FINANCIAL LITERACY STANDARDS CROSSWALK

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	Module 1 Money Management					Module 2 Borrowing					Module 3 Earning Power					Module 4 Investing				Module 5 Financial Services				Module 6 Insurance			
	Lesson 1-1: Money Habits	Lesson 1-2: Goals	Lesson 1-3: Decisions	Lesson 1-4: Spending Plan	Lesson 1-5: Cash Flow	Lesson 2-1: Using Credit	Lesson 2-2: Credit Costs	Lesson 2-3: Credit Rating	Lesson 2-4: Rights and Responsibilities	Lesson 2-5: Identity Fraud	Lesson 3-1: Invest in Yourself	Lesson 3-2: Job Benefits and Costs	Lesson 3-3: Pay and Taxes	Lesson 3-4: Life Style	Lesson 3-5: Plan for Changes	Lesson 4-1: Put Savings to Work	Lesson 4-2: How Investing Works	Lesson 4-3: Choosing Investments	Lesson 4-4: Investing Strategy	Lesson 5-1: Checking Accounts	Lesson 5-2: Financial Tools and Technology	Lesson 5-3: Financial Fraud	Lesson 5-4: Financial Service Providers	Lesson 6-1: Manage Risk	Lesson 6-2: How Insurance Works	Lesson 6-3: Selecting Insurance	Lesson 6-4: Auto Accidents Happen
Chapter 113. Texas Essential Knowledge and Skills for Social Studies / Subchapter C. High School / §113.49 Personal Financial Literacy Course [2016]																											
Earning and Spending																											
1. The student understands how to set personal financial goals.	x	x		x	x						x			x	x			x	x								
2. The student understands how financial statements are used to assess and monitor financial well-being.				x	x			x	x										x	x	x		x				
3. The student analyzes components of compensation from employment.												x	x					x							x	x	
4. The student critically evaluates consumption decisions.	x		x	x	x	x	x				x	x		x				x		x	x		x			x	
Saving and Investing																											
5. The student understands the importance of saving and investing in creating wealth and building assets.	x	x		x	x	x	x				x	x		x	x	x	x	x	x								
6. The student understands the implementation of a saving and investing plan.		x	x	x	x											x	x	x	x		x		x				
7. The student demonstrates an understanding of the importance of planning for retirement.	x	x	x	x	x						x	x		x	x	x	x	x	x								
Credit and Borrowing																											
8. The student understands the use of credit to make purchases.						x	x		x																		
9. The student identifies factors that affect credit worthiness.								x	x																		
10. The student evaluates a decision to use credit.	x		x			x	x													x							
Insuring and Protecting																											
11. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks.										x		x										x		x	x	x	x
12. The student identifies the costs and benefits of insurance for transferring risk.												x												x	x	x	x
13. The student understands how to identify and protect themselves from frauds, schemes, and scams.									x	x												x					
14. The student understands the legal instruments available for estate planning.																										x	
College and Postsecondary Education and Training																											
15. The student recognizes the costs and benefits of various types of college, postsecondary education, and training.	x		x								x			x	x												
16. The student understands various options for paying for college, postsecondary education, and training.	x		x	x	x						x	x			x	x											

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Chapter 118. Texas Essential Knowledge and Skills for Economics / Subchapter A. High School / §118.4 Emphasis on Free Enterprise System Course [2012]																											
Personal Financial Literacy																											
16. The student understands types of business ownership.																	x	x									
17. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation.						x			x							x	x	x		x	x		x				
18. The student understands the role of individuals in financial markets.						x			x							x	x	x	x	x	x		x				
19. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions.	x	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x		x		x	x		x	
20. The student understands how to provide for basic needs while living within a budget.	x	x	x	x	x	x	x				x			x	x	x								x			
21. The student understands the various methods available to pay for college and other postsecondary education and training.	x	x	x	x	x	x	x		x		x	x				x		x	x	x	x						
Chapter 130. Texas Essential Knowledge and Skills for Career and Technical Education / Subchapter F. Finance / §130.180 Financial Mathematics Course [2015]																											
1. The student demonstrates professional standards/employability skills as required by business and industry.									x	x												x					
2. The student uses mathematical processes to acquire and demonstrate mathematical understanding.		x	x	x	x		x					x	x	x	x	x	x	x	x	x				x			
3. The student uses mathematical process standards to demonstrate an understanding of employment earnings.											x	x	x		x												
4. The student uses mathematical process standards to demonstrate an understanding of the various federal taxes.												x	x														
5. The student uses mathematical process standards to demonstrate an understanding of the various financial institutions and accounts.						x	x									x	x			x	x						
6. The student uses mathematical process standards to demonstrate an understanding of the various types of credit.						x	x																				
7. The student uses mathematical process standards to demonstration an understanding of the cost of housing by comparing home purchases and renting.			x	x	x		x																				
8. The student uses mathematical process standards to demonstration an understanding of the difference between a vehicle purchase and a vehicle lease and costs associated with each.			x	x	x	x	x																		x	x	x

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9. The student uses mathematical process standards to demonstration an understanding of investment options.		x	x	x												x	x	x	x								
10. The student uses mathematical process standards to demonstration an understanding of various types of insurance, including life, health, disability, and income insurances, and special protection.																								x	x	x	
11. The student uses mathematical process standards to demonstration an understanding of retirement plans.												x					x		x								
12. The student uses mathematical process standards to demonstration an understanding of a fixed pension, a variable pension, social security, and an annuity.																	x	x	x								
Chapter 130. Texas Essential Knowledge and Skills for Career and Technical Education / Subchapter F. Finance / §130.182 Money Matters Course [2015]																											
1. The student demonstrates professional standards/employability skills as required by business and industry.									x	x												x					
2. the student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan.	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
3. The student demonstrates an understanding of a postsecondary plan.	x	x	x	x	x						x	x		x	x												
4. The student demonstrates an understanding of the fundamental principles of money.				x	x	x	x				x	x	x			x	x	x		x	x						
5. The student examines economic systems.						x			x								x										
6. The student examines personal financial activities and the role of government.													x														
7. The student discusses economic indicators impacting personal financial decision making.					x										x	x			x								
8. The student analyzes the impact of international activities on personal financial decision making.																											
9. The student examines how personal financial decisions are used to achieve financial goals.	x	x	x	x	x	x	x	x		x	x	x	x	x	x	x	x	x	x	x	x	x					
10. The student understands the purposes of financial service providers.			x			x	x	x	x									x			x		x			x	
11. The student identifies various investment strategies.	x	x	x													x	x	x	x								
12. The student identifies methods to manage personal risk.										x												x		x	x	x	x

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Chapter 130. Texas Essential Knowledge and Skills for Career and Technical Education / Subchapter F. Finance / §130.184 Securities and Investments Course [2015]																											
1. The student demonstrates professional standards/employability skills as required by business and industry.									x	x												x					
2. The student describes laws and regulations in order to manage personal and business operations and transaction in the securities and investments industry.																			x								
3. The student describes investment analysis and selection processes.			x													x	x	x	x								
4. The student identifies investments.			x															x									
5. The student understands security and investment operations.																	x										
6. The student explores security and investment licensing and certification																											
7. The student understands investments and their relationships to the economy.																x	x										
8. The student demonstrates an understanding of securities and investment products.																	x	x									
9. The student demonstrates an understanding of a postsecondary plan.	x	x	x	x	x						x	x		x	x												
Chapter 130. Texas Essential Knowledge and Skills for Career and Technical Education / Subchapter F. Finance / §130.185 Insurance Operations Course [2015]																											
1. The student demonstrates professional standards/employability skills as required by business and industry.									x	x												x					
2. The student has an understanding of the insurance industry.																								x	x	x	x
3. The student explores careers in insurance.																											
4. The student examines regulations that ensure compliance adherence to insurance industry regulations.																											
5. The student explains legal concepts pertinent to the insurance industry.																									x		
6. The student identifies the components used in the insurance industry for approval and denial decisions.																									x		
7. The student has an understanding of insurance fraud.																											
8. The student demonstrates an understanding of the claims process.																									x		x
9. The student identifies different insurance providers and rates.																										x	
10. The student demonstrates an understanding of identity theft.										x												x					
11. The student demonstrates an understanding of a postsecondary plan.	x	x	x	x	x						x	x		x	x												

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Chapter 130. Texas Essential Knowledge and Skills for Career and Technical Education / Subchapter F. Finance / §130.186 Banking and Financial Services Course [2015]																											
1. The student demonstrates professional standards/employability skills as required by business and industry.									x	x												x					
2. The student evaluates the role of banking in the modern economy.																							x				
3. The student acquires knowledge of banking processes and services.																				x	x						
4. The student describes the roles and responsibilities in banking services, including educational requirements.																							x				
5. The student determines client needs and wants and responds through planned, personalized communication to influence purchase decisions.																											
6. The student simulates the day-to-day activities within a banking organization in order to ensure secure operations.								x	x													x					
7. The student describes laws and regulations used to manage business operations and transactions in the banking services industry.									x																		
8. The student investigates ways to create and maintain positive, ongoing relationships with banking customers.																											
9. The student maintains, monitors, controls, and plans the use of financial resources to enhance banking performance.																											
Chapter 111. Texas Essential Knowledge and Skills for Mathematics / Subchapter B. Middle School [2012]																											
Personal Financial Literacy																											
§111.26. Grade 6.14. The student applies mathematical process standards to develop an economic way of thinking and problem solving useful in one's life as a knowledgeable consumer and investor.						x	x	x			x									x							
§111.27. Grade 7.13. The student applies mathematical process standards to develop an economic way of thinking and problem solving useful in one's life as a knowledgeable consumer and investor.		x		x	x		x				x			x		x											
§111.28. Grade 8.12. The student applies mathematical process standards to develop an economic way of thinking and problem solving useful in one's life as a knowledgeable consumer and investor.	x	x	x			x	x				x					x	x			x	x						

Source: Texas Education Agency (https://tea.texas.gov/curriculum/teks)