

Money Matters YAG

One Credit | Single-Blocked | Full Year | 36 Weeks (4 Grading Periods) | Recommended Grades 9–12

Course Information: Recommended prerequisite: Principles of Business, Marketing, and Finance. MM = §127.252 Money Matters. CTE Employability Skills §127.15(d)(1) are integrated throughout. Students investigate personal money management and apply critical thinking to financial options, economic factors, short- and long-term goals, investing, tax planning, asset allocation, risk management, and retirement planning. ACCESS may support postsecondary planning, career exploration, scholarship/financial-aid research, and financial goal setting.

GP	Wks	Unit & Focus	Major Learning Tasks & Assessments	Integrated TEKS	Extension Activities
1	1–2	Unit 1 – Financial Planning, Ethics & Personal Responsibility	• Explain the nature and benefits of financial planning • Analyze ethics and personal responsibility in financial decisions • Set short- and long-term financial goals • Apply professional communication, collaboration, legal/ethical responsibility and workplace skills • Create an initial personal financial profile and goal plan	• MM1(A–B) • CTE ES §127.15(d)(1)	• Financial-goal portfolio • Career/finance scenario • ACCESS: career exploration
1	3–5	Unit 2 – Postsecondary Planning & Income	• Investigate educational, military and current employment opportunities • Create a postsecondary plan addressing applications, testing/certification, deadlines and costs • Compare job prospects, beginning earnings and expected future earnings • Develop/update a resume and cover letter • Connect education/training choices to income and financial goals	• MM2(A–B), MM3(D) • CTE ES §127.15(d)(1)	• ACCESS: college/career planning • Education-cost comparison • Career-income research
1	6–9	Unit 3 – Money Fundamentals, Exchange, Currency & Credit	• Compare cash, credit cards, debit cards and electronic funds transfer • Compare forms of currency including paper money, coins, banknotes, government bonds and treasury notes • Explain money as medium of exchange, unit of measure and store of value • Analyze wages/salaries, interest, rent, dividends, capital gains and transfer payments • Explain time value of money and the purposes/importance of credit	• MM3(A–F)	• Time-value investigation • Payment-method comparison • Income-source analysis
2	10–12	Unit 4 – Economic Systems, Government & the Federal Reserve	• Compare sole proprietorships, partnerships and corporations • Analyze factors affecting profit, revenue and expenses • Examine consumer rights and responsibilities within economic systems • Analyze the purpose of taxes, monetary policy and fiscal policy • Analyze money supply/demand and the role of the Federal Reserve System	• MM4(A–C), MM5(A–D)	• Economic-system case • Federal Reserve research • Tax/policy scenario
2	13–15	Unit 5 – Economic Indicators & International Influences	• Analyze consumer spending, unemployment and Gross Domestic Product • Evaluate inflation and unemployment tradeoffs • Analyze interest-rate fluctuations and business cycles • Examine international current events and personal-finance effects • Analyze currency exchange rates and domestic/international labor issues	• MM6(A–G), MM7(A–C)	• Economic indicator dashboard • Currency-exchange activity • Current-event analysis
2	16–17	Unit 6 – Budgeting, Paychecks, Taxes & Financial Records	• Develop a budget aligned to personal financial goals • Explain benefits of saving and investing • Examine tax liabilities and complete a W-4 application activity • Analyze a pay stub and maintain personal financial records • Interpret/reconcile bank statements and prepare a personal income-tax simulation using current forms/tables	• MM8(A–F,I)	• Personal budget • Paycheck/tax simulation • Bank reconciliation
2	18	Semester 1 Exam – Money Matters	• Cumulative written/performance assessment • Economic and personal-finance decision-making application • Budget, banking and tax synthesis task	• Cumulative: MM1–8 • CTE ES §127.15(d)(1)	• Targeted review/remediation

3	19-21	Unit 7 – Credit Scores, Identity Protection & Financial Safety	• Evaluate credit scores and factors affecting creditworthiness • Analyze the consequences of credit decisions • Use identity-theft protection measures • Apply secure practices for financial records and digital transactions • Create a credit/identity-protection action plan	• MM8(G-H), MM3(F)	• Credit-score scenarios • Identity-protection plan • Consumer fraud case
3	22-24	Unit 8 – Financial Service Providers & Consumer Banking	• Describe banks, credit unions and other financial service providers • Evaluate providers using location, interest rates, benefits and other selection criteria • Compare account/service features for different financial goals • Analyze loan evaluation criteria used by lending institutions • Summarize components of a loan application package	• MM9(A-B,D-E), MM8(E-F)	• Bank/credit-union comparison • Loan application simulation • Financial-services research
3	25-27	Unit 9 – Housing, Vehicles & Consumer Loans	• Analyze financing for home purchases and payments • Analyze auto purchases, leases and payments • Calculate a home-loan payment schedule • Calculate an automobile-loan payment schedule • Evaluate risks associated with payday loans and title loans	• MM9(C,F-H)	• Mortgage calculation lab • Auto finance comparison • Predatory-lending case
4	28-31	Unit 10 – Saving, Investing, Education & Retirement	• Evaluate investments such as stocks, bonds and property • Match investment goals/objectives to risk tolerance • Investigate opportunities and costs of postsecondary education • Investigate long-term financial needs and retirement goals • Analyze factors affecting investment value and integrate saving/investing into a financial plan	• MM10(A-E), MM8(B)	• Investment portfolio simulation • Retirement planning model • ACCESS: education financing
4	32-34	Unit 11 – Insurance & Personal Risk Management	• Explain the concept and purpose of insurance • Evaluate health, disability, life, cancer and long-term care insurance needs • Evaluate homeowner's, personal liability, renter's, flood, earthquake and auto coverage • Explain the insurance claim settlement process • Apply insurance decisions to personal financial risk scenarios	• MM11(A-D)	• Insurance needs analysis • Claims scenario • Risk-management plan
4	35	Unit 12 – Comprehensive Personal Financial Plan	• Integrate postsecondary, income, budgeting, taxes, banking, credit, borrowing, investment, retirement and insurance decisions • Revisit economic and international factors that may affect the plan • Evaluate financial choices for ethical and personal responsibility • Use current information to justify short- and long-term financial strategies • Present a comprehensive personal financial plan	• MM1-11 • CTE ES §127.15(d)(1)	• ACCESS: financial/postsecondary plan • Financial plan presentation • Portfolio review
4	36	Semester 2 Exam & Financial Plan Showcase	• Cumulative written/performance assessment • Comprehensive personal-finance application • Final financial-plan presentation and reflection	• Cumulative: MM1-11 • CTE ES §127.15(d)(1)	• Stakeholder showcase

Money Matters TEKS Coverage Checklist

Coverage verification: All 11 Money Matters strands and every student expectation are intentionally addressed. CTE Employability Skills §127.15(d)(1) are integrated throughout.

Strand	Student Expectations	YAG Placement	Coverage
MM1	A–B	Units 1 and 12	100%
MM2	A–B	Unit 2	100%
MM3	A–F	Units 2–3; reinforced Unit 7	100%
MM4	A–C	Unit 4	100%
MM5	A–D	Unit 4	100%
MM6	A–G	Unit 5	100%
MM7	A–C	Unit 5	100%
MM8	A–I	Units 6–8, 10	100%
MM9	A–H	Units 8–9	100%
MM10	A–E	Unit 10	100%
MM11	A–D	Unit 11	100%
CTE Employability	§127.15(d)(1)	Integrated throughout	100%

Implementation Notes

- Money Matters is a one-credit course recommended for Grades 9–12. Principles of Business, Marketing, and Finance is the recommended prerequisite.
- Instruction should use current financial information where appropriate, including tax forms/tables, interest rates, economic indicators, currency exchange rates, lending information, investment data, and insurance examples.
- Students should progressively develop a comprehensive personal financial plan that connects postsecondary planning, income, budgeting, taxes, banking, credit, borrowing, investments, retirement, and risk management.
- Weeks 18 and 36 are reserved for cumulative semester exams. No instructional unit crosses the semester boundary, and no calendar-specific dates are included.