

HIGH SCHOOL FINANCIAL MATH YEAR AT A GLANCE

MRS. GARZA

TOPICS COVERED	DATES	TEKS
Gross vs. net pay calculations (deductions, FICA, local/state/federal withholding); Evaluating post-secondary education costs, student loans, grants, and scholarships; Calculating ROI on career training and degree programs	AUGUST 12 - SEPTEMBER 24	(2)(A), (2)(B), (2)(C), (6)(A)
Understanding tax brackets, Form W-2, Form 1040, and tax deductions/credits; Constructing zero-based household budgets and tracking cash flow; Creating and interpreting personal net worth statements (Assets – Liabilities)	SEPTEMBER 28 - NOVEMBER 6	(2)(D), (2)(E), (3)(A)
Reconciling checking/savings accounts and analyzing bank fees; Mechanics of credit scores (FICO factors) and credit report analysis; Simple vs. compound interest calculations on consumer loans, credit cards, and mortgages; Debt payoff strategies (Snowball vs. Avalanche methods)	NOVEMBER 9 - DECEMBER 18	(3)(B), (3)(C), (3)(D), (4)(A)
Time value of money calculations ($A=P(1+r/n)^{nt}$); Risk vs. return analysis across stocks, bonds, mutual funds, and real estate; Employer match strategies and tax-advantaged accounts (401k, Roth IRA, Traditional IRA)	JANUARY 5 - FEBRUARY 12	(4)(B), (4)(C), (4)(D)
Calculating premiums, deductibles, copays, and out-of-pocket maximums (Auto, Health, Renter's, Life); Analyzing the total cost of homeownership (PITI: Principal, Interest,	FEBRUARY 15 - APRIL 2	(5)(A), (5)(B), (5)(C)

Taxes, Insurance) vs. renting; Calculating auto depreciation, financing costs, and lease vs. buy options		
Business financial math: profit margin, markup percentage, overhead expenses, and break-even analysis; Analyzing Income Statements and Balance Sheets; Final Capstone Project: Comprehensive personal financial plan (life simulation including career budget, housing, credit planning, and investment targets)	APRIL 5 - MAY 19	(1)(A)-(G), (6)(B), (6)(C)



HIGH SCHOOL ACCOUNTING I YEAR AT A GLANCE MRS. GARZA

TOPICS COVERED	DATES	TEKS
Career pathways in accounting (CPA vs. Private Accounting); Business organizational forms (Sole Proprietorship, Partnership, Corporation); The Accounting Equation (<i>Assets = Liabilities + Owner's Equity</i>); Setting up a new company profile in QuickBooks.	AUGUST 12 - SEPTEMBER 24	130.187(c)(1) Employability skills; 130.187(c)(2) Accounting industry terminology, ethics, and career planning
Double-entry bookkeeping: Rules of Debit and Credit (T-Accounts); Analyzing transactions involving revenue, expenses, and withdrawals; Creating custom accounts and sub-accounts in QuickBooks.	SEPTEMBER 28 - NOVEMBER 6	130.187(c)(3) Process daily business transactions using double-entry accounting principles
Recording entries in a 5-column General Journal using source documents; Posting journal entries to the General Ledger and	NOVEMBER 9 - DECEMBER 18	130.187(c)(4) Accounts Payable procedures; 130.187(c)(5) Accounts Receivable procedures

preparing a Trial Balance; Bank reconciliations and petty cash management in manual and QuickBooks environments.		
Preparing a 10-column End-of-Period Worksheet; Generating the Income Statement and Balance Sheet; Running built-in financial reports in QuickBooks and exporting to Excel.	JANUARY 5 - FEBRUARY 12	130.187(c)(6) Financial statement preparation and analysis
Recording temporary account closing entries (Income Summary); Post-closing trial balances; Special journals: Sales, Purchases, Cash Receipts, and Cash Payments; Managing inventory items and purchase orders in QuickBooks.	FEBRUARY 15 - APRIL 2	130.187(c)(7) Merchandise inventory management; 130.187(c)(8) Corporate and merchandising accounting functions
Adjusting entries for inventory shrinkage, prepaid expenses, and unearned revenue; Comprehensive Accounting Simulation: Running a business manual cycle side-by-side with QuickBooks; Final performance assessment: QuickBooks User Certification preparation/practice.	APRIL 5 - MAY 19	130.187(c)(9) Complete accounting cycle for service/merchandising businesses using technology



HIGH SCHOOL ACCOUNTING II YEAR AT A GLANCE MRS. GARZA

TOPICS COVERED	DATES	TEKS
Payroll Liabilities and Tax Records	AUGUST 12 - SEPTEMBER 24	130.187(c)(8)(A-D) – Payroll procedures, calculating earnings, tax withholdings, and employer payroll tax liabilities.

Accounting for Sales and Cash Receipts	SEPTEMBER 28 - NOVEMBER 6	130.187(c)(5)(A-C), (6)(A-B) – Accounts receivable, sales transactions, sales tax, and merchandise inventory operations.
Accounting for Purchases and Cash Payments	NOVEMBER 9 - DECEMBER 18	130.187(c)(4)(A-C) – Accounts payable functions, purchase orders, purchase discounts, and cash disbursement controls.
Special Journals (Sales, Cash Receipts, Purchases, Cash Payments)	JANUARY 5 - FEBRUARY 12	130.187(c)(2)(A-E), (3)(A-D) – Specialized journalizing, subsidiary ledger postings, and internal control systems.
Worksheets, Adjustments, and Uncollectible Accounts	FEBRUARY 15 - APRIL 2	130.187(c)(7)(A-D), (9)(A-C) – Adjusting entries, merchandise inventory valuation, uncollectible accounts, and financial statement analysis.
Plant Assets, Depreciation, & Corporate Equity	APRIL 5 - MAY 19	130.187(c)(10)(A-D), (11)(A-C) – Plant assets, depreciation methods, corporate equity, dividend distribution, and year-end closing.



HIGH SCHOOL FINANCIAL ANALYSIS YEAR AT A GLANCE MRS. GARZA

TOPICS COVERED	DATES	TEKS
Financial Statements & Closing Entries	AUGUST 12 - SEPTEMBER 24	TEKS 130.180(c)(1-3)
Accounting for Plant Assets & Depreciation	SEPTEMBER 28 - NOVEMBER 6	TEKS 130.180(c)(4-5)
Accounting for Uncollectible Accounts	NOVEMBER 9 - DECEMBER 18	TEKS 130.180(c)(7-8)
Notes Payable, Notes Receivable, & Accruals	JANUARY 5 - FEBRUARY 12	130.180(c)(7-8)
Partnership & Corporate Accounting	FEBRUARY 15 - APRIL 2	130.180(c)(9-10//.)
Financial Statement Analysis & Capstone	APRIL 5 - MAY 19	130.180(c)(11-12)