

Self-Determination Vertical Alignment: Social Studies 6-12

Economics: Money

The student understands the purposes of earning, spending, saving, and donating money.

The student is expected to:

| 6th Grade 113.18 | 7th Grade 113.19 | 8th Grade 113.20 | U.S. History 113.41 | World History 113.4 | World Geography 113.43 | Government 113.44 | Economics 113.31 |
|---------------------|---------------------|---------------------|------------------------|------------------------|---------------------------|----------------------|--|
| | | | | | | | 11 |
| | | | | | | | (A) describe the functions of money |
| | | | | | | | (B) describe the characteristics of money, including commodity money, fiat money, and representative money |
| | | | | | | | (C) analyze the positive and negative aspects of barter, currency, and debit cards |

Self-Determination K-12 TEKS Vertical Alignment

This document captures existing TEKS that closely align with teaching self-determination and decision-making skills to students with disabilities in Texas as required by [TAC §89.1055\(h\)\(10\)\(A\)](#). Definitions from the research of Dr. Michael Wehmeyer and from The National Gateway to Self-Determination Project are the measures against which all TEKS were compared in order to determine their relevance. Only TEKS that met this standard were included, while all others were omitted.

Dr. Michael Wehmeyer defines self-determination as “acting as the primary causal agent in one’s life and making choices and decisions regarding one’s quality of life free from undue external influence or interference.”¹

The National Gateway to Self-Determination Project says that self-determined people make things happen in their own lives to improve the quality of their lives. They know what they want and how to get it, and they set goals and then work to reach them. They advocate on their own behalf and are involved in solving problems and making decisions about their lives.²

Citizenship: Points of View

The student understands how different points of view influence the development of public policies and decision-making processes at national and international levels. The student is expected to:

| 6th Grade 113.18 | 7th Grade 113.19 | 8th Grade 113.20 | U.S. History 113.41 | World History 113.42 | World Geography 113.43 | Government 113.44 | Economics 113.31 |
|---------------------|---------------------|---------------------|------------------------|-------------------------|---|----------------------|---------------------|
| | | | | | 15 | | |
| | | | | | (A) identify and give examples of different points of view that influence the development of public policies and decision-making processes at national and international levels | | |

Citizenship: Civic Responsibilities

The student understands the difference between personal and civic responsibilities. The student is expected to:

| 6th Grade 113.18 | 7th Grade 113.19 | 8th Grade 113.20 | U.S. History 113.41 | World History 113.42 | World Geography 113.43 | Government 113.44 | Economics 113.31 |
|---------------------|---------------------|---------------------|------------------------|-------------------------|---------------------------|---|---------------------|
| | | | | | | 13 | |
| | | | | | | (B) explain the responsibilities, duties, and obligations of citizenship such as being well informed about civic affairs, serving in the military, voting, serving on a jury, observing the laws, paying taxes, and serving the public good | |
| | | | | | | (C) describe the voter registration process and the criteria for voting in elections | |

Personal Financial Literacy: Role of Individuals

The student understands the role of individuals in financial markets. The student is expected to:

| 6th Grade 113.18 | 7th Grade 113.19 | 8th Grade 113.20 | U.S. History 113.41 | World History 113.42 | World Geography 113.43 | Government 113.44 | Economics 113.31 |
|---------------------|---------------------|---------------------|------------------------|-------------------------|---------------------------|----------------------|--|
| | | | | | | | 17 |
| | | | | | | | (A) assess ways to be a wise investor in the stock market and in other personal investment options such as developing a personal retirement plan |
| | | | | | | | (B) explain how to begin a savings program |
| | | | | | | | (C) demonstrate how to maintain a checking account, including reconciling a bank statement |
| | | | | | | | (D) identify the types of loans available to consumers |
| | | | | | | | (E) explain the responsibilities and obligations of borrowing money |
| | | | | | | | (F) develop strategies to become a low-risk borrower by improving and understanding one's personal credit score |

Personal Financial Literacy: Personal Financial Decisions

The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:

| 6th Grade 113.18 | 7th Grade 113.19 | 8th Grade 113.20 | U.S. History 113.41 | World History 113.42 | World Geography 113.43 | Government 113.44 | Economics 113.31 |
|---------------------|---------------------|---------------------|------------------------|-------------------------|---------------------------|----------------------|--|
| | | | | | | | 18 |
| | | | | | | | (A) examine ways to avoid and eliminate credit card debt |
| | | | | | | | (B) evaluate the costs and benefits of declaring personal bankruptcy |
| | | | | | | | (C) evaluate the costs and benefits of buying insurance |
| | | | | | | | (D) evaluate the costs and benefits of charitable giving |

Personal Financial Literacy: Basic Needs Budget

The student understands how to provide for basic needs while living within a budget. The student is expected to:

| 6th Grade 113.18 | 7th Grade 113.19 | 8th Grade 113.20 | U.S. History 113.41 | World History 113.42 | World Geography 113.43 | Government 113.44 | Economics 113.31 |
|---------------------|---------------------|---------------------|------------------------|-------------------------|---------------------------|----------------------|--|
| | | | | | | | 19 |
| | | | | | | | (A) evaluate the costs and benefits of renting a home versus buying a home |
| | | | | | | | (B) assess the financial aspects of making the transition from renting to home ownership |

Personal Financial Literacy: College and Postsecondary Education and Training

The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:

| 6th Grade 113.18 | 7th Grade 113.19 | 8th Grade 113.20 | U.S. History 113.41 | World History 113.42 | World Geography 113.43 | Government 113.44 | Economics 113.31 |
|---------------------|---------------------|---------------------|------------------------|-------------------------|---------------------------|----------------------|--|
| | | | | | | | 20 |
| | | | | | | | (A) understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education |
| | | | | | | | (B) research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations |
| | | | | | | | (C) analyze and compare student grant options |
| | | | | | | | (D) analyze and compare student loan options, including private and federal loans |
| | | | | | | | (E) research and evaluate various work-study program opportunities |