

Dollars and Sense YAG

One-Half Credit | Single-Blocked | One Semester | 18 Weeks (2 Grading Periods) | Recommended Grades 11-12

Course Information: Recommended prerequisite: Principles of Human Services. DS = §127.613 Dollars and Sense. CTE Employability Skills §127.15(d)(1) are integrated throughout. The instructional sequence is aligned to the 13-chapter Foundations in Personal Finance high school curriculum from Ramsey Education while incorporating TEKS-specific consumer-resource, environmental, economic, housing, and consumer-services career applications. ACCESS may support career exploration, postsecondary planning, scholarship/financial-aid research, and financial goal setting.

GP	Wks	Unit & Focus	Major Learning Tasks & Assessments	Integrated TEKS	Extension Activities
1	1	Unit 1 – Introduction to Personal Finance Ramsey Ch. 1	- Examine financial literacy, personal money behaviors & the role of decision making - Analyze consumer economic rights and responsibilities - Distinguish needs and wants and apply planning/management strategies to individual and family resources - Analyze consequences of consumer choices involving food, clothing, health care, recreation and transportation - Establish personal financial goals and professional work habits	- DS1(A–D) - CTE ES:(d)(1)	- Financial habits reflection - Consumer-rights scenario - ACCESS introduction
1	2	Unit 2 – Budgeting Basics Ramsey Ch. 2	- Evaluate the need for personal & family financial planning and economic self-sufficiency - Create a working budget and expense-record system - Apply time/resource management to financial responsibilities - Use calculators, spreadsheets or financial software to analyze budget data - Revise spending choices to align with goals and available resources	DS1(B–C), DS2(A,L)	- Zero-based budget activity - Expense-tracking challenge - Spreadsheet budget
1	3	Unit 3 – Saving Money Ramsey Ch. 3	- Develop savings strategies for emergencies, large purchases and long-term goals - Analyze time value of money and retirement planning - Use compound-growth calculations and technology to compare savings scenarios - Investigate charitable giving as part of financial planning - Connect saving decisions to individual/family needs across the life span	DS2(D,F,L), DS1(C–D)	- Emergency-fund plan - Compound-growth lab - Giving plan
1	4–5	Unit 4 – Credit and Debt Ramsey Ch. 4	- Compare consumer loan types and criteria for becoming a low-risk borrower - Apply mathematics to interest and credit-card debt - Analyze vehicle financing and other debt choices - Investigate bankruptcy laws and strategies for avoiding bankruptcy - Evaluate credit/debt decisions for long-term financial consequences	DS2(B–C,I,L), DS1(A,D)	- Debt-cost comparison - Loan analysis - Bankruptcy prevention case
1	6	Unit 5 – Consumer Awareness Ramsey Ch. 5	- Analyze advertising, media, technology and sales strategies that influence consumer decisions - Apply consumer rights and responsibilities to purchasing decisions - Evaluate scams, misleading practices and responsible spending choices - Analyze environmental impacts of consumption and demonstrate conservation, reuse and recycling behaviors - Explain governmental regulation related to conserving natural resources	DS1(A,C–E), DS4(A–D)	- Consumer scam analysis - Advertising audit - Sustainable-consumer challenge
1	7	Unit 6 – Career Readiness & Consumer Services Ramsey Ch. 6	- Compare employment options, salaries, benefits, rewards and demands - Analyze how interests, abilities, priorities and family responsibilities affect career choices - Develop resume/interview skills & identify continuing-education opportunities - Explain roles, employment/entrepreneurial opportunities, education/training and professional organizations in consumer services - Present a consumer-services career pathway	- DS6(A–E), DS7(A–D) - CTE ES:(d)(1)	- ACCESS: career exploration - Resume/interview practice - Consumer-services career presentation

1	8-9	Unit 7 – College Planning Ramsey Ch. 7	• Compare postsecondary education/training pathways and costs • Evaluate education choices in relation to career earnings, family priorities and long-term goals • Investigate scholarships, grants, work opportunities and other strategies for managing education costs • Analyze student-loan implications using borrowing and interest concepts • Build a postsecondary financial plan	• DS2(A-D,L), DS6(A-D)	• ACCESS: college planning • Education-cost comparison • Postsecondary funding plan
2	10	Unit 8 – Financial Services Ramsey Ch. 8	• Compare banks, credit unions, virtual banks & the benefits of financial accounts • Maintain financial records and reconcile account activity • Evaluate personal and legal financial documents and secure recordkeeping • Use technology to organize and analyze financial information • Select financial services appropriate to individual/family goals	• DS2(G-H,K-L)	• Financial-institution comparison • Account reconciliation • Document-security plan
2	11	Unit 9 – The Role of Insurance Ramsey Ch. 9	• Explain insurance as a risk-management strategy for individuals and families • Compare major types of coverage and apply management principles to insurance decisions • Analyze how insurance choices affect budgets and financial goals • Evaluate personal/legal documents associated with insurance and claims • Use case studies to select appropriate coverage	• DS2(J-L), DS1(D)	• Insurance needs analysis • Coverage comparison • Claims scenario
2	12	Unit 10 – Income, Taxes & the Economic System Ramsey Ch. 10	• Analyze paycheck deductions and common local, state and national taxes • Explain the economic importance and purposes of taxes • Analyze economic effects of laws and regulations affecting consumers and service providers • Connect income, taxes and consumer decisions to household budgeting • Use current tax information in applied financial scenarios	• DS5(A-B), DS2(A,L), DS6(A)	• Paycheck analysis • Tax comparison • Consumer-law case
2	13	Unit 11 – Housing and Real Estate Ramsey Ch. 11	• Explain consumer rights and responsibilities when renting or buying a home • Analyze legal and financial aspects of leases and home purchases • Compare renting and owning using authentic cost scenarios • Develop money-management strategies for transitioning from renting to ownership • Evaluate housing decisions within an overall family budget	• DS3(A-C), DS2(A-C,L)	• Rent-vs-buy analysis • Lease review • Homeownership budget
2	14-15	Unit 12 – Investing, Retirement & Generosity Ramsey Ch. 12	• Evaluate savings and retirement needs using time-value-of-money evidence • Explore prudent investing in stocks and other investment options • Compare investment choices, risk and long-term growth • Use calculators/spreadsheets/software to model retirement & investment scenarios • Investigate charitable giving & integrate saving, investing & giving into a long-term plan	• DS2(D-F,L)	• Investment comparison • Retirement model • Long-term financial plan
2	16	Unit 13 – Global Economics & Consumer Decisions Ramsey Ch. 13	• Analyze how economic systems and global activity influence personal financial choices • Connect laws, regulations and consumer/provider relationships to economic decisions • Evaluate media and technology influences in a global marketplace • Analyze environmental/resource implications of consumer choices • Apply economic reasoning to a current consumer issue	• DS1(A,D-E), DS4(A-D), DS5(A-B)	• Global consumer case • Current-event analysis • Resource stewardship activity
2	17	Unit 14 – Comprehensive Financial Life Plan & Review	• Integrate budgeting, saving, debt, banking, insurance, taxes, housing, investing and retirement decisions • Apply consumer rights, environmental responsibility and economic considerations • Connect career/postsecondary choices to a sustainable lifestyle • Use technology to analyze and present financial information • Finalize and present a personal financial life plan	• DS1-7 • CTE ES:(d)(1)	• ACCESS: final career/postsecondary plan • Financial life-plan presentation • Course review
2	18	Semester Exam – Dollars and Sense	• Cumulative written/performance assessment • Comprehensive consumer and personal-finance application • Final financial decision-making reflection	• Cumulative: DS1-7 • CTE ES:(d)(1)	• Targeted remediation/enrichment

Dollars and Sense TEKS Coverage Checklist

Coverage verification: All seven current Dollars and Sense strands and every student expectation are intentionally addressed in the 18-week sequence. CTE Employability Skills §127.15(d)(1) are integrated throughout.

Strand	Student Expectations	YAG Placement	Coverage
DS1	A-E	Units 1-7, 9, 13-14	100%
DS2	A-L	Units 2-4, 7-12, 14	100%
DS3	A-C	Unit 11; reinforced Unit 14	100%
DS4	A-D	Units 5, 13-14	100%
DS5	A-B	Units 10, 13-14	100%
DS6	A-E	Units 6-7, 10, 14	100%
DS7	A-D	Unit 6; reinforced Unit 14	100%
CTE Employability	§127.15(d)(1)	Integrated throughout	100%

Implementation Notes

- Dollars and Sense is a one-half-credit course recommended for Grades 11-12. Principles of Human Services is the recommended prerequisite.
- The pacing follows Ramsey Education's Foundations in Personal Finance high school curriculum sequence: Introduction to Personal Finance; Budgeting Basics; Saving Money; Credit and Debt; Consumer Awareness; Career Readiness; College Planning; Financial Services; The Role of Insurance; Income and Taxes; Housing and Real Estate; Investing and Retirement; and Global Economics.
- TEKS-specific applications are intentionally embedded where the Ramsey sequence needs additional emphasis, particularly environmental/resource stewardship, economic laws and regulations, consumer-services careers, personal/legal financial documents, and housing rights and responsibilities.
- Week 18 is reserved for the cumulative semester exam. No calendar-specific dates are included.