases. • Understand the role of the government in protecting the consumer and explain the features of consumer protection laws. • Identify federal and state entities that exist to protect consumers from forms of fraud and abuse.	Books 3, 8, 12	Payday and title loans, identity theft, scams, online safety; contracts and state agencies thin.

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.

Strand 1, Standard 1 · Book 2
Ask: Book 2 shows inflation and opportunity cost. What drives the economy as a whole?
10 min: Students match GDP, business cycles, the Fed and supply and demand to a one-line example each.

Strand 2, Standard 1 · Books 4, 12, 13
Ask: Books 4, 12 and 13 show emotions, ads and pressure. How do culture and giving fit?
10 min: Students list one cultural influence on spending and one pro and con of charitable giving.

Strand 2, Standard 2 · Books 10, 12, 13
Ask: Books 10, 12 and 13 compare saving, investing and gambling. Where does speculation fit?
10 min: Students run a cost-benefit check on one choice and label it saving, investing or speculating.

Strand 3, Standard 1 · Books 6, 7
Ask: Books 6 and 7 show wages, FICA, the W-2 and W-4. What about the Utah TC-40, I-9 and starting a business?
10 min: Students match the W-2, W-4, I-9, 1040 and TC-40 to their purpose and list one cost-of-living factor.

Strand 3, Standard 2 · Book 7
Ask: Book 7 shows training and lifetime pay. How do you prepare for the job search?
10 min: Students estimate training ROI and outline a resume with two soft skills.

Strand 4, Standard 2 · Books 1, 2, 5
Ask: Books 1, 2 and 5 show paying yourself first. What are CDs, and why protect principal?
10 min: Students list pros and cons of saving and compare a savings account and a CD.

Strand 4, Standard 3 · Books 10, 11
Ask: Books 10 and 11 show stocks, funds and fees. What about commodities, collectibles and DRIPs?
10 min: Students rank seven investments by risk and define a DRIP.

Strand 4, Standard 4 · Books 9, 15
Ask: Books 9 and 15 show insurance and beneficiaries. How do needs change with life stage?
10 min: Students list insurance needs at 18, 30 and 60.

Strand 5, Standard 1 · Books 4, 13
Ask: Books 4 and 13 show a budget with saving and giving. How do you plan for irregular costs?
10 min: Students add periodic categories (insurance, gifts) and compare two tracking tools.

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Strand 5, Standard 2 · Books 3, 8
Ask: Books 3 and 8 show credit types, APR and fees. What are the five Cs?
10 min: Students rate a borrower on the five Cs and compute simple interest on a loan.

Strand 5, Standard 4 · Books 8, 13
Ask: Books 8 and 13 show renting, buying and student loans. What are DTI and amortization?
10 min: Students compute a DTI and read a short amortization table.

Strand 5, Standard 5 · Books 3, 8, 12
Ask: Books 3, 8 and 12 show payday loans and scams. What are your contract rights?
10 min: Students list two contract rights and one state agency that helps consumers.

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Not covered

Code	What the standard requires
Strand 1, Standard 2	Analyze different economic systems and how they impact personal financial choice, wealth generation, and economic freedom. • Understand the different ideologies behind economic systems, including: Capitalism, Laissez-Faire, Social Market, Neo-Capitalism, Socialism, Fascism, and Communism. • Discuss historic and current examples of traditional, market, command, and mixed economic systems and their effects on economic growth. • Discuss how free market systems and property rights correlate with economic prosperity.

Texas details in the books

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

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

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

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

• Utah has a flat state income tax (Form TC-40 is named in the standards); Book 6's "Texas has no state income tax" line would mislead.

Source: https://www.schools.utah.gov/cte/_cte/gfl/GeneralFinancialLiteracyStrands.pdf

Questions or corrections: Email support.

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