



**Course Name: Personal Financial Literacy and Economics**  
**School Year: 2025-2026**

**Course Purpose and Relevance:**

This one-semester economics course emphasizes the economic reasoning and how this thinking serves as a framework for the personal financial decision-making. Students will demonstrate the ability to apply fundamental concepts of micro and macroeconomics to anticipate and address financial challenges during different phases of life. By connecting their financial decision-making to economic concepts and contexts, students will demonstrate critical thinking, explore ways to invest in education and skill development, and analyze the impact of personal financial management on standard of living, wealth building, and economic growth and prosperity.

**Overview of Student Outcomes:**

The student

- Interprets and analyzes fundamental concepts of economics
- Understands that macroeconomic issues and policies have an impact on personal finance
- Recognizes the costs and benefits of various types of postsecondary education and training throughout the student's lifetime
- Differentiates a variety of factors that influence income
- Describes the opportunities available for entrepreneurship
- Develops personal spending goals and analyzes costs and benefits of related economic choices
- Compares costs and benefits of various credit sources and types and borrowing decisions
- Evaluates risk and return on wealth and asset building of various saving and investing options
- Explains strategies for addressing various financial risks to avoid loss of assets and earning potential
- Applies economic problem-solving and decision-making processes to set financial goals, develop a budget, and formulate a comprehensive financial plan

**How to Assist Your Learner at Home:**

Refer to the teacher's Course Syllabus for resources and course specific opportunities.

**Link to Course TEKS on State website:**

<https://tea.texas.gov/sites/default/files/ch113c.pdf>

<b>Year-at-a-Glance 25-26</b>	<b>Subject</b>	Personal Financial Literacy and Economic	<b>PEIMS Code</b>	03380083
	<b>Prerequisites</b>	US History	<b>Grade Level</b>	11-12

Days	Dates	Unit/BB
4	Aug 13-16	<b><u>Economics and Personal Finances (2 week)</u></b> <ul style="list-style-type: none"> <li>• Economic Concepts</li> <li>• Economic Models</li> <li>• Financial Planning</li> <li>• Saving and Investing</li> </ul>
5	Aug 18-22	
5	Aug 25-29	<b><u>Entrepreneurship (2 weeks)</u></b>
4	Sept 2-7	<ul style="list-style-type: none"> <li>• Business Organizations</li> <li>• Business Risks/Rewards</li> <li>• Being Employed vs Being an Employer</li> </ul>
5	Sept 8-12	<b><u>Consumerism and Spending (2 weeks)</u></b>
5	Sept 15-19	<ul style="list-style-type: none"> <li>• Circular Flow Model</li> <li>• Forms of Financial Exchange</li> <li>• Planning Spending</li> <li>• Renting vs Owning</li> </ul>
5	Sept 22-26	<b><u>Investing in Education and Skills (1 week)</u></b>
		<ul style="list-style-type: none"> <li>• Education, training, and earnings</li> <li>• Funding post-secondary education</li> <li>• FAFSA/TASFA</li> <li>• Post-secondary education and financial goals</li> </ul>
4	Sept 30-Oct 3	Time to complete proficiency with TEKS
4	Oct 6-9	<b><u>Income (1 week)</u></b>
		<ul style="list-style-type: none"> <li>• Sources of Income</li> <li>• Gross, Net, Taxable Income</li> <li>• Employee Benefits</li> <li>• Labor Market</li> </ul>
3	Oct 15-17	<b><u>Impact of Macroeconomics on Personal Finance (2 weeks)</u></b>
5	Oct 20-24	<ul style="list-style-type: none"> <li>• Economic Systems</li> <li>• Free Enterprise System</li> <li>• Fiscal Policy</li> <li>• Types of Taxes</li> <li>• Monetary Policy</li> </ul>
5	Oct 27-31	<b><u>Credit and Debt (2 weeks)</u></b>
4	Nov 3-7	<ul style="list-style-type: none"> <li>• Costs and Benefits of Borrowing</li> <li>• Types of Credit</li> <li>• Credit Scores, Reports, and Ratings</li> </ul>
5	Nov 10-14	<b><u>Risk Management (2 weeks)</u></b>
5	Nov 17-21	<ul style="list-style-type: none"> <li>• Risk Management</li> <li>• Insurance Terms</li> <li>• Types of Insurance</li> <li>• Financial Risks</li> <li>• Estate Planning</li> </ul>
5	Dec 1-5	Time to complete proficiency with TEKS
5	Dec 8-12	Semester Exam Week
5	Dec 15-19	<b><u>Economics and Personal Finances (2 week)</u></b>
5	Jan 6-9	<ul style="list-style-type: none"> <li>• Economic Concepts</li> <li>• Economic Models</li> <li>• Financial Planning</li> <li>• Saving and Investing</li> </ul>
5	Jan 12-16	<b><u>Entrepreneurship (2 weeks)</u></b>
4	Jan 20-23	<ul style="list-style-type: none"> <li>• Business Organizations</li> <li>• Business Risks/Rewards</li> <li>• Being Employed vs Being an Employer</li> </ul>
5	Jan 26-30	<b><u>Consumerism and Spending (2 weeks)</u></b>
5	Feb 2-6	<ul style="list-style-type: none"> <li>• Circular Flow Model</li> </ul>

		<ul style="list-style-type: none"> <li>• Forms of Financial Exchange</li> <li>• Planning Spending</li> <li>• Renting vs Owning</li> </ul>
5	Feb 9-13	<b><u>Investing in Education and Skills (2 week)</u></b>
4	Feb 17-20	<ul style="list-style-type: none"> <li>• Education, training, and earnings</li> <li>• Funding post-secondary education</li> <li>• FAFSA/TASFA</li> <li>• Post-secondary education and financial goals</li> </ul>
5	Feb 23-27	Time to complete proficiency with TEKS
5	Mar 2-6	<b><u>Income (1 week)</u></b> <ul style="list-style-type: none"> <li>• Sources of Income</li> <li>• Gross, Net, Taxable Income</li> <li>• Employee Benefits</li> <li>• Labor Market</li> </ul>
4	Mar 16-19	<b><u>Impact of Macroeconomics on Personal Finance (3 weeks)</u></b>
5	Mar 23-27	
4	Mar 30-Apr 2	
5	Apr 6-10	<b><u>Credit and Debt (3 weeks)</u></b> <ul style="list-style-type: none"> <li>• Costs and Benefits of Borrowing</li> <li>• Types of Credit</li> <li>• Credit Scores, Reports, and Ratings</li> </ul>
5	Apr 13-17	
5	Apr 20-24	
5	Apr 27-May 1	<b><u>Risk Management (2 weeks)</u></b> <ul style="list-style-type: none"> <li>• Risk Management</li> <li>• Insurance Terms</li> <li>• Types of Insurance</li> <li>• Financial Risks</li> <li>• Estate Planning</li> </ul>
5	May 4-8	
5	May 11-15	<b>Mastering PLCEco</b> Time to complete proficiency with TEKS
4	May 18-21	Semester Final Exam