

eliminating credit card debt; understanding the rights and responsibilities of renting or buying a home; managing money to make the transition from renting a home to home ownership; starting a small business; being a prudent investor in the stock market and using other investment options; beginning a savings program and planning for retirement; bankruptcy; types of bank accounts available to consumers and benefits of maintaining a bank account; balancing a checkbook; types of loans available to consumers and becoming a borrower; understanding insurance; and charitable giving.

- (6) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided

- (B) compare the effects of free trade and trade barriers on economic activities, including the benefits and costs of participating in international trade; and
 - (C) analyze the effects of changes in exchange rates on imports and exports.
- (4) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:
- (A) explain the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government;
 - (B) contrast current and historic examples of the free enterprise system, socialism, and communism using the basic characteristics of economic systems; and
 - (C) analyze the contributions of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system.
- (5) Economics. The student understands the basic characteristics and benefits of the U.S. free enterprise system. The student is expected to:

- (17) Personal financial literacy. The student understands the role of individuals in financial ma3.9 11.5 (dua)3.9

- (E) evaluate economic data using charts, tables, graphs, and maps; and
 - (F) formulate and communicate visually, orally, or in writing a claim supported by evidence and reasoning for an intended audience and purpose.
- (22) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
- (A) use social studies terminology correctly;
 - (B) create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism; and
 - (C)

- (4) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.
- (5) Throughout social studies in Kindergarten through grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).
- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to

2001 (terrorist attacks on World Trade Center and the Pentagon), and 2008 (election of first black president, Barack Obama).

- (3) History. The student understands the political, economic, and social changes in the United States from 1877 to 1898. The student is expected to:
- (A) analyze political issues such as Indian policies, the growth of political machines, and civil service reform;
 - (B) analyze economic issues such as industrialization, the growth of railroads, the growth of labor unions, farm issues, the cattle industry boom, the growth of entrepreneurship, and the pros and cons of big business; and
 - (C) analyze social issues affecting women, minorities, children, immigrants, and urbanization.
- (4) History. The student understands the emergence of the United States as a world power between 1898 and 1920. The student is expected to:
- (A) explain why significant events, policies, and individuals, including the Spanish American War, U.S. expansionism, Alfred Thayer Mahan, Theodore Roosevelt, and Sanford B. Dole moved the United States into the position of a world power;
 - (B) evaluate American expansionism, including acquisitions such as Guam, Hawaii, the Philippines, and Puerto Rico;
 - (C) identify the causes of World War I and reasons for U.S. entry;
 - (D) understand the contributions of the American Expeditionary Forces (AEF) led by General John J. Pershing, including the Battle of Argonne Forest;
 - (E) analyze the impact of machine guns, airplanes, tank3 (.)-2.5 ()0.5 (ai)1.6 (r)2()0.5(s)2.8 s s-5.5 g

- (C) analyze major issues of World War II, including the Holocaust, the internment of Japanese Americans as a result of Executive Order 9066, and the development of atomic weapons;
 - (D) analyze major military events of World War II, including fighting the war on multiple fronts, the Bataan Death March, the U.S. military advancement through the Pacific Islands, the Battle of Midway, the invasion of Normandy, and the liberation of concentration camps;
 - (E) describe the military contributions of leaders during World War II, including Dwight Eisenhower, Douglas MacArthur, and Chester W. Nimitz;
 - (F) explain issues affecting the home front, including volunteerism, the purchase of war bonds, and Victory Gardens and opportunities and obstacles for women and ethnic minorities; and
 - (G) explain how American patriotism inspired high levels of military enlistment and the bravery and contributions of the Tuskegee Airmen, the Flying Tigers, and the Navajo Code Talkers.
- (8) History. The student understands the impact of significant national and international decisions and conflicts in the Cold War on the United States. The student is expected to:
- (A) describe U.S. responses to Soviet aggression after World War II, including the Truman Doctrine, the Marshall Plan, the Berlin Airlift, the North Atlantic Treaty Organization, and John F. Kennedy's role in the Cuban Missile Crisis;
 - (B) describe how Cold War tensions were intensified by the House American Activities Committee (HUAC), McCarthyism, the arms race, and the space race;
 - (C) explain reasons and outcomes for U.S. involvement in the Korean War and its relationship to the containment policy;
 - (D) explain reasons and outcomes for U.S. involvement in foreign countries and their relationship to the Domino Theory, including the Vietnam War;
 - (E) analyze the major events of the Vietnam War, including the escalation of forces, the Tet Offensive, Vietnamization, and the fall of Saigon; and
 - (F) describe the responses to the Vietnam War, including the draft, the 26th Amendment, the role of the media, the credibility gap, the silent majority, and the antiwar movement.
- (9) History. The student understands the impact of the American civil rights movement. The student is expected to:
- (A) trace the historical development of the civil rights movement from the late 1800s through the 21st century, including the 13th, 14th, 15th, and 19th amendments;
 - (B) explain how Jim Crow laws and the Ku Klux Klan created obstacles to civil rights for minorities such as the suppression of voting;
 - (C) describe the roles of political organizations that promoted African American, Chicano, American Indian, and women's civil rights;
 - (D) id(s)2.8 (t)5.6 (s)-2. (c)3.9 Tc -0.a85 (l)5.6 (a)3.9 (t)5.5 (e).6

- (G) describe presidential actions and congressional votes to address minority rights in the United States, including desegregation of the armed forces, the Civil Rights Act of 1964, and the Voting Rights Act of 1965;
 - (H) explain how George Wallace, Orval Faubus, and the Congressional bloc of southern Democrats sought to maintain the status quo;
 - (I) evaluate changes in the United States that have resulted from the civil rights movement, including increased participation of minorities in the political process; and
 - (J) describe how *Sweatt v. Painter* and *Brown v. Board of Education* played a role in protecting the rights of the minority during the civil rights movement.
- (10) History. The student understands the impact of political, economic, and social factors in the U.S. from the 1970s through 1990. The student is expected to:
- (A)

- (A) identify the effects of population growth and distribution on the physical environment; and
 - (B) identify the roles of governmental entities and private citizens in managing the environment such as the establishment of the National Park System, the Environmental Protection Agency (EPA), and the Endangered Species Act.
- (15) Economics. The student understands domestic and foreign issues related to U.S. economic growth from the 1870s to 1920. The student is expected to:
- (A) describe how the economic impact of the Transcontinental Railroad and the Homestead Act contributed to the close of the frontier in the late 19th century;
 - (B) describe the changing relationship between the federal government and private business, including the growth of free enterprise, costs and benefits of laissez-faire, Sherman Antitrust Act, Interstate Commerce Act, and Pure Food and Drug Act;
 - (C) explain how foreign policies affected economic issues such as the Chinese Exclusion Act of 1882, the Open Door Policy, Dollar Diplomacy, and immigration quotas; and
 - (D) describe the economic effects of international military conflicts, including the Spanish American War and World War I, on the United States.
- (16) Economics. The student understands significant economic developments between World War I and World War II. The student is expected to:

(OPEC) oil embargo, the General Agreement on Tariffs and Trade (GATT), and the North American Free Trade Agreement (NAFTA).

- (18) Government. The student understands changes over time in the role of government. The student is expected to:
- (A) evaluate the impact of New Deal legislation on the historical roles of state and federal government;
 - (B) explain constitutional issues raised by federal government policy changes during times of significant events, including World War I, the Great Depression, World War II, the 1960s, and September 11, 2001;
 - (C) describe the effects of political scandals, including Teapot Dome, Watergate, and Bill Clinton's impeachment, on the views of U.S. citizens concerning trust in the federal government and its leaders; and

(B)

(b) General requirements. Students shall be awarded one unit of credit for successful completion of this course.

(c) Introduction.

- (1) World History Studies is a survey of the history of humankind. Due to the expanse of world history and the time limitations of the school year, the scope of this course should focus on "essential" concepts and skills that can be applied to various eras, events, and people within the standards in subsection (d) of this section. The major emphasis is on the study of significant people, events, and issues from the earliest times to the present. Traditional historical points of reference in world history are identified as students analyze important events and issues in western civilization as well as in civilizations in other parts of the world. Students evaluate the causes and effects of political and economic imperialism and of major political revolutions since the 17th century. Students examine the impact of geographic factors on major historic events and identify the historic origins of contemporary economic systems. Students analyze the process by which constitutional governments evolved as well as the ideas from historic documents that influenced that process. Students trace the historical development of important legal and political concepts. Students examine the history and impact of major religious and philosophical traditions. Students analyze the connections between major developments in science and technology and the growth of industrial economies, and they use the process of historical inquiry to research, interpret, and use multiple sources of evidence.
- (2) The following periodization should serve as a framework for the organization of this course: 8000 BC-500 BC (Development of River Valley Civilizations); 500 BC-600 (Classical Era); 600-1450 (Postclassical Era); 1450-1750 (Connecting Hemispheres); 1750-1914 (Age of Revolutions); and 1914-present (20th Century to the Present). Specific events and processes may transcend these chronological boundaries.
- (3) To support the teaching of the essential knowledge and skills, the use of a variety of rich primary and secondary sources is encouraged.

- (A) analyze the causes of European expansion from 1450 to 1750;
 - (B) explain the impact of the Columbian Exchange;
 - (C) explain the impact of the Atlantic slave trade on West Africa and the Americas;
 - (D) explain the impact of the Ottoman Empire on Eastern Europe and global trade;
 - (E) explain Ming China's impact on global trade; and
 - (F) explain new economic factors and principles of Europe's Commercial Revolution.
- (8) History. The student understands the causes and the global impact of the Industrial Revolution and European imperialism from 1750 to 1914. The student is expected to:
- (A) explain how the Industrial Revolution led to political, economic, and social changes;
 - (B) identify the major political, economic, and social motivations that influenced European imperialism;
 - (C) explain the major characteristics and impact of European imperialism; and
 - (D) explain the effects of free enterprise in the Industrial Revolution.
- (9) History

- (B) explain the roles of various world leaders, including Benito Mussolini, Adolf Hitler, Hideki Tojo, Joseph Stalin, Franklin D. Roosevelt, and Winston Churchill, prior to and during World War II; and
 - (C) explain the major causes and events of World War II, including the German invasions of Poland and the Soviet Union, the Holocaust, the attack on Pearl Harbor, the Normandy landings, and the dropping of the atomic bombs.
- (13) History. The student understands the impact of major events associated with the Cold War and independence movements. The student is expected to:
- (A)

- (E) identify examples of individuals who led resistance to political oppression such as Nelson Mandela, Mohandas Gandhi, as Madres de la Plaza de Mayo, and Chinese student protestors in Tiananmen Square; and
 - (F) identify examples of American ideals that have advanced human rights and democratic ideas throughout the world.
- (22) Culture. The student understands the history and relevance of major religious and philosophical traditions. The student is expected to:
- (A) describe the historical origins and central ideas in the development of monotheism;
 - (B) describe the historical origins, central ideas, and spread of major religious and philosophical traditions, including Buddhism, Christianity, Confucianism, Hinduism, Islam, Judaism, and Sikhism; and
 - (C) identify examples of religious influence on various events referenced in the major eras of world history.
- (23) Culture. The student understands the roles of women, children, and families in different historical cultures. The student is expected to:
- (A) describe the changing roles of women, children, and families during major eras of world history; and
 - (B) describe the major influences of women during major eras of world history as Elizabeth I, Queen Victoria, Mother Teresa, Indira Gandhi, Margaret Thatcher, and Golda Meir.
- (24)

- (C) explain the impact of the printing press on the Renaissance and the Reformation in Europe;
 - (D) describe the origins of the Scientific Revolution in 16th century Europe and explain its impact on scientific thinking worldwide; and
 - (E) identify the contributions of significant scientists such as Archimedes, Copernicus, Eratosthenes, Galileo, Pythagoras, Isaac Newton, and Robert Boyle.
- (27) Science, technology, and society. The student understands how major scientific and mathematical discoveries and technological innovations have affected societies from 1750 to the present. The student is expected to:
- (A) explain the role of textile manufacturing, steam technology, development of the factory system, and transportation technology in the Industrial Revolution;
 - (B) explain the roles of military technology, transportation technology, communication technology, and medical advancements in initiating and advancing 19th century imperialism;
 - (C)

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- (5) Throughout social studies in Kindergarten through Grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).
- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
- (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
- (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3 study and recite the following text from the Declaration of Independence: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness

States, Japan, and Russia and international organizations such as the United Nations (UN) and the European Union (EU).

- (15) Citizenship. The student understands how different points of view influence the development of public policies and decisionmaking processes at national and international levels. The student is expected to:
- (A) identify and give examples of different points of view that influence the development of public policies and decisionmaking processes at national and international levels
 - (B) explain how citizenship practices, public policies, and decision making may be influenced by cultural beliefs, including nationalism and patriotism.
- (16) Culture. The student understands how the components of culture affect the way people live and shape the characteristics of regions. The student is expected to:
- (A) describe distinctive cultural patterns and landscapes associated with different places in Texas, the United States, and other regions of the world and how these patterns influenced the processes of innovation and diffusion;
 - (B) describe elements of culture, including language, religion, beliefs, institutions, and technologies; and
 - (C) describe life in a variety of urban and rural areas in the world to compare political, economic, social, and environmental changes.
- (17)

- (D) use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

Source: The provisions of this §113.43 adopted to be effective August 23, 2010, 35 TexReg 7232; amended to be effective August 1, 2019, 44 TexReg 1968; amended to be effective August 1, 2024, 48 TexReg 842

§113.44. United States Government (One-half Credit), Adopted 2022.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
- (b) General requirements. Students shall be awarded one-half credit for successful completion of this course.
- (c) Introduction.
- (1) In United States Government, the focus is on the principles and beliefs upon which the United States was founded and on the structure, functions, and powers of government at the national, state, and local levels. This course is the culmination of the civic and governmental content and concepts studied from Kindergarten through required secondary courses. Students learn major political ideas and forms of government in history. A significant focus of the course is on the U.S. Constitution, its underlying principles and ideas, and the form of government it created. Students analyze major concepts of republicanism, federalism, checks and balances, separation of powers, popular sovereignty, and individual rights and compare the U.S. system of government with other political systems. Students identify the role of government in the U.S. free enterprise system and examine the strategic importance of places to the United States. Students analyze the impact of

- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
- (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
- (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3 study and recite the following text from the Declaration of Independence: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness. That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (8) Students discuss how and whether the actions of U.S. citizens and the local, state, and federal governments have achieved the ideals espoused in the founding documents.
- (d) Knowledge and skills.
- (1) History. The student understands how constitutional government, as developed in America and expressed in the Declaration of Independence, the Articles of Confederation, and the U.S. Constitution, has been influenced by ideas, people, and historical documents. The student is expected to:
- (A) explain major political ideas in history, including the laws of nature and nature's God, unalienable rights, divine right of kings, social contract theory, and the rights of resistance to illegitimate government;
- (B) identify major intellectual, philosophical, political, and religious traditions that informed the American founding, including Judeo-Christian (especially biblical law), English common law and constitutionalism, Enlightenment, and republicanism, as they address issues of liberty, rights, and responsibilities of individuals;
- (C)

- (B) analyze the impact of political changes brought about by individuals, political parties, interest groups, or the media, past and present.
- (3) Geography. The student understands how geography can influence U.S. political districts and policies. The student is expected to:
 - (A)

- (B) identify and define the unalienable rights;
 - (C) identify the freedoms and rights protected and secured by each amendment in the Bill of Rights;
 - (D) analyze the reasons the Founding Fathers protected religious freedom in America and guaranteed its free exercise by saying that "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof," and compare this to the concept of separation of church and state;
 - (E) analyze U.S. Supreme Court interpretations of rights guaranteed by the U.S. Constitution in selected cases, including *Engel v. Vitale*, *Schenck v. United States*, *Texas v. Johnson*, *Miranda v. Arizona*, *Gideon v. Wainwright*, *Mapp v. Ohio*, and *Roe v. Wade*;
 - (F) explain the importance of due process rights to the protection of individual rights and in limiting the powers of government; and
 - (G) recall the conditions that produced the 14th Amendment and describe subsequent efforts to selectively extend some of the Bill of Rights to the states through U.S. Supreme Court rulings and analyze the impact on the scope of fundamental rights and federalism.
- (13) Citizenship. The student understands the difference between personal and civic responsibilities. The student is expected to:
- (A) describe scenarios where good citizenship may require the subordination of personal desire for the sake of the public good;
 - (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; and
 - (C) describe the voter registration process and point to the importance of civic participation.

- (9) Individual identity. The student understands the basic principles of tests and measurements. The student is expected to:
- (A) describe statistical concepts used in testing; and
 - (B) differentiate among aptitude, achievement, and Intelligence Quotient (IQ) tests.
- (10) Individual identity. The student understands the development and assessment of personality. The student is expected to:
- (A) define personality;
 - (B) compare and evaluate various theories of personality, including psychodynamic, trait, humanistic, and sociocultural; and
 - (C) describe personality assessment tools.
- (11) Individual experience. The student understands basic elements of cognition. The student is expected to:
- (A) define and identify the basic elements of thought;
 - (B) identify strategies and obstacles associated with problem solving and decision making;
 - (C) explore the structural features of language;
 - (D) discuss theories of language acquisition and development;
 - (E) evaluate the limitations and capabilities of the information processing model; and
 - (F) understand the states and levels of consciousness.
- (12) Individual experience. The student understands the multifaceted aspects of mental health. The student is expected to:
- (A) explain stress and the individual's physiological, behavioral, and psychological responses to stressors;
 - (B) evaluate cognitive and behavioral strategies for dealing with stress;
 - (C) analyze the challenges inherent in defining abnormal behavior and acknowledge the sociocultural stigma of labeling behavior as abnormal;
 - (D) recognize the biological, social, and cognitive origins of abnormal behavior;
 - (E) discuss major categories of abnormal behaviors and identify their respective characteristics as classified in the Diagnostic and Statistical Manual (DSM); and

(D)

Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."

- (5) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (c) Knowledge and skills.
- (1) Social studies skills. The student understands the need for an organizing framework to identify an area of interest and collect information. The student is expected to:
- (A) select a social studies issue, topic, or area of interest;
 - (B) write a rationale and preliminary ideas for research methods;
 - (C) develop a literature review; and
 - (D) develop a thesis.
- (2) Social studies skills. The student applies a process approach to a research topic, applying the ideas, theories, and modes of inquiry drawn from the social sciences in the examination of persistent issues and social questions. The student is expected to:
- (A) understand the basic requirements and philosophical foundations for qualitative and quantitative methods of inquiry, including inductive and deductive reasoning, to determine the most effective research approach from a variety of alternatives;
 - (B) select and design a research project, isoachh d8 (a)3.8 (r)0og5.946 0 Td ()Tmeu-0.001 Tw 0 -1.1
 - (B)

- (D) justify a conclusion with supporting evidence and make predictions as to future actions and/or outcomes based on ~~the~~ conclusions of research.

that among these are Life, Liberty and the Pursuit of Happiness to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."

- (6) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (7) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (c) Knowledge and skills.
- (1) Earning and spending. The student understands how to set personal financial goals. The student is expected to:
- (A) differentiate between needs and wants in evaluating spending decisions;
 - (B) investigate the student's money personality, including spending and saving propensity;
 - (C) demonstrate an understanding of the value and benefits of charitable giving; and
 - (D) develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based.
- (2) Earning and spending. The student understands how financial statements are used to assess and monitor financial wellbeing. The student is expected to:
- (A) reconcile a bank statement with personal records to ensure the accuracy of deposits, withdrawals, and transfer activities;
 - (B) track income and expenses and develop an income statement;
 - (C) develop a budget that incorporates short, medium, and long term financial goals;
 - (D) identify assets and liabilities;
 - (E) construct a balance sheet or net worth statement; and
 - (F) evaluate the impact of unplanned spending on a budget.
- (3) Earning and spending. The student analyzes components of compensation from employment. The student is expected to:
- (A) identify benefits such as health insurance contributions, retirement benefits, sick leave, vacation pay, flexible spending account, health savings account, workers compensation, life insurance, and disability insurance;
 - (B) identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes; and
 - (C) calculate gross and net pay using information on a paycheck.
- (4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:
- (A) analyze costs and benefits of owning versus renting housing;
 - (B) analyze costs and benefits of owning versus leasing a vehicle;
 - (C) compare total costs of alternative methods of payment such as ~~to rent~~, store credit, installment agreements, cash, bank credit card, and debit card; and
 - (D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price.
- (5) Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:

- (A) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund;
 - (B) develop an intermediate-term saving and investing strategy to achieve a goal such as accumulating a down payment on a home or vehicle;
 - (C) explain the tax benefits of charitable contributions; and
 - (D) develop a long-term investing strategy to achieve a goal such as a financially secure retirement.
- (6) Saving and investing. The student understands the implementation of a saving and investing plan. The student is expected to:
- (A) discuss the role of financial institutions and markets in saving and investing;
 - (B) demonstrate the impact of compound growth over time;
 - (C) evaluate the costs and benefits of various savings options such as bank savings accounts, certificates of deposit, and money market mutual funds; and
 - (D) evaluate risk and return of various investment options, including stocks, bonds, and mutual funds.
- (7) Saving and investing. The student demonstrates an understanding of the importance of planning for retirement. The student is expected to:
- (A) identify costs of retirement such as living expenses, health care expenses, ~~and~~ long care expenses;
 - (B) identify and explain sources of income during retirement, including Social Security, individual savings, and employer-sponsored plans; and
 - (C) demonstrate an understanding of the importance of saving early and at a sufficient level to achieve financial security in retirement.
- (8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:
- (A) compare and contrast sources of credit such as banks, merchants, ~~peer~~, payday loans, and title loans;
 - (B) compare and contrast types of credit, including revolving and installment credit, and collateralized loans versus unsecured credit; and
 - (C) evaluate the impact of credit decisions on monthly budget, income statement, and net worth statement.
- (9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to:
- (A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit;
 - (B) describe how to access and interpret a sample credit report and score;
 - (C) describe the importance of monitoring credit reports regularly and addressing mistakes;
 - (D) identify factors that could lead to bankruptcy such as medical expenses, job loss, divorce, or a failed business; and
 - (E) appraise the impact of borrowing decisions on credit score, including consequences of poor credit management and bankruptcy.
- (10) Credit and borrowing. The student evaluates a decision to use credit. The student is expected to:

- (A) examine the components of the cost of borrowing, including annual percentage rate (APR), fixed versus variable interest, length of term, grace period, and additional fees such as late payment, cash advance, and prepayment penalties;
 - (B) explain strategies to reduce total cost of borrowing such as making a higher down payment and additional principal payments; and
 - (C) differentiate between the use and cost of debit and credit cards.
- (11) Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks. The student is expected to:
- (A) identify risk as potential loss of assets or earning potential; and
 - (B) apply risk management strategies, including avoiding, reducing, retaining, and transferring risk.
- (12) Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk. The student is expected to:
- (A) define insurance terminology, including premiums, deductibles, copays, and policy limits;
 - (B) explain the costs and benefits of different types and sources of health insurance such as individual health plans, employer-provided health plans, and government-provided health plans;
 - (C) explain the costs and benefits of disability and long-term care insurance;
 - (D) explain the costs and benefits of life insurance, including term insurance and whole life insurance;
 - (E) explain the costs and benefits of property insurance, including homeowner's and renter's insurance;
 - (F) explain the costs and benefits of automobile insurance and factors that impact the price of insurance, including the type of vehicle, age and sex of driver, driving record, deductible, and geographic location; and
 - (G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection, and other insurance products.

- (A) analyze the relationship between education and training and earnings;
 - (B) identify types of costs associated with college, postsecondary education, and training;
 - (C) compare costs among postsecondary education and training institutions such as public universities, private universities, certification programs, and community colleges; and
 - (D) analyze the quality of education investment using measures such as academic reputation, selectivity and rigor in a chosen area of study, average starting salary of students graduating in chosen field, and likelihood of student graduation.
- (16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:
- (A) understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;
 - (B) research various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources such as ~~study~~ and military programs; and
 - (C)

basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).

- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A)

- (B) examine the contributions of significant individuals from this period such as Father Miguel Hidalgo, José María Morelos, Augustín de Iturbide, Emiliano Zapata, Francisco (Pancho) Villa, Francisco I. Madero, Porfirio Díaz, and Álvaro Obregón.
- (4) History. The student understands the causes and impact of the Mexican American civil rights movement from the 1930s to 1975. The student is expected to:
- (A) explain the significance of the following events as turning points relevant to Mexican American history: U.S. entry into World War II, Bracero Program, Longoria Affair, Operation Wetback, Hernández v. Texas, Brown v. Board of Education, Civil Rights Act of 1964, Voting Rights Act of 1965, Farmworkers strike and boycott, and establishment of La Raza Unida Party; and
 - (B) identify the contributions of significant individuals from the civil rights era such as César Chávez, Dolores Huerta, Reies López Tijerina, José Ángel Gutiérrez, Rubén Salazar, Emma Tenayuca, Rodolfo "Corky" Gonzales, Marcario García, Hector P. García, Raul "Roy" Perez Benavidez, Martha P. Cotera, Jovita Idár, Jovita González de Mireles, Sara Estela Ramírez, Leonor Villegas de Magnon, Adela Sloss Vento, María L. de Hernández, and Alicia "Alice" Dickerson Montemayor.
- (5) History. The student understands the development of voting rights and ideas related to citizenship for Mexican Americans from 1975 to the present. The student is expected to:
- (A) explain the significance of the following events as turning points relevant to Mexican American history: the Immigration Reform and Control Act, Illegal Immigration Reform and Immigration Responsibility Act; and H.R. 4437 passed by the U.S. House of Representatives in 2006; and
 - (B) identify the contributions of significant individuals such as Raul Yzaguirre, William "Willie" Velásquez, Gloria Evangelina Anzaldúa, Henry Cisneros, Cherríe L. Moraga, and Bill Richardson.
- (6) Geography. The student understands the impact of geographic factors on major events related to Mexican Americans. The student is expected to:
- (A) locate places and regions of cultural and historical significance in Mexican American history;
 - (B) identify physical and human geographic factors related to the settlement of American Indian societies;
 - (C) explain how issues of land use related to Mexican Independence, Texas Independence, and the Mexican Revolution;
 - (D) analyze physical and human geographic factors related to Mexican migration from the 1910s to the 1930s;
 - (E) identify physical and human geographic factors related to the migration of Mexican

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- (D) analyze the economic contributions of the Mexican American labor force;
- (E) analyze the purchasing power of the Mexican American population as it relates to U.S. household consumption and gross domestic product (GDP); and
- (F) discuss current issues related to the Mexican American labor force.

(8)

(4)

- (B) compare and contrast the colonization of North, Central, and South America and the West Indies and neighboring islands and analyze the interactions among enslaved Africans and Native Americans;
 - (C) describe and explain the impact of the Middle Passage on African American culture; and
 - (D) explain the causes for the growth and development of slavery, primarily in the Southern colonies.
- (3) History. The student understands the rationalization and ramifications for the continuation and growth of slavery and the anti-slavery movement in the United States from independence (1776) through the Emancipation Proclamation (1863). The student is expected to:
- (A) analyze the economic, social, religious, and legal rationalization used by some Americans to continue and expand slavery after declaring independence from Great Britain;
 - (B) describe the impact of the Three-Fifths Compromise and the Fugitive Slave Act;
 - (C) analyze the role that slavery played in the development of nationalism and sectionalism during the early 19th century;
 - (D) analyze and evaluate various forms of slavery.

- (J) describe the impact of African American military service from Reconstruction through World War I, including the role of the Buffalo Soldiers.
- (5) History. The student understands change and continuity in the African American cultural identity during the Great Depression, World War II, and the Civil Rights Movement. The student is expected to:
- (A) compare the positive and negative effects of the Great Depression and New Deal on the social and economic status of African Americans in various geographic regions;
 - (B) describe the impact of U.S. Supreme Court decisions *Sweatt v. Painter* (1950) and *Brown v. Board of Education* (1954);
 - (C) describe the continued struggle for civil rights in America during this time in history such as the notable works of the NAACP, National Urban League, Jackie Robinson, Rosa Parks, Martin Luther King Jr., Daisy Bates and the Little Rock Nine, the Student Non Violent Coordinating Committee (SNCC), and local leaders;
 - (D) describe the interactions of the people of the diaspora relative to the struggle for civil rights;
 - (E) describe the impact of racism during World War II;
 - (F) explain the contributions of significant African American individuals and groups during World War II, including Doris "Dorie" Miller, the Tuskegee Airmen, and the 761st Tank Battalion;
 - (G) analyze how the effects of World War II laid the groundwork for the Civil Rights Movement such as Harry S. Truman's Executive Order 9981 and the contributions of A. Phillip Randolph, Mary McLeod Bethune, and Thurgood Marshall;
 - (H) analyze the successes, failures, and ongoing impact of the Civil Rights Movement, including methods such as sit-ins, boycotts, marches, speeches, music, and organizations; and
 - (I) evaluate the extent to which the Civil Rights Movement transformed American politics and society.
- (6) History. The student understands the progress made and challenges faced by African Americans from the post-Civil Rights Era to contemporary times. The student is expected to:
- (A) identify and explain the issues confronting African Americans in the continuing effort to achieve equality;
 - (B) describe the major achievements of contemporary African Americans and how their contributions have shaped the American experience such as John H. Johnson,

- (A) analyze primary and secondary sources such as maps, graphs, speeches, political cartoons, and artifacts to acquire information to answer historical questions;
 - (B) analyze information by applying absolute and relative chronology through sequencing, categorizing, identifying cause and effect relationships, comparing and contrasting, finding the main idea, summarizing, making generalizations, making predictions, drawing inferences, and drawing conclusions;
 - (C) apply the process of historical inquiry to research, interpret, and use multiple types of sources of evidence;
 - (D) evaluate the validity of a source based on corroboration with other sources and information about the author, including points of view, frames of reference, and historical context; and
 - (E) identify bias and support with historical evidence a point of view on a social studies issue or event.
- (18) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
- (A) create written, oral, and visual presentations of social studies information using effective communication skills, including proper citations and avoiding plagiarism; and
 - (B) use social studies terminology correctly.
- (19) Social studies skills. The student uses geographic tools to collect, analyze, and interpret data. The student is expected to:
- (A) create a visual representation of historical information such as thematic maps, graphs, and charts; and
 - (B) pose and answer questions about geographic distributions and patterns shown on maps, graphs, charts, and available databases.
- (20) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others. The student is expected to use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

Statutory Authority: The provisions of this §113.51 issued under the Texas Education Code §§7.102(c)(4); 28.002(a) and (c); and 28.025(a)

Source: The provisions of this §113.51 adopted to be effective August 1, 2020, 45 TexReg 4180.

§113.60. Social Studies Advanced Studies (One-half Credit).

- (a) General requirements. Students shall be awarded one-half credit for successful completion of this

- (C) identify a problem, issue, or concern;
 - (D) survey and/or interview professionals to determine the appropriateness of a project; and
 - (E) develop a proposal that includes well-defined questions, goals and objectives, rationale, and procedures for the project.
- (2) The student will demonstrate understanding of the research methods and/or technologies used in a selected profession or discipline. The student is expected to:
- (A) develop an understanding of the requirements and practices of the profession in the selected career or discipline through observation;
 - (B) simulate the methods and/or technologies used in the research process particular to the selected field or discipline; and
 - (C) review and revise the original proposal to reflect changes needed based upon preliminary research and practices.
- (3) The student will develop products that meet standards recognized by the selected profession or discipline. The student is expected to:
- (A) collaborate with the appropriate professionals to define the product;
 - (B) develop a plan for product completion;
 - (C) develop assessment criteria for successful completion of the project;
 - (D) establish the appropriateness of the product for the intended audience;
 - (E) implement the plan for product completion; and
 - (F) maintain a journal to document all phases of the implementation of the plan and reflections on learning experiences and processes.
- (4) The student will demonstrate an understanding of the selected problem, issue, or concern by explaining or justifying findings to an appropriate audience for public comment or professional response. The student is expected to:
- (A) review and revise the plan to present the findings;
 - (B) make arrangements for the presentation of findings to an appropriate audience;
 - (C) present findings, simulating the skills used by professionals;
 - (D) consider feedback received from the audience;
 - (E) reflect on the study and its potential for impact on the field; and
 - (F) reflect on personal learning experiences of the study.

Statutory Authority: The provisions of this §113.60 issued under the Texas Education Code, §§7.102(c)(4); 28.002(a) and (c); and 28.025(a).

Source: The provisions of this §113.60 adopted to be effective August 1, 2020, 45 TexReg 4180.

§113.61. Economics Advanced Studies (One Half Credit).

- (a) General requirements. Students may take this course with different course content for a maximum of one credit. Students who are pursuing the Distinguished Achievement Program may take Economics Advanced Studies to earn state credit for developing, researching, and presenting their mentorship or independent study advanced measure.
- (b) Introduction. In Economics Advanced Studies, an elective course, students conduct research, prepare a product of professional quality, and present their findings to appropriate audiences. Students, working independently or in collaboration with a mentor, investigate a problem, issue, or concern; research

the topic using a variety of technologies; and present a product of professional quality to an appropriate audience.

(c) Knowledge and skills.

- (1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:
 - (A) analyze the relationship between his or her interests and career/discipline;
 - (B) review literature from varied sources from the selected career or discipline;
 - (C) identify a problem, issue, or concern;
 - (D) survey and/or interview professionals to determine the appropriateness of a project; and
 - (E) develop a proposal that includes well-defined questions, goals and objectives, rationale, and procedures for the project.

- (2) The student will demonstrate understanding of the research methods and/or technologies used in a selected profession or discipline. The student is expected to:
 - (A) develop an understanding of the requirements and practices of the profession in the selected career or discipline through observation;
 - (B) simulate the methods and/or technologies used in the research process particular to the selected field or discipline; and
 - (C) review and revise the original proposal to reflect changes needed based upon preliminary research and practices.

- (3) The student will develop products that meet standards recognized by the selected profession or discipline. The student is expected to:
 - (A) collaborate with the appropriate professionals to define the product;
 - (B) develop a plan for product completion;
 - (C) develop a product that meets standards recognized by the selected profession or discipline.

§113.76. Personal Financial Literacy and Economics (One Half Credit).

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2022-2023 school year.
- (b) General requirements. This course is recommended for students in Grades 11 and 12. Students shall be awarded one half credit for successful completion of this course. Students may not be awarded credit for

- (A) analyze the relationship between education and training and earnings throughout the student's lifetime;
 - (B) investigate and evaluate the costs and benefits of various postsecondary education and training institutions;
 - (C) describe the process for completing grant and scholarship applications, including the Free Application for Federal Student Aid (FAFSA®) provided by the U.S. Department of Education or the Texas Application for State Financial Aid (TASFA);
 - (D) analyze and compare various student grant and loan options, including private and federal loans;
 - (E) interpret data from a student aid report; and
 - (F) research and align personal interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living.
- (4) Personal financial literacy. The student recognizes that a variety of factors influence income. The student is expected to:
- (A) identify sources of income, including wages and salaries, profits, interest, rent, dividends,

- (B) define insurance terminology, including premiums, deductible, copay, and policy limits;
- (C) explain the costs and benefits of different types and sources of health insurance;
- (D) explain the