

Texas §113.26 Crosswalk

Applied Personal Financial Literacy • a complete semester course mapped to the standard

This document maps every knowledge and skills statement in 19 TAC §113.26, Applied Personal Financial Literacy, to the unit and the lesson that teaches it. It is designed to be printed and handed to a department chair, an instructional coach or an administrator. It is free, and you may use it whether or not you ever buy anything.

About the standard

Item	Detail
Rule	19 TAC Chapter 113, Subchapter C, §113.26, Applied Personal Financial Literacy (One-Half Credit)
Adopted	State Board of Education, second reading and final adoption, 4 September 2026
Authority	TEC §§7.102(c)(4), 28.002(a) and (c), 28.025(a) and (b-24). §28.025(b-24) was added by HB 27, 89th Legislature, 2025.
Applies to	Students who enter Grade 9 in the 2026-2027 school year and thereafter
Requirement	One-half credit in personal financial literacy in place of the one-half credit economics course. The third social studies credit may then be economics, world geography or world history.
Classroom implementation	2027-2028 school year, per subsection (a) of the rule
Still in effect	§113.76, Personal Financial Literacy and Economics, adopted June 2022, remains the course for students who entered Grade 9 earlier

Please read this before you rely on the citation numbers

The substance below is taken from §113.26 as published in the Texas Register in July 2026, the version carried into second reading and final adoption.

The Committee of the Full Board approved amendments that may renumber the knowledge and skills statements, and the adopted rule had not appeared in the Texas Register as of 19 September 2026.

The statement titles and the substance of each expectation are stable. The (d)(n)(X) numbers are provisional. Verify against the adopted rule before relying on exact citations in a formal audit or an adoption review.

This page will be revised and re-uploaded free of charge when the adopted rule publishes. If you have downloaded it, you will be notified.

The ten knowledge and skills statements, and where each one is taught

Statement	Title	Taught in
(d)(1)	Fundamental Concepts of Economics Related to PFL	Unit 1
(d)(2)	Personal Financial Planning, Goal Setting, and Decision-Making	Unit 1
(d)(3)	Careers, Postsecondary Education, and Earning Potential	Unit 2
(d)(4)	Consumer Economics and Financial Decision-Making	Unit 5
(d)(5)	Earning Income	Unit 3
(d)(6)	Budgeting: Spending and Planning	Units 4 and 5
(d)(7)	Saving and Investing	Units 6 and 7
(d)(8)	Credit and Debt	Unit 8
(d)(9)	Risk Management and Insurance	Unit 9
(d)(10)	Entrepreneurship and Personal Financial Opportunity	Unit 10

Note on (d)(6)(G): the vehicle purchase-versus-lease expectation sits under Budgeting in the standard. This course teaches it in Unit 5 with the other major-purchase content, which is a sequencing choice, not a coverage gap. The crosswalk below shows it under (d)(6) where the standard places it.

Unit-by-unit coverage

Unit	Title	Days	Statements covered
1	Economic Foundations and Decision-Making	7	§113.26(d)(1) • §113.26(d)(2)
2	Careers, Education and Earning Potential	8	§113.26(d)(3)
3	Earning Income, Paychecks and Taxes	11	§113.26(d)(5)
4	Budgeting and Money Management	10	§113.26(d)(6)
5	Consumer Economics and Major Purchases	9	§113.26(d)(4) • §113.26(d)(6)
6	Banking and Saving	7	§113.26(d)(7)
7	Investing and Retirement	11	§113.26(d)(7)
8	Credit and Debt	12	§113.26(d)(8)
9	Risk Management and Insurance	9	§113.26(d)(9)
10	Entrepreneurship and Capstone	6	§113.26(d)(10)

Total: 90 instructional days of 45 to 55 minutes. Pacing calendars for 45, 60, 75 and 90 days are included with the course.

Student expectations addressed by the published lessons

Each lesson below is a complete kit: slides with teacher script, guided notes at two levels, a student packet, a no-device station activity, an emergency sub day, two quiz versions, full answer keys, a teacher primer, vocabulary and its own alignment page.

Topic 01 • Reading a Pay Stub — Unit 3

Citation	Statement	Student expectation
§113.26(d)(5)(J)	Earning Income	differentiate between gross pay and net pay by explaining how taxes, deductions, and withholdings affect take-home earnings using sample pay stubs
§113.26(d)(5)(C)	Earning Income	research employment forms of the IRS, including W-2, W-4, W-9, 1099, and 1040

Topic 02 • Filing a 1040 with a W-2 — Unit 3

Citation	Statement	Student expectation
§113.26(d)(5)(K)	Earning Income	complete a simulated tax scenario by applying knowledge of filing status, income sources, deductions, credits, tax withholding, and estimated tax
§113.26(d)(5)(C)	Earning Income	research employment forms of the IRS, including W-2, W-4, W-9, 1099, and 1040

Topic 03 • Completing a W-4 — Unit 3

Citation	Statement	Student expectation
§113.26(d)(5)(C)	Earning Income	research employment forms of the IRS, including W-2, W-4, W-9, 1099, and 1040
§113.26(d)(5)(J)	Earning Income	differentiate between gross pay and net pay by explaining how taxes, deductions, and withholdings affect take-home earnings
§113.26(d)(5)(K)	Earning Income	complete a simulated tax scenario applying filing status, withholding, and estimated tax

Topic 04 • Credit Scores: the five factors — Unit 8

Citation	Statement	Student expectation
§113.26(d)(8)(C)	Credit and Debt	identify factors in credit reports, including potential errors that impact credit scores, and analyze behaviors that can improve or harm creditworthiness over time
§113.26(d)(8)(D)	Credit and Debt	develop a plan to build or maintain creditworthiness
§113.26(d)(8)(E)	Credit and Debt	analyze sources of credit and explain how creditworthiness factors influence access to credit

Topic 05 • Credit Card Math: APR and minimum payments — Unit 8

Citation	Statement	Student expectation
§113.26(d)(8)(F)	Credit and Debt	analyze the components of the cost of borrowing, including annual percentage rate,

		fixed versus variable interest rates, length of term, grace period, and additional fees
§113.26(d)(4)(F)	Consumer Economics and Financial Decision-Making	evaluate the true and sunk cost and risks of high-interest credit services by calculating interest costs and analyzing the consequences of missed or late payments
§113.26(d)(8)(G)	Credit and Debt	evaluate high-cost and predatory lending practices and compare their total cost to traditional credit options

Topic 06 • Build a Monthly Budget — Unit 4

Citation	Statement	Student expectation
§113.26(d)(6)(B)	Budgeting: Spending and Planning	develop a balanced budget that accounts for income, fixed and variable expenses, and savings as a proportion of total income using digital or manual tools
§113.26(d)(6)(J)	Budgeting: Spending and Planning	create a monthly and annual household budget based on the 50-30-20 rule of budgeting
§113.26(d)(6)(A)	Budgeting: Spending and Planning	define fixed and variable expenses, savings, total income, financial records, and the 50-30-20 rule of budgeting

Topic 07 • Buy a Car: total cost of ownership — Unit 5

Citation	Statement	Student expectation
§113.26(d)(6)(G)	Budgeting: Spending and Planning	calculate and compare the costs and benefits of purchasing versus leasing different types of vehicles by analyzing lease agreements, purchase contracts, loan payments, insurance requirements, depreciation, and total cost of ownership
§113.26(d)(1)(E)	Fundamental Concepts of Economics	compare how appreciation and depreciation affect asset values and net worth
§113.26(d)(4)(E)	Consumer Economics and Financial Decision-Making	apply structured financial decision-making frameworks, including cost-benefit analysis and opportunity cost evaluation

Topic 08 • Compound Interest and the Rule of 72 — Unit 6

Citation	Statement	Student expectation
§113.26(d)(7)(E)	Saving and Investing	calculate simple and compound interest and apply the Rule of 72 to estimate savings growth, investment growth, and borrowing costs
§113.26(d)(7)(B)	Saving and Investing	compare the features, benefits, and limitations of various savings options by evaluating interest rates, liquidity, fees, and deposit insurance protections
§113.26(d)(6)(I)	Budgeting: Spending and Planning	analyze how inflation impacts purchasing power, savings, and budgeting

Topic 09 • FAFSA and the True Cost of a Student Loan — Unit 2

Citation	Statement	Student expectation
§113.26(d)(3)(F)	Careers, Postsecondary Education, and Earning Potential	calculate the total cost of postsecondary education or training and evaluate the return on investment, opportunity costs, risks, and debt obligations
§113.26(d)(3)(G)	Careers, Postsecondary Education, and Earning Potential	list funding sources for postsecondary education, including the FAFSA or TASFA, grants, scholarships, work-study, internships, student loans, tax credits, and family contributions
§113.26(d)(5)(G)	Earning Income	explain the purpose of financial aid

		applications, such as the FAFSA or TASFA, and identify factors that may affect eligibility
§113.26(d)(8)(H)	Credit and Debt	evaluate and apply debt management strategies to address student loans, credit cards, and consumer debt

Topic 10 • Insurance Math — Unit 9

Citation	Statement	Student expectation
§113.26(d)(9)(A)	Risk Management and Insurance	define insurance terms, including premium, deductible, copayment, coinsurance, out-of-pocket maximum, and policy limits
§113.26(d)(9)(C)	Risk Management and Insurance	analyze how personal risk factors and coverage choices affect insurance premiums, including coverage amounts, deductibles, replacement costs, and policy limits
§113.26(d)(9)(D)	Risk Management and Insurance	classify insurance coverage options, including health, auto, renters or homeowners, life, and disability insurance
§113.26(d)(9)(E)	Risk Management and Insurance	evaluate health insurance options, including premiums, deductibles, copayments, coinsurance, and out-of-pocket maximums

Dual mapping to §113.76, for students in the earlier cohort

§113.76, Personal Financial Literacy and Economics, remains the operative course for students who entered Grade 9 before the 2026-2027 school year. Every lesson in this course maps to it as well, so the materials serve both cohorts during the transition.

Topic	§113.76 statement
Topic 01 • Reading a Pay Stub	§113.76(4) — Personal financial literacy — earning
Topic 02 • Filing a 1040 with a W-2	§113.76(4) — Personal financial literacy — earning
Topic 03 • Completing a W-4	§113.76(4) — Personal financial literacy — earning
Topic 04 • Credit Scores: the five factors	§113.76(7) — Personal financial literacy — credit and debt
Topic 05 • Credit Card Math: APR and minimum payments	§113.76(7) — Personal financial literacy — credit and debt
Topic 06 • Build a Monthly Budget	§113.76(6) — Personal financial literacy — spending
Topic 07 • Buy a Car: total cost of ownership	§113.76(6) — Personal financial literacy — spending
Topic 08 • Compound Interest and the Rule of 72	§113.76(8) — Personal financial literacy — saving and investing
Topic 09 • FAFSA and the True Cost of a Student Loan	§113.76(3) — Personal financial literacy — investing in education and skills
Topic 10 • Insurance Math	§113.76(9) — Personal financial literacy — protecting and insuring

Other frameworks this course aligns to

Framework	Note
CEE / Jump\$tart National Standards for Personal Financial Education, 2021	All six topic areas: Earning Income, Spending, Saving, Investing, Managing Credit, Managing Risk
Pennsylvania Academic Standards for Personal Finance (17.1–17.6)	Effective 1 July 2026. Mapped per lesson.
Florida SS.912.FL	All seven standards
NBEA National Standards for Business Education, 2020	Personal Finance content area
19 TAC §113.76	Texas, prior cohort — mapped above

What the full course contains

This document is free and complete on its own. If it is useful, the course it describes is built the same way.

Every unit includes	What it is
Slides	Teaching sequence with read-aloud teacher script in every speaker note
Guided notes, two levels	Standard and scaffolded, so one lesson serves the whole room
Print student packet	The unit as a consumable booklet. No device required.
No-device station activity	Groups diagnose or correct a realistic document
Emergency sub day	One self-contained period any adult can run cold
Quiz A and Quiz B	Two versions on the same blueprint, both editable
Complete answer keys	In the download. No account, no portal, no waiting.
Teacher primer	What to know before you teach it, and the questions students ask
Vocabulary	Reference sheet and a fill-in student version
Standards alignment page	Cites §113.26 by code, for a department chair or an administrator

Four things this course does that most do not

- Everything ships as an editable .docx and .pptx, not a locked PDF or a view-only link.
- Every lesson prints. Nothing requires a device, a login, or an internet connection.
- Answer keys are in the file. There is no account to verify and no wait.
- Every unit has a no-prep, no-tech emergency sub day — which, as far as we can find, no other personal finance curriculum provides.

Figures and currency

Every tax figure, rate and limit is dated to tax year 2026 and verified against the IRS, the Department of Education, HHS and the Texas Comptroller. The course is refreshed each January when the new figures publish.

Effortless Math · Applied Personal Finance

Built by a teacher, tested in a classroom, and written so that someone who has never taught personal finance can walk in and teach it well.

Questions, corrections and requests are genuinely welcome.