

## Update to Content Accepted by SRP

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

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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: 978195324805

**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:** 978195324831

#### Adopted Component Information

Title: Personal Financial Literacy and Economics

ISBN: 978-1-953248-31-2

**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:** 978-1-953248-31-2

#### Publisher's overall rationale for this update

Enter the primary reason for the update request.

To resubmit student expectations (SEs) that were not accepted by the state review panel (SRP) when submitting our original correlations to obtain 100% TEKS alignment.

#### Publisher's overall description of the change

Enter an overall description of the change(s).

Included the 7C TEKS description

Created new strategy and instructions to align w/TEKS

Updated instructions to include a compare and contrast teaching aid

Updated instructions to include discussion and reflection

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### 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/edit/document/\\_116794\\_1?courseId=\\_559\\_1&view=content](https://ttu-ce.blackboard.com/ultra/courses/_559_1/outline/edit/document/_116794_1?courseId=_559_1&view=content)

Currently Adopted Content Username: **proclamation2024**

Currently Adopted Content Password: **Digitaledu2!**

Proposed Updated Content URL: [https://ttu-ce.blackboard.com/ultra/courses/\\_559\\_1/outline/edit/document/\\_116793\\_1?courseId=\\_559\\_1&view=content](https://ttu-ce.blackboard.com/ultra/courses/_559_1/outline/edit/document/_116793_1?courseId=_559_1&view=content)

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

Example: (10)(A)(i), Narrative

7(C)(ii), Narrative

7(C)(ii), Activity

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

Example: Page 5, middle paragraph, 2<sup>nd</sup> bullet, <https://sample.url/for.adopted.content>

[T6\\_U3\\_Gen I Revolution](#)

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Example: Page 155, fourth paragraph, under the Activity section,

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Updated Content SRP

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# Update to Content Accepted by SRP

## Screenshot of Currently Adopted Content

Insert a screenshot of your currently adopted content.

ULTRA - TX - 1831 Personal Financial Literacy and Economics

### Gen I Revolution

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**Instructional Strategies** ...

- Video

**Objectives**

The student will evaluate the pros and cons of using cash only and no credit.

**Instructions**

1. Explain to students that not long ago, families used credit for cars and homes; otherwise, they paid cash or cash equivalent (checks, debit cards).
2. Show and discuss with students the *BizKids.com* video, [BizKids: Cash and Credit](#) (Episode 109, Segment 1, 1:00 min). This video uses Adobe Flash which may not be available at your school. The video can be streamed from the [BizKids website](#) or from *Amazon Prime* for a small fee. (Click the linked title.)

**Questions for Discussion**

- What's the difference between paying with cash or credit?
- What would be the benefits of paying with cash or cash equivalent for all purchases other than cars and homes?
- Would paying with cash help you stay within your budget?

**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.6 Personal financial literacy--spending. The student understands how to set personal spending goals.
- 113.76.d.6D The student is expected to evaluate various forms of financial exchange such as cash, checks, credit cards, debit cards, mobile payment applications, and electronic transfers.

**Resources**

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# Update to Content Accepted by SRP

## Screenshot of Proposed New Content

Insert a screenshot of your proposed new content.

ULTRA - TX - 1831 Personal Financial Literacy and Economics

### T6 U3 - Secured vs Unsecured Credit - Updated Content

#### Instructional Strategies

• Class Discussion ...

#### Objectives

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

#### Instructions

1. Display and review with students the Nerdwallet.com's article [Secured vs Unsecured, What's the Difference?](#) or CNBC.com's article [Here's the difference between secured and unsecured loans.](#) (Click the linked title.)
2. Write the words secured and unsecured on the board. Explain to students that they will be comparing and contrasting the these two types of loans.
3. Show the Investopedia.com, [Secured vs Unsecured Debt](#) poster. (Resources.)
4. Have students complete the teaching aid, Comparing and Contrasting Loans. (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

<https://www.nerdwallet.com/article/loans/personal-loans/secured-vs-unsecured-loans>

<https://www.cnbc.com/select/secured-loans-vs-unsecured-loans/>

<https://www.investopedia.com/ask/answers/110614/what-difference-between-secured-and-unsecured-debts.asp>



Comparing and Contrasting Loans.docx ... | ▾

## Assurances

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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.

## Update to Content Accepted by SRP

**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:** 6/21/2024

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Created new strategy and instructions to align w/TEKS

Updated instructions to include the KWL chart as a teaching aid

Included a link to an estate planning PowerPoint presentation

Updated instructions to include discussion and reflection

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#### T2 U3 Life Cycle Final Stages

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ULTRA - TX - 1831 Personal Financial Literacy and Economics

### Life-Cycle Final Stages

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#### Instructional Strategies

- Class Activity

#### Objectives

The student will outline the financial obligations at each stage of the family life cycle.

#### Instructions

1. Show the **Family Life-Cycle Stages** PowerPoint slides. (*Resources.*)
2. In the first slide, point out to students the typical stages of a family life-cycle.
3. In Slides 2-3, lead students to provide examples of events that occur during each stage and the corresponding financial obligations and opportunities.
4. In Slides 4-5, lead students to compare the information they suggested with the information on the slides. Slides 4-5 do not necessarily have the correct answers but may provide subjects the students did not consider.

#### 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



Family Life Cycle Stages Presentation - View Only





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### Estate Planning

#### Instructional Strategies

- Class Activity
- Discussion

#### Objectives

The student will discuss and explain estate planning.

#### Instructions

1. View the [Estate Planning Dos and Don'ts](#) PowerPoint slides by Hospice Red River Valley before displaying to students. *(Click linked title.)* 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. Show the [Estate Planning Dos and Don'ts](#) PowerPoint slides by Hospice Red River Valley to students *(Click linked title.)*
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.

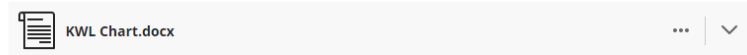
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#### Resources

<https://www.minnesota.edu/sites/default/files/2021-04/Estate%20Planning%20Dos%20and%20Don%27ts.pptx>



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