Texas SPED Support

Self-Determination Vertical Alignment: Math 6-12

Mathematical Process Standards

The student uses mathematical processes to acquire and demonstrate mathematical understanding.
The student is expected to:

6th Grade 111.26	7th Grade 111.27	8th Grade 111.28	Algebra I 111.39	Algebra II 111.40	Geometry 111.41	Precalculus 111.42	Math Models 111.43
1	1	1	1	1	1	1	1
(A) apply mathematics to problems arising in everyday life, society, and the workplace							

Personal Financial Literacy

The student applies mathematical process standards to manage one's financial resources effectively for lifetime financial security. The student is expected to:

6th Grade 111.26	7th Grade 111.27	8th Grade 111.28	Algebra I 111.39	Algebra II 111.40	Geometry 111.41	Precalculus 111.42	Math Models 111.43
14	13	12					
(A) compare the features and costs of a checking account and a debit card offered by different local financial institutions	(A) calculate the sales tax for a given purchase and calculate income tax for earned wages	(A) solve real-world problems comparing how interest rate and loan length affect the cost of credit					

[1]Wehmeyer M.L. Self-determination and Mental Retardation. In: Glidden L., editor. International Review of Research in Mental Retardation. Academic Press; San Diego, CA, USA: 2001. pp. 1–48. [Google Scholar]
[2]https://beachcenter.lsi.ku.edu/sites/default/files/inline-files/Beach/What_Is_SD.pdf

6th Grade 111.26	7th Grade 111.27	8th Grade 111.28	Algebra I 111.39	Algebra II 111.40	Geometry 111.41	Precalculus 111.42	Math Models 111.43
(B) distinguish between debit cards and credit cards	(B) identify the components of a personal budget, including income; planned savings for college, retirement, and emergencies; taxes; and fixed and variable expenses, and calculate what percentage each category comprises of the total budget	(B) calculate the total cost of repaying a loan, including credit cards and easy access loans, under various rates of interest and over different periods using an online calculator					
(C) balance a check register that includes deposits, withdrawals, and transfers	(C) create and organize a financial assets and liabilities record and construct a net worth statement	(C) explain how small amounts of money invested regularly, including money saved for college and retirement, grow over time					
(D) explain why it is important to establish a positive credit history	(D) use a family budget estimator to determine the minimum household budget and average hourly wage needed for a family to meet its basic needs in the student's city or another large city nearby	(D) calculate and compare simple interest and compound interest earnings					
(E) describe the information in a credit report and how long it is retained	(E) calculate and compare simple interest and compound interest earnings	(E) identify and explain the advantages and disadvantages of different payment methods					
(F) describe the value of credit reports to borrowers and to lenders	(F) analyze and compare monetary incentives, including sales, rebates, and coupons	(F) analyze situations to determine if they represent financially responsible decisions and identify the benefits of financial responsibility and the costs of financial irresponsibility					

6th Grade 111.26	7th Grade 111.27	8th Grade 111.28	Algebra I 111.39	Algebra II 111.40	Geometry 111.41	Precalculus 111.42	Math Models 111.43
(G) explain various methods to pay for college, including through savings, grants, scholarships, student loans, and work-study		(G) estimate the cost of a two-year and four-year college education, including family contribution, and devise a periodic savings plan for accumulating the money needed to contribute to the total cost of attendance for at least the first year of college					
(H) compare the annual salary of several occupations requiring various levels of post-secondary education or vocational training and calculate the effects of the different annual salaries on lifetime income							

Mathematical Modeling in Personal Finance: Graphical and Numerical Techniques

The student uses mathematical processes with graphical and numerical techniques to study patterns and analyze data related to personal finance. The student is expected to:

6th Grade 111.26	7th Grade 111.27	8th Grade 111.28	Algebra I 111.39	Algebra II 111.40	Geometry 111.41	Precalculus 111.42	Math Models 111.43
							2
							(B) solve problems involving personal taxes
							(C) analyze data to make decisions about banking, including options for online banking, checking accounts, overdraft protection, processing fees, and debit card/ATM fees

Mathematical Modeling in Personal Finance: Formulas, Graphs, and Modeling

The student uses mathematical processes with algebraic formulas, graphs, and amortization modeling to solve problems involving credit. The student is expected to:

6th Grade 111.26	7th Grade 111.27	8th Grade 111.28	Algebra I 111.39	Algebra II 111.40	Geometry 111.41	Precalculus 111.42	Math Models 111.43
							3
							(B) analyze personal credit options in retail purchasing and compare relative advantages and disadvantages of each option

Mathematical Modeling in Personal Finance: Formulas, Techniques, and Graphs

The student uses mathematical processes with algebraic formulas, numerical techniques, and graphs to solve problems related to financial planning. The student is expected to:

6th Grade 111.26	7th Grade 111.27	8th Grade 111.28	Algebra I 111.39	Algebra II 111.40	Geometry 111.41	Precalculus 111.42	Math Models 111.43
							4
							(A) analyze and compare coverage options and rates in insurance
							(B) investigate and compare investment options, including stocks, bonds, annuities, certificates of deposit, and retirement plans
							(C) analyze types of savings options involving simple and compound interest and compare relative advantages of these options