**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.*

* **Standard 8: Financial Decision Making**
  + Chapter 8.1: Personal Financial Decision Framework
  + Chapter 8.2: Major Purchase Decision Making
* **Standard 9: External Influence Analysis**
  + Chapter 9.1: Media & Marketing Influence on Financial Decisions

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

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

* **Standard 11: Personal Financial Planning**
  + Chapter 11.1: Goal Setting & Financial Planning
  + Chapter 11.2: Lifestyle & Financial Balance
  + Chapter 11.3: Life Stage Financial Planning
* **Standard 4: Saving & Spending**
  + Chapter 4.1: Building a Savings Habit
  + Chapter 4.2: Strategic Spending
  + Chapter 4.3: Emergency Fund Planning

**TEKS (3): Career Planning**

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

* **Standard 1: Career & Income Planning**
  + Chapter 1.3: Education ROI & Career Advancement
  + Chapter 1.4: Entrepreneurship Fundamentals
* **Standard 15: Career Development**
  + Chapter 15.1: Career Planning & Development
  + Chapter 15.4: Professional Development

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

*The student analyzes components of compensation from employment.*

* **Standard 1: Career & Income Planning**
  + Chapter 1.1: Career Exploration & Planning
  + Chapter 1.2: Understanding Income Sources
  + Chapter 1.5: Navigating the Job Market
* **Standard 15: Career Development**
  + Chapter 15.2: Job Search Strategies
  + Chapter 15.3: Workplace Skills
  + Chapter 15.5: Resume Building
* **Standard 2: Taxation**
  + Chapter 2.1: Understanding Federal & State Taxes
  + Chapter 2.2: Tax Planning Strategies
  + Chapter 2.3: Tax Filing Requirements

**TEKS (5): Financial Institutions**

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

* **Standard 3: Financial Services**
  + Chapter 3.1: Banking Fundamentals
  + Chapter 3.2: Digital Banking & FinTech
  + Chapter 3.3: Financial Service Providers

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

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

* **Standard 5: Credit & Debt**
  + Chapter 5.1: Understanding Credit Fundamentals
  + Chapter 5.3: Building a Strong Credit Profile
* **Standard 10: Housing & Transportation**
  + Chapter 10.2: Renting vs. Buying Analysis
  + Chapter 10.3: Transportation Choices & Costs

**TEKS (7): Managing Debt**

*The student understands how to manage debt.*

* **Standard 5: Credit & Debt**
  + Chapter 5.2: Managing Debt Responsibly
* **Standard 13: Debt Management**
  + Chapter 13.1: Strategies for Managing High Levels of Debt

**TEKS (8): Consumer Protection**

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

* **Standard 12: Consumer Rights**
  + Chapter 12.1: Consumer Protection Laws
  + Chapter 12.2: Identity Theft Prevention

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

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

* **Standard 7: Investing**
  + Chapter 7.1: Investment Fundamentals
  + Chapter 7.2: Investment Vehicles
  + Chapter 7.3: Retirement Planning
  + Chapter 7.4: Portfolio Construction

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

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

* **Standard 6: Risk Management & Insurance**
  + Chapter 6.1: Understanding Risk & Insurance Basics
  + Chapter 6.2: Property & Liability Insurance
  + Chapter 6.3: Health & Disability Insurance
  + Chapter 6.4: Life Insurance Planning

**TEKS (11): Philanthropy**

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

* **Standard 14: Charitable Giving**
  + Chapter 14.1: Charitable Giving & Financial Planning
  + Chapter 14.2: Checking Out Charitable Groups