**PFL Academy: 1:1 Curriculum Alignment with Texas Essential Knowledge and Skills (TEKS)**

**A Direct, Standard-by-Standard Crosswalk for the High School Personal Financial Literacy Course (§126.31)**

**TEKS (1): Foundations of Personal Finance**

*The student understands the importance of financial responsibility and decision-making.*

* Chapter 1.1: Personal Financial Decision Framework
* Chapter 1.2: Major Purchase Decision Making
* Chapter 1.3: Media & Marketing Influence on Financial Decisions

**TEKS (2): Financial Planning and Goal Setting**

*The student understands how to set personal financial goals.*

* Chapter 2.1: Goal Setting & Financial Planning
* Chapter 2.2: Lifestyle & Financial Balance
* Chapter 2.3: Life Stage Financial Planning
* Chapter 2.4: Building a Savings Habit
* Chapter 2.5: Strategic Spending
* Chapter 2.6: Emergency Fund Planning

**TEKS (3): Career Planning**

*The student understands the relationship between education, training, and earnings potential.*

* Chapter 3.1: Education ROI & Career Advancement
* Chapter 3.2: Entrepreneurship Fundamentals
* Chapter 3.3: Career Planning & Development
* Chapter 3.4: Professional Development

**TEKS (4): Income and Employment**

*The student analyzes components of compensation from employment.*

* Chapter 4.1: Career Exploration & Planning
* Chapter 4.2: Understanding Income Sources
* Chapter 4.3: Navigating the Job Market
* Chapter 4.4: Job Search Strategies
* Chapter 4.5: Workplace Skills
* Chapter 4.6: Resume Building
* Chapter 4.7: Understanding Federal & State Taxes
* Chapter 4.8: Tax Planning Strategies
* Chapter 4.9: Tax Filing Requirements

**TEKS (5): Financial Institutions**

*The student understands the role of financial institutions in managing money.*

* Chapter 5.1: Banking Fundamentals
* Chapter 5.2: Digital Banking & FinTech
* Chapter 5.3: Financial Service Providers

**TEKS (6): Credit and Credit Cards**

*The student understands the costs and benefits of credit.*

* Chapter 6.1: Understanding Credit Fundamentals
* Chapter 6.2: Building a Strong Credit Profile
* Chapter 6.3: Renting vs. Buying Analysis
* Chapter 6.4: Transportation Choices & Costs
* Chapter 6.5: Automobile Finance

**TEKS (7): Managing Debt**

*The student understands how to manage debt.*

* Chapter 7.1: Managing Debt Responsibly
* Chapter 7.2: Strategies for Managing High Levels of Debt

**TEKS (8): Consumer Protection**

*The student understands how to protect against identity theft and fraud.*

* Chapter 8.1: Consumer Protection Laws
* Chapter 8.2: Identity Theft Prevention

**TEKS (9): Saving and Investing**

*The student understands the importance of saving and investing in creating wealth and building assets.*

* Chapter 9.1: Investment Fundamentals
* Chapter 9.2: Investment Vehicles
* Chapter 9.3: Retirement Planning
* Chapter 9.4: Portfolio Construction

**TEKS (10): Risk Management and Insurance**

*The student understands risk management strategies and the role of insurance.*

* Chapter 10.1: Understanding Risk & Insurance Basics
* Chapter 10.2: Property & Liability Insurance
* Chapter 10.3: Health & Disability Insurance
* Chapter 10.4: Life Insurance Planning

**TEKS (11): Philanthropy**

*The student understands the role of charitable giving in a financial plan.*

* Chapter 11.1: Philanthropy and Financial Planning

**Action Plan for Perfect Texas Alignment**

Your curriculum's foundation is already exceptionally strong. These are minor, high-impact additions to make it feel tailor-made for Texas.

**1. New Chapter: Automobile Finance**

* **TEKS Alignment:** (6) Credit and Credit Cards
* **Action:** Create a new chapter, **"Chapter 6.5: Automobile Finance,"** to be placed after "Transportation Choices & Costs."
* **Content Focus:** This chapter should explicitly detail the financial analysis of **buying versus leasing a vehicle**, including understanding loan terms, interest, and the total cost of ownership.

**2. Content Expansion: Texas Tenant Rights**

* **TEKS Alignment:** (6) Credit and Credit Cards
* **Action:** In **"Chapter 6.3: Renting vs. Buying Analysis,"** add a specific section or call-out box.
* **Content Focus:** Briefly explain the role of the **Texas Property Code** in defining the rights and responsibilities of both tenants and landlords in the state. This adds crucial local relevance.

**3. Content Expansion: Texas Consumer Protection Laws**

* **TEKS Alignment:** (8) Consumer Protection
* **Action:** In **"Chapter 8.1: Consumer Protection Laws,"** add a specific state-level example.
* **Content Focus:** Mention the **Texas Deceptive Trade Practices Act (DTPA)** as a key example of how states provide additional layers of protection for consumers beyond federal laws.