

Update to Content Accepted by SRP

Request to Update Content Reviewed and Accepted by the State Review Panel (SRP)

Proposed changes shall be made available for public review on Texas Education Agency's website for a minimum of seven calendar days prior to approval.

Indicate if the changes in the content were reviewed and accepted by the SRP to determine coverage of the Texas Essential Knowledge and Skills (TEKS), English Language Proficiency Standards (ELPS), or Texas Prekindergarten Guidelines (TPG) by selecting a box below. (**Note:** All request to update editions that do not change content reviewed and accepted by the SRP must be entered on the *Update to Content Not Reviewed by SRP* document.)

TEKS ELPS TPG TEKS and ELPS

Proclamation Year: 2024

Publisher: The Curriculum Center for Family and Consumer Sciences

Subject Area/Course: Personal Financial Literacy and Economics

Adopted Program Information:

Title: Personal Financial Literacy and Economics

ISBN: 9781953248312

Enter the identical Program Title of your identical product that will contain the identical updates.

Identical Program Title: Personal Financial Literacy and Economics

Identical Program ISBN: 9781953248312

Adopted Component Information

Title: Personal Financial Literacy and Economics

ISBN: 9781953248312

Enter the identical component title of your identical product that will contain the identical updates.

Identical Component Title: Personal Financial Literacy and Economics

Identical Component ISBN: 9781953248312

Publisher's overall rationale for this update

Enter the primary reason for the update request.

Increase TEKS Coverage Percentage

Publisher's overall description of the change

Enter an overall description of the change(s).

Updated strategies to include content that meets TEKS percentage.

Update to Content Accepted by SRP

Access Information

Enter access information below to the adopted version of the instructional materials and the proposed new content.

Currently Adopted Content URL: https://ttu-ce.blackboard.com/ultra/courses/_559_1/outline

Currently Adopted Content Username: proclamation2024

Currently Adopted Content Password: Digitaledu2!

Proposed Updated Content URL: https://ttu-ce.blackboard.com/ultra/courses/_559_1/outline

Currently Adopted Content Username: proclamation2024

Currently Adopted Content Password: Digitaledu2!

Update comparison:

Each change in the component on this form should be documented in the update comparison below. You must submit a separate request for **each component**, not each change. (**Note:** Repeat this section as often as needed by copying and pasting the entire area from the (SE)(Breakout(s)) and (Citation Type(s)) to the dividing line for each change.)

(SE)(Breakout(s)) and (Citation Type(s))

7.C, Narrative

T6_U3 – Secured vs Unsecured Credit

7.C, Activity

T6_U3 – Secured vs Unsecured Credit

9.K, Narrative

T2_U2 – Estate Planning

9.K, Activity

T2_U2 – Estate Planning

Description of the specific location and hyperlink to the exact location of currently adopted content

- https://ttu-ce.blackboard.com/ultra/courses/_559_1/outline
 - [T6_U3 – Secured vs Unsecured Credit](#)
 - [T9_U2 – Estate Planning](#)

Description of the specific location and hyperlink to the exact location of the proposed new content

- https://ttu-ce.blackboard.com/ultra/courses/_559_1/outline - Updated Content for SRP Folder
 - [T6_U3 – Secured vs Unsecured Credit – Updated Content](#)
 - [T9_U2 – Estate Planning – Updated Content](#)

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Screenshot of Currently Adopted Content

Insert a screenshot of your currently adopted content.

ULTRA - TX - 1831 Personal Financial Literacy and Economics

Estate Planning I

Visible

Instructional Strategies

- Video

Objectives

The student will be able to discuss the basics of estate planning.

Instructions

1. Have students watch and discuss the [Money Track: Family and Money: A Battle of Wills](#) video (Episode 203, 5:30 min). (Click the linked title.)

Questions for Discussion

- Are estate planning and wills only for wealthy people? Why?
- Why can making a will be a difficult task?
- What considerations should be made when preparing a will and deciding what will happen to your estate?

Standards

(TEKS) 113.76 (Personal Financial Literacy and Economics) Consumer practices and responsibilities, money-management processes, decision-making skills, impact of technology, and preparation for human services careers.

- 113.76.d.9 Personal financial literacy--protecting and insuring. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks to avoid potential loss of assets and earning potential.
 - 113.76.d.9K The student is expected to explain the importance of estate planning, including guardianship of minor children, wills, beneficiary designation, power of attorney, living will, and medical directives.

Resources

<http://www.youtube.com/watch?v=M8BC7ddaag>

ULTRA - TX - 1831 Personal Financial Literacy and Economics

Secured vs Unsecured Credit

Instructional Strategies

- Class Discussion
- Research

Objectives

The student will compare and contrast collateralized (secured) loans versus unsecured credit.

Instructions

1. Write the words secured and unsecured on the board. Explain to students that they will compare and contrast these two types of loans.
2. Have students research the difference using the bankrate.com site. (Resources)
3. Write the words "advantages" and "disadvantages" on the board. Have students discuss the advantages and disadvantages of both secured and unsecured loans.
4. Have students discuss secured and unsecured debt as a class.

Standards

(TEKS) 113.76 (Personal Financial Literacy and Economics) Consumer practices and responsibilities, money-management processes, decision-making skills, impact of technology, and preparation for human services careers.

- 113.76.d.7 Personal financial literacy skills--credit and debt. The student understands the costs and benefits of borrowing.
- 113.76.d.7C The student is expected to compare and contrast types of credit, including revolving and installment credit, and collateralized loans versus unsecured credit.

Resources

<https://www.bankrate.com/personal-finance/debt/secured-vs-unsecured-debt/#:-:text=Secured%20debt%20is%20backed%20by.eligibility%20requirements%20than%20secured%20debt>

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Screenshot of Proposed New Content
Insert a screenshot of your proposed new content.

ULTRA - TX - 1831 Personal Financial Literacy and Economics
T2_U2 - Estate Planning - Updated Content

Instructional Strategies

- Class Activity
- Discussion

Objectives

The student will discuss and explain estate planning.

Instructions


1. Discuss the Estate Planning Dos and Don'ts by Hospice Red River Valley and the **Power of Attorney PowerPoint** slides before displaying to students. *(Click linked title and see Resources.)* Define the terms found within the presentation.
2. Hand each student a copy of the **KWL chart** or have the students copy the **KWL chart** onto a sheet of paper. *(Resources.)* Next, have students complete the first to columns about the topic of Estate Planning.
3. Review the Estate Planning Dos and Don'ts and the **Power of Attorney PowerPoint** slides to students *(Click linked title and see Resources.)*
4. In the 7th slide, point out to students the **Will Dos and Don'ts**. Explain to students that end of life conversation may be uncomfortable for some people but also stress the importance of a person having written notice of their final requests.
5. Lead students to provide examples of events that occur during life and the corresponding financial obligations.
6. Lead students to compare the information they previously knew to the information on the slides and complete the last columns of the KWL chart.
7. Share and discuss student reflections.

Standards


(TEKS) 113.76 (Personal Financial Literacy and Economics) Consumer practices and responsibilities, money-management processes, decision-making skills, impact of technology, and preparation for human services careers.

- 113.76.d.9 Personal financial literacy-protecting and insuring. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks to avoid potential loss of assets and earning potential.
- 113.76.d.9K The student is expected to explain the importance of estate planning, including guardianship of minor children, wills, beneficiary designation, power of attorney, living will, and medical directives.

Resources

 Power of Attorney.pptx



 KWL Chart.docx



ULTRA - TX - 1831 Personal Financial Literacy and Economics
T6 U3 - Secured vs Unsecured Credit - Updated Content

Instructional Strategies

- Class Discussion
- KWL Chart

Objectives

The student will compare and contrast collateralized (secured) loans versus unsecured credit.

Instructions


1. Write the words **secured** and **unsecured** on the board. Explain to students that they will compare and contrast these two types of loans.
2. Have students complete the **K** and the **W** of the **KWL** teaching aid. *(Resources)*
3. Display and review with students the **Unsecured vs Secured Presentation**. Review previous financial terms and discuss the difference between a secured and unsecured loan. *(Resources)*
4. Write the words "advantages" and "disadvantages" on the board. Have students discuss the advantages and disadvantages of both secured and unsecured loans.
5. Have students complete the teaching aid, **Comparing and Contrasting Loans**. *(Resources.)*
6. Have students share their teaching aids with the class, discuss, and complete the **L** on their **KWL** charts. *(Resources)*

Standards

(TEKS) 113.76 (Personal Financial Literacy and Economics) Consumer practices and responsibilities, money-management processes, decision-making skills, impact of technology, and preparation for human services careers.

- 113.76.d.7 Personal financial literacy skills-credit and debt. The student understands the costs and benefits of borrowing.
- 113.76.d.7C The student is expected to compare and contrast types of credit, including revolving and installment credit, and collateralized loans versus unsecured credit.


Resources

 KWL Chart.docx



 Comparing and Contrasting Loans.docx



 Unsecured vs Secured.pptx



Update to Content Accepted by SRP

Assurances

These assurances apply to all material submitted to update content in state-adopted instructional materials.

Publisher acknowledges that:

- There will be no additional cost to the state;
 - The new material meets the applicable Texas Essential Knowledge and Skills (TEKS), English Language Proficiency Standards (EIPS), or Texas Prekindergarten Guidelines (TPG) and is free from factual errors; and
 - The updates in the new edition do not affect the product's coverage of Texas Education Code (TEC), §28.002(h), as it relates to that specific subject and grade level or course(s), understanding the importance of patriotism and functioning productively in a free-enterprise society with appreciation for the basic democratic values of our state and national heritage.
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Signature: By entering your name below, you are confirming the above assurances, and signing this document electronically. You agree that your electronic signature is the equivalent of your manual signature.

Arnessa Dotson

Date Submitted: 11/6/2024