

KidVestors Curriculum — Texas Financial Literacy Standards Alignment

19 TAC §113.49 · Personal Financial Literacy (½ Credit) · | Grades 9–12 |

The table below maps each Texas Essential Knowledge and Skills (TEKS) standard for Personal Financial Literacy to the corresponding KidVestors module(s), lesson(s), and applicable grades. KidVestors delivers age-appropriate, project-based financial education across four core modules — Money Management (MM), Stock Market (SM), Real Estate Investing (RE), and Entrepreneurship (ENT) — providing full or strong alignment to every required standard for grades 9–12, plus bonus applied extensions.

Std. #	Category	TX Standard Description	KidVestors Module(s)	Lesson(s)	Learning Focus / Notes
EARNING & SPENDING					
§(c)(1)	Earning & Spending	Set personal financial goals: differentiate needs vs. wants, spending/saving propensity, charitable giving, and SMART goals.	Money Management	Lesson 1: Budgeting	Needs/wants distinction; short- and long-term goal-setting; budgeting as planning tool.
§(c)(2)	Earning & Spending	Use financial statements: bank reconciliation, income statements, budgeting, assets/liabilities, balance sheet, unplanned spending.	Money Management	Lesson 1: Budgeting	Income/expense tracking; budget covering needs, wants, savings, investments; impact of unplanned spending.
§(c)(3)	Earning & Spending	Analyze compensation: benefits (health, retirement, sick leave), paycheck deductions (FICA, federal income tax), gross vs. net pay.	Money Management	Lesson 2: Taxes Lesson 3: Income Taxes Lesson 9: Careers & Compensation	Paycheck taxes (FICA, federal income); career compensation overview; gross vs. net pay.
§(c)(4)	Earning & Spending	Evaluate consumption: own vs. rent housing/vehicle, payment methods (cash, credit, rent-to-own), informed purchasing strategies.	Money Management Real Estate Investing	MM L5: Buying Your First Car MM L6: Mortgages RE L1: What Is Real Estate? RE L4: Cost to Start Investing	Rent vs. own analysis; mortgage basics; payment method cost comparison.
SAVING & INVESTING					
§(c)(5)	Saving & Investing	Importance of saving and investing: short-term (emergency fund), intermediate-term (down payment), long-term (retirement); charitable giving tax benefits.	Money Management Stock Market Real Estate Investing	MM L1: Budgeting SM L1: What Are Stocks? SM L2: Brokerage Accounts RE L2: How to Invest	Saving mindset; emergency funds; down payments; retirement accounts (IRA, 401k).
§(c)(6)	Saving & Investing	Implement saving/investing plan: financial institutions, compound growth, savings options (CDs, money market), risk vs. return (stocks, bonds, funds).	Stock Market Money Management	SM L1–3: Stocks Intro & Practice SM L10: Index Funds SM L11: Compound Interest SM L12: Trading & Options	Brokerage accounts and markets; compound interest; index funds as diversified vehicles; risk/return trade-offs.
§(c)(7)	Saving & Investing	Plan for retirement: costs (living, healthcare, long-term care), income sources (Social Security, savings, employer plans), early saving importance.	Money Management Stock Market	MM L1: Budgeting (401k/IRA) SM L2: Brokerage vs. Retirement Accounts SM L11: Compound Interest	401k and Roth IRA; compound growth reinforces early saving; retirement income sources.
CREDIT & BORROWING					

Std. #	Category	TX Standard Description	KidVestors Module(s)	Lesson(s)	Learning Focus / Notes
§(c)(8)	Credit & Borrowing	Use of credit: sources (banks, merchants, payday loans), types (revolving, installment, collateralized vs. unsecured), impact on budget and net worth.	Money Management	Lesson 4: Credit	Types of credit and lending sources; how credit decisions affect monthly budget and financial position.
§(c)(9)	Credit & Borrowing	Credit worthiness: character, capacity, collateral; credit reports/scores; monitoring credit; bankruptcy triggers.	Money Management	Lesson 4: Credit	Credit score components; how to read a credit report; factors leading to poor credit or bankruptcy.
§(c)(10)	Credit & Borrowing	Evaluate credit decisions: APR, fixed vs. variable rate, loan term, grace period, fees; strategies to reduce borrowing cost; debit vs. credit.	Money Management Real Estate Investing	MM L4: Credit MM L6: Mortgages RE L6: How to Buy Real Estate	APR and total borrowing cost; mortgage cost structures; strategies to reduce interest paid.
INSURING & PROTECTING					
§(c)(11)	Insuring & Protecting	Financial risks and risk management: identify risk (loss of assets/earning potential), apply strategies (avoid, reduce, retain, transfer).	Money Management	Lesson 7: Insurance & Risk Management	Risk identification and management framework; four strategies applied to personal finance scenarios.
§(c)(12)	Insuring & Protecting	Costs and benefits of insurance: health, disability, life (term/whole), property (homeowner/renter), auto, supplemental types.	Money Management	Lesson 7: Insurance & Risk Management	Types of insurance and cost-benefit trade-offs; auto, health, life, and property insurance details.
§(c)(13)	Insuring & Protecting	Identity protection, fraud, and scams: protect personal info, recognize schemes (pyramid, phishing, check cashing), use consumer protection agencies.	Money Management	Lesson 8: Protecting Your Information & Avoiding Financial Fraud	Identity theft prevention; recognizing common financial fraud types; consumer protection resources.
§(c)(14)	Insuring & Protecting	Estate planning: guardianship, wills, beneficiary designation, power of attorney, living will, medical directive.	Money Management Entrepreneurship	MM L8: Protecting Your Information ENT L4: Protecting Your Business	Legal protection documents introduced through both personal and business contexts.
COLLEGE & POSTSECONDARY EDUCATION					
§(c)(15)	College & Postsecondary	Costs and benefits of higher education: education-to-earnings relationship, types of costs, institution comparisons, quality measures.	Money Management	Lesson 9: Careers & Compensation Lesson 10: College Readiness	Education-to-earnings analysis; comparing postsecondary costs; evaluating ROI of academic choices.
§(c)(16)	College & Postsecondary	Paying for postsecondary education: FAFSA, grants/scholarships, student loans, work-study, military programs;	Money Management	Lesson 10: College Readiness	FAFSA process; comparing funding sources; analyzing trade-offs of financial aid options.

Std. #	Category	TX Standard Description	KidVestors Module(s)	Lesson(s)	Learning Focus / Notes
		advantages and disadvantages.			
SUPPLEMENTAL — GOES BEYOND REQUIRED STANDARDS					
Bonus	Entrepreneurship	Business formation (LLC/Corp/Sole Prop), target audience, pricing strategy, marketing, business plans, types of funding, exit strategy, ethics.	Entrepreneurship	Lessons 1–12	Extends §(c)(2), §(c)(8), §(c)(10) into applied business contexts. Funding types (L8), business plan (L7), ethics (L11).
Bonus	Real Estate Investing	Supply and demand, deal analysis, capital requirements, flipping strategy, rental income — applied savings and investing in tangible assets.	Real Estate Investing	Lessons 1–8	Extends §(c)(4), §(c)(5), §(c)(6), §(c)(10). Supply/demand (L3); flipping (L7); rental income (L8).

Color Key: Blue = Earning & Spending | Green = Saving & Investing | Orange = Credit & Borrowing | Purple = Insuring & Protecting | Red = College & Postsecondary | Gray = Supplemental Bonus Content