CLEAR CREEK
INDEPENDENT SCHOOL DISTRICT

Course Name: Personal Financial Literacy
School Year: 2025-2026

Course Purpose and Relevance:

This one-semester elective course will develop citizens who have the knowledge and skills to make sound, informed financial decisions that will allow them to lead financially secure lifestyles and understand personal financial responsibilities. The course is designed to be an interactive and research-based course where student will apply critical-thinking and problem-solving skills to analyze decisions involving earning and spending, saving and investing, credit and borrowing, insuring and protecting, and college and post-secondary education and training.

Overview of Student Outcomes:

The student

- understands how to set personal financial goals
- understands how financial statements are used to assess and monitor financial well-being
- analyzes components of compensation from employment
- critically evaluates consumption decisions
- understands the importance of saving and investing in creating wealth and building assets
- understands the implementation of a saving and investing plan
- demonstrates an understanding of the importance of planning for retirement
- understands the use of credit to make purchases
- identifies factors that affect credit worthiness
- evaluates a decision to use credit
- recognizes financial risks faced by individuals and families and identifies strategies for handling these risks
- identifies the costs and benefits of insurance for transferring risk
- understands how to identify and protect themselves from frauds, schemes, and scams
- understands the legal instruments available for estate planning
- recognizes the costs and benefits of various types of college, postsecondary education, and training
- understands various options for paying for college, postsecondary education, and training

How to Assist Your Learner at Home:

Refer to the teacher's Course Syllabus for resources and course specific opportunities.
Student textbook and/or digital version are available through the CCISD Student Portal.

Link to Course TEKS on State website:

http://ritter.tea.state.tx.us/rules/tac/chapter113/ch113c.html

Year-at-a-Glance 25-26	Subject	PFL	PEIMS Code	03330100
	Prerequisites	US History	Grade Level	11-12

Days	Dates	Unit/BB
4	Aug 13-16	**<u>Personal Finances (2 weeks)</u>**
5	Aug 18-22	• Spending Decisions • Money Personality • Setting Financial Goals
5	Aug 25-29	**<u>Earning and Spending (3 weeks)</u>**
4	Sept 2-7	• Financial Statements
5	Sept 8-12	• Tracking Income • Budget Development • Wages, Benefits, Taxes • Educated Consumption
5	Sept 15-19	**<u>Saving and Investing (2 weeks)</u>**
5	Sept 22-26	• Saving Strategies • Financial Institutions
4	Sept 30-Oct 3	Time to complete proficiency with TEKS
4	Oct 6-9	**<u>Saving and Investing (1 week cont.)</u>** • Market Investments • Retirement Planning
3	Oct 15-17	**<u>Credit and Borrowing (2 weeks)</u>**
5	Oct 20-24	• Types of Credit • Impact of Credit • Credit Worthiness
5	Oct 27-31	**<u>Insuring and Protecting (3 weeks)</u>**
4	Nov 3-7	• Risk Management
5	Nov 10-14	• Types of Insurance • Frauds, schemes, and scams • Estate Planning
5	Nov 17-21	**<u>College and Postsecondary Education/Training (2 weeks)</u>**
5	Dec 1-5	• The Value of Education • Comparing Options • FAFSA • Other Funding Sources
5	Dec 8-12	**Mastering PFL** Time to complete proficiency with TEKS
5	Dec 15-19	Semester Exam Week
5	Jan 6-9	**<u>Personal Finances (2 weeks)</u>**
5	Jan 12-16	• Spending Decisions • Money Personality • Setting Financial Goals
4	Jan 20-23	**<u>Earning and Spending (3 weeks)</u>**
5	Jan 26-30	• Financial Statements
5	Feb 2-6	• Tracking Income • Budget Development • Wages, Benefits, Taxes • Educated Consumption
5	Feb 9-13	**<u>Saving and Investing (2 weeks)</u>**
4	Feb 17-20	• Saving Strategies • Financial Institutions
5	Feb 23-27	Time to complete proficiency with TEKS
5	Mar 2-6	**<u>Saving and Investing (1 week cont)</u>** • Market Investments • Retirement Planning

4	**Mar 16-19**	**<u>Credit and Borrowing (2 weeks)</u>**
5	**Mar 23-27**	• Types of Credit • Impact of Credit • Credit Worthiness
4	**Mar 30-Apr 2**	**<u>Insuring and Protecting (3 weeks)</u>**
5	**Apr 6-10**	• Risk Management
5	**Apr 13-17**	• Types of Insurance • Frauds, schemes, and scams • Estate Planning
5	**Apr 20-24**	**<u>College and Postsecondary Education/Training (3 weeks)</u>**
5	**Apr 27-May 1**	• The Value of Education
5	**May 4-8**	• Comparing Options • FAFSA • Other Funding Sources
5	**May 11-15**	**Mastering PFL** Time to complete proficiency with TEKS
4	**May 18-21**	Semester Exam Week