

Math

Note: STAR lesson numbers correspond to the essential lessons and prerequisite skills necessary to reach the grade level standard and essence statements.

Math Area of Focus: Data Analysis and Personal Financial Literacy

Personal Financial Literacy: The student applies mathematical process standards to identify coins in order to recognize the need for monetary transactions (K.4). The student applies mathematical process standards to manage one's financial resources effectively for lifetime financial security (K.9; 1.9; 2.11; 3.9; 4.10; 5.10). The student applies mathematical process standards to identify coins, their values, and the relationships among them in order to recognize the need for monetary transactions (1.4). The student applies mathematical process standards to determine the value of coins in order to solve monetary transactions (2.5). The student applies mathematical process standards for whole number computations in order to solve problems with efficiency and accuracy (3.4).

Data Analysis: The student applies mathematical process standards to collect and organize data to make it useful for interpreting information (K.8). The student applies mathematical process standards to organize data to make it useful for interpreting information and solving problems (1.8). The student applies mathematical process standards to organize data to make it useful for interpreting information and solving problems (2.10). The student applies mathematical process standards to solve problems by collecting, organizing, displaying, and interpreting data (3.8; 4.9; 5.9).

Aligned Essence Statements	Solves problems involving collections of coins and bills (3.4); Uses graphs to organize and interpret data (3.8, 4.9,5.9); Recognizes how money can be earned, spent, and saved (3.9); Recognizes how money can be obtained, spent, and used to make a profit (4.10); Determines how to balance a simple budget (5.10)
Reporting Category	Category 4: Data Analysis and Personal Financial Literacy

Prerequisite Vertical Alignment: Determining Values of Coins			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5-4	Determine the value of a collection of coins and bill	5.10; 4.10	Level 3
3	 Use the cent symbol, dollar sign, and the decimal point to name the value of a collection of coins Determine the value of a collection of coins up to one dollar Use relationships to count by twos, fives, and tens to determine the value of a collection of pennies, nickels, and/or dimes Write a number with the cent symbol to describe the value of a coin Identify U.S. coins, including pennies, nickels, dimes, and quarters, by value and describe the relationships among them Identify U.S. coins by name, including pennies, nickels, dimes, and quarters 	3.4; 3.9	R1, R2, R3, R4, R5, R6, R7, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, P1, P2, P3, P4, P5 Level 2 R1, R2, R3, R4, R5, R6, R7, R8, R9,
2	 Determine the value of a collection of coins up to one dollar Use the cent symbol, dollar sign, and the decimal point to name the value of a collection of coins 	2.5	R1, R2, R3, R4, R5, R6, R7, R6, R7, R10, R11, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, S1, S2, S3, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, P1, P2, P3, P4, P5 Level 1 R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14, E1, E2, E3, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4
1	 Identify U.S. coins, including pennies, nickels, dimes, and quarters, by value and describe the relationships among them Write a number with the cent symbol to describe the value of a coin Use relationships to count by twos, fives, and tens to determine the value of a collection of pennies, nickels, and/or dimes 	1.4	
к	Identify U.S. coins by name, including pennies, nickels, dimes, and quarters	K.4	

Prerequisite Vertical Alignment: Recognizing Numbers and Counting Skills			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5	Identify prime and composite numbersDetermine if a number is even or odd using divisibility rules	5.2; 5.4	Level 3 R7, E7, E9, E14, E15, S1, S2, S3, FR1,
4	 Determine if a number is even or odd using divisibility rules Adding to/taking away skills: Use informal strategies to separate up to 10 items into equal groups Use concrete models or make a verbal word problem for subtracting 0–5 objects from a set Use concrete objects, create pictorial models, and share a verbal word problem for adding up to 5 objects 	4.2; 4.3	FR2, FR3, FR4, FR5, FR6, FR7, FR9, FR10, FR12, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, P1, P2, P3 Level 2 R1, R2, R5, R7, R8, E1, E2, E3, E7, E8, S1, S2, S3, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR9, FR10, FR11, FR12, A1, A2, A3, A4, A5, A6, A12, P1, P2, P3, P4, P5 Level 1 R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R14, E1, E2, E3, FR1, FR2, FR3, FR5, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4
3	 Determine whether a number up to 40 is even or odd using pairings of objects to represent the number Generate a number that is greater than or less than a given whole number up to 1,200 Skip count by twos, fives, and tens to determine the total number of objects up to 120 in a set Recite numbers forward and backward from any given number between 1 and 120 Generate a number that is greater than or less than a given whole number up to 120 Recognize instantly the quantity of structured arrangements Recite numbers up to at least 100 by ones and tens beginning with any given number Generate a number that is one more than or one less than another number up to at least 20 Generate a set using concrete and pictorial models that represents a number that is more than, less than, and equal to a given number up to 20 Recognize instantly the quantity of a small group of objects in organized and random arrangement Count a set of objects up to at least 20 and demonstrate that the last number counted indicates the number of objects in the set regardless of their arrangement or order Read, write, and represent whole numbers from 0 to at least 20 with and without objects or pictures Count forward and backward to at least 20 with and without objects 	3.2; 3.3; 3.4; 3.7	

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	Prerequisite Vertical Alignment: Recognizing Numbers and Counting Skills			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons	
2	 Generate a number that is greater than or less than a given whole number up to 1,200 Determine whether a number up to 40 is even or odd using pairings of objects to represent the number 	2.2.C; 2.7.A	(See previous page)	
1	 Recognize instantly the quantity of structured arrangements Generate a number that is greater than or less than a given whole number up to 120 Recite numbers forward and backward from any given number between 1 and 120 Skip count by twos, fives, and tens to determine the total number of objects up to 120 in a set 	1.5.A-B, D		
К	 Count forward and backward to at least 20 with and without objects Read, write, and represent whole numbers from 0 to at least 20 with and without objects or pictures Count a set of objects up to at least 20 and demonstrate that the last number counted indicates the number of objects in the set regardless of their arrangement or order Instantly recognize the quantity of a small group of objects in organized and random arrangements Generate a set using concrete and pictorial models that represents a number that is more than, less than, and equal to a given number up to 20 Generate a number that is one more than or one less than another number up to at least 20 Recite numbers up to at least 100 by ones and tens beginning with any given number 	K.2.A-F; K.5		
Pre-K	 Recognize one-digit numerals, 0-9 Verbally identify, without counting, the number of objects from 1 to 5 Use the verbal ordinal terms Demonstrate understanding that when counting, the items can be chosen in any order Count to 10 items and demonstrate that the last count indicates how many items were counted Demonstrate that the order of the counting sequence is always the same, regardless of what is counted Count 1-10 items, with one count per item Use words to rote count from 1 to 30 Know that objects, or parts of an object, can be counted 	V.A.1-9		

	Prerequisite Vertical Alignment: Comparing, Ordering, and Rounding Numbers Using Place Value			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons	
5	 Compare and order decimals using concrete and visual models to the hundredths Round whole numbers to a given place value through the hundred thousandths place Compare and order whole numbers to a million and represent comparisons using the symbols (>, <, or =) 	5.2	Level 3: R1, R2, R3, R4, R5, R6, R7, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR1,	
4	 Compare and order whole numbers up to 100,000 and represent comparisons using the symbols >, <, or = 	4.2	FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6,	
3	 Use an understanding of place value to determine the number that is 10 or 100 more or less than a given number up to 1,200 Use place value to compare and order whole numbers up to 1,200 using comparative language, numbers, and symbols (>, <, or =) Order whole numbers up to 120 using place value and open number lines Use place value to compare whole numbers up to 120 using comparative language Use comparative language to describe two numbers up to 20 presented as written numerals Compare sets of objects up to at least 20 in each set using comparative language Use place value to compare and order whole numbers up to 1,200 using comparative language Use place value to compare and order whole numbers up to 1,200 using comparative language Use place value to compare and order whole numbers up to 1,000 using comparative language and symbols (>, <, or =) Use an understanding of place value to determine the number that is 10 or 100 more or less than a given number up to 1,200 	3.2; 3.4; 3.7 2.2.D; 2.7.B	 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, P1, P2, P3, P4, P5 Level 2: R5, R6, R7, E7, S1, S2, S3, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, A1, A2, A3, A4, A5, A6, A12, A13, A14, P1, P2, P3, P4, P5 Level 1: R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R14, E1, E2, E3, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4 	
1	 Use place value to compare whole numbers up to 120 using comparative language Order whole numbers up to 120 using place value and open number lines Represent the comparison of two numbers to 100 using the symbols >, <, or = 	1.2.E-F		
к	 Compare sets of objects up to at least 20 in each set using comparative language Use comparative language to describe two numbers up to 20 presented as written numerals 	К.2.G-Н		

Prerequisite Vertical Alignment:	Comparing, Ordering, and F	Rounding Numbers Using Place Value
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Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
Pre-K	 Recognize one-digit numerals, 0-9 Verbally identify, without counting, the number of objects from 1 to 5 Uses verbal ordinal terms Demonstrate understanding that when counting, the items can be chosen in any order Count to 10 items and demonstrate that the last number counted indicates how many items were counted Demonstrate that the order of the counting sequence is always the same, regardless of what is counted Count 1-10 items, with one count per item Use words to rote count from 1 to 30 Identify objects and understand that objects, or parts of an object, can be counted 	V.A.1-9	(See previous page)

Prerequisite Vertical Alignment — Adding and Subtracting Whole Numbers, Fractions, and Decimals			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5	 Add and subtract whole numbers and decimals to the hundredths place using the standard algorithm Evaluate the reasonableness of sums and differences of fractions using benchmark fractions 0, 1/4, 1/2, 3/4, and 1, referring to the same whole Represent and solve addition and subtraction of fractions with equal denominators using objects and pictorial models that build to the number line and properties of operations 	5.3; 5.4	Level 3: R2, R3, R5, R7, E2, E3, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR5, FR9, FR11, FR12, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A16, A17, P1
4	 Round to the nearest 10 or 100 or use compatible numbers to estimate solutions to addition and subtraction problems Solve with fluency one-step and two-step problems involving addition and subtraction within 1,000 using strategies based on place value, properties of operations, and the relationship between addition and subtraction 	4.3; 4.4; 4.5	Level 2: R1, R2, R5, R7, E1, E2, E3, E4, S1, S2, S3, FR6, FR9, FR12, A1, A2, A3, A4, A5, A6, A11, A12, A13, A14, P1
3	 Solve one-step and multi-step word problems involving addition and subtraction within 1,000 using a variety of strategies based on place value, including algorithms Add up to four two-digit numbers and subtract two-digit numbers using mental strategies and algorithms based on knowledge of place value and properties of operations Recall basic facts to add and subtract within 20 with automaticity 	3.4; 3.5	Level 1: R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R14, E1, E2, E3, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2
2	 Explain strategies used to solve addition and subtraction problems up to 20 using spoken words, objects, pictorial models, and number sentences Apply basic fact strategies to add and subtract within 20, including making 10 and decomposing a number leading to a 10 Compose 10 with two or more addends with and without concrete objects Use objects and pictorial models to solve word problems involving joining, separating, and comparing sets within 20 and unknowns as any one of the terms in the problem such as 2 + 4 = []; 3 + [] = 7; and 5 = [] - 3 	2.3.B-E	

Prerequisite Vertical Alignment — Adding and Subtracting Whole Numbers, Fractions, and Decimals

Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
1	 Use concrete and pictorial models to determine the sum of a multiple of 10 and a one-digit number in problems up to 99 Use objects and pictorial models to solve word problems involving joining, separating, and comparing sets within 20 and unknowns as any one of the terms in the problem such as 2 + 4 = []; 3 + [] = 7; and 5 = [] - 3 Compose 10 with two or more addends with and without concrete objects Apply basic fact strategies to add and subtract within 20, including making 10 and decomposing a number leading to a 10 Explain strategies used to solve addition and subtraction problems up to 20 using spoken words, objects, pictorial models, and number sentences Generate and solve problem situations when given a number sentence involving addition or subtraction of numbers within 20 	1.3.A-F	(See previous page)
K	 Solve word problems using objects and drawings to find sums up to 10 and differences within 10 Model the action of joining to represent addition and the action of separating to represent subtraction 	К.З.А-В	
Pre-K	• Use concrete models or makes a verbal word problem for adding up to 5 objects	V.B.1	

Prerequisite Vertical Alignment: Multiplying Whole Numbers, Fractions, and Decimals			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5	 Use strategies and algorithms, including the standard algorithm, to multiply up to a four-digit number by a one-digit number and to multiply a two-digit number by a two-digit number; strategies may include mental math, partial products, and the commutative, associative, and distributive properties Represent the product of 2 two-digit numbers using arrays, area models, or equations, including perfect squares through 15 by 15 Determine products of a number and 10 or 100 using properties of operations and place value understandings 	5.3; 5.4	Level 3: R2, R3, R5, R7, E2, E3, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR5, FR9, FR11, FR12, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A16, A17, P1 Level 2: R1, R2, R5, R7, E1, E2, E3, E4, S1, S2, S3, FR6, FR9, FR12, A1, A2, A3, A4, A5, A6, A11, A12, A13, A14, P1
4	 Describe a multiplication expression as a comparison such as 3 x 24 represents 3 times as much as 24 	4.4; 4.5	
3	 Use strategies and algorithms, including the standard algorithm, to multiply a two-digit number by a one-digit number; strategies may include mental math, partial products, and the commutative, associative, and distributive properties Recall facts to multiply up to 10 by 10 with automaticity and recall the corresponding division facts Represent multiplication facts by using a variety of approaches such as repeated addition, equal-sized groups, arrays, area models, equal jumps on a number line, and skip counting Determine the total number of objects when equally-sized groups of objects are combined or arranged in arrays up to 10 by 10 Model, create, and describe contextual multiplication situations in which equivalent sets of concrete objects are joined 	3.4; 3.5	Level 1: R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R14, E1, E2, E3, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2
2	Model, create, and describe contextual multiplication situations in which equivalent sets of concrete objects are joined	2.6.A	

	Prerequisite Vertical Alignment: Dividing Whole Numbers, Fractions, and Decimals			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons	
5	 Use strategies and algorithms, including the standard algorithm, to divide up to a four-digit dividend by a one-digit divisor Represent the quotient of up to a four-digit whole number divided by a one-digit whole number using arrays, area models, or equations 	5.3; 5.4	Level 3: R2, R3, R5, R7, E2, E3, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR5, FR9, FR11, FR12, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A16, A17, P1 Level 2: R1, R2, R5, R7, E1, E2, E3, E4, S1, S2, S3, FR6, FR9, FR12, A1, A2, A3, A4, A5, A6, A11, A12, A13, A14, P1 Level 1: R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R14, E1, E2, E3, ER10, ER11	
4	 Solve one-step and two-step problems involving multiplication and division within 100 using strategies based on objects; pictorial models, including arrays, area models, and equal groups; properties of operations; or recall of facts Determine a quotient using the relationship between multiplication and division 	4.4; 4.5		
3	• Determine the number of objects in each group when a set of objects is partitioned into equal shares or a set of objects is shared equally	3.4; 3.5		
2	Model, create, and describe contextual division situations in which a set of concrete objects is separated into equivalent sets	2.6.B		
Pre-K	Use informal strategies to share or divide up to 10 items equally	V.B.3	FR12, FR13, A1, A2, A3, A4, P1, P2	

	Prerequisite Vertical Alignment: Collecting and Representing Data/Classification and Patterns			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons	
5	Represent data on a frequency table, dot plot, or stem-and-leaf plot marked with whole numbers and fractions	5.9	Level 3: R2, R3, R4, R5, R6, R7, E2, E3, E4,	
4	• Summarize a data set with multiple categories using a frequency table, dot plot, pictograph, or bar graph with scaled intervals	4.9	E5, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR5, FR9, FR10, FR13, FR14 FR15, FR16, A1, A2, A3,	
3	 Organize a collection of data with up to four categories using pictographs and bar graphs with intervals of one or more Explain that the length of a bar in a bar graph or the number of pictures in a pictograph represents the number of data points for a given category Use data to create picture and bar-type graphs Classification and Patterns Collect data and organize it in a graphic representation Sort objects that are the same and different into groups and use language to describe how the groups are similar and different Explain that the length of a bar in a bar graph or the number of pictures in a pictograph represents the number of data points for a given category 	3.8	 FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, P1, P2 Level 2: R1, R2, R3, R4, R5, R6, R7, R8, R11, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, S1, S2, S3, FR6, FR7, FR9, FR10, FR12, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, P1, P2, P3, P4, P5 Level 1: R2, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14, E1, E2, E3, FR5, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4 	
2	 Organize a collection of data with up to four categories using pictographs and bar graphs with intervals of one or more Collect sort and organize data in up to three categories using models/representations 	2.10.А-В		
1	 Use data to create picture and bar-type graphs 	1.8.A-B		
К	 Collect, sort, and organize data into two or three categories Use data to create real- object and picture graphs 	К.8.А-В		
Pre-K	 Sort objects that are the same and different into groups and use language to describe how the groups are similar and different Collect data and organize it in a graphic representation 	V.E.1-2		

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Prerequisite Vertical Alignment – Using Data			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5	• Solve one- and two-step problems using data in whole number, decimal, and fraction form in a frequency table, dot plot, or stem and- leaf plot	5.9	Level 3: R2, R3, R4, R5, R6, R7, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR5, FR9, FR10, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, P1, P2 Level 2: R1, R2, R3, R4, R5, R6, R7, R8, R11, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, S1, S2, S3, FR6, FR7, FR9, FR10, FR12, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, P1, P2, P3, P4, P5 Level 1: R2, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14, E1, E2, E3, FR5, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4
4	• Solve one- and two-step problems using categorical data represented with a frequency table, dot plot, pictograph, or bar graph with scaled intervals	4.9	
3	 Draw conclusions and make predictions from information in a graph Write and solve one-step word problems involving addition or subtraction using data represented within pictographs and bar graphs with intervals of one Draw conclusions and generate and answer questions using information from picture and bar-type graphs Draw conclusions from real-object and picture graphs 	3.8	
2	 Write and solve one-step word problems involving addition or subtraction using data represented within pictographs and bar graphs with intervals of one Draw conclusions and make predictions from information in a graph 	2.10.C-D	
1	Draw conclusions and generate and answer questions using information from picture and bar-type graphs	1.8.C	
К	Draw conclusions from real-object and picture graphs	K.8.C	
Pre-K	 Sort objects that are the same and different into groups and use language to describe how the groups are similar and different Collect data and organize it in a graphic representation 	V.E.1-2	

Prerequisite Vertical Alignment: Understanding the Connections Among Income, Expenses, and Careers			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5	Distinguish between fixed and variable expenses	5.10	Level 3: R1, R2, R3, R4, R5, R6, R7, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR5, FR9, FR10, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, P1, P2 Level 2: R1, R2, R3, R4, R5, R6, R7, R8, R11, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, S1, S2, S3, FR6, FR7, FR9, FR10, FR12, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, P1, P2, P3, P4, P5 Level 1: R2, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14, E1, E2, E3, FR5, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4
4	Explain the connection between human capital/labor and income	4.10	
3	 Identify income as a means of obtaining goods and services, oftentimes making choices between wants and needs 	3.9	
1	 Define money earned as income Identify income as a means of obtaining goods and services, oftentimes making choices between wants and needs 	1.9.A-B	
к	 Identify ways to earn income Differentiate between money received as income and money received as gifts List simple skills required for jobs Distinguish between wants and needs and identify income as a source to meet one's wants and needs 	К.9	

Prerequisite Vertical Alignment: Managing Finances			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5	 Identify the advantages and disadvantages of different methods of payment, including check, credit card, debit card, and electronic payments Develop a system for keeping and using financial records Describe actions that might be taken to balance a budget when expenses exceed income Balance a simple budget 	5.10	Level 3: R1, R2, R3, R4, R5, R6, R7, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, E12, E13, E14, E15, S1, S2, S3, FR5, FR9, FR10, FR13, FR14 FR15, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, P1, P2 Level 2: R1, R2, R3, R4, R5, R6, R7, R8, R11, E1, E2, E3, E4, E5, E6, E7, E8, E9, E10, E11, S1, S2, S3, FR6, FR7, FR9, FR10, FR12, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, P1, P2, P3, P4, P5 Level 1: R2, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14, E1, E2, E3, FR5, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4
4	 Describe the basic purpose of financial institutions, including keeping money safe, borrowing money, and lending Describe how to allocate a weekly allowance among spending; saving, including for college; and sharing Compare the advantages and disadvantages of various savings options calculate profit in a given situation 	4.10	
3	 Identify decisions involving income, spending, saving, credit, and charitable giving List reasons to save and explain the benefit of a savings plan, including for college Explain that credit is used when wants or needs exceed the ability to pay and that it is the borrower's responsibility to pay it back to the lender, usually with interest Identify the costs and benefits of planned and unplanned spending decisions Describe the relationship between the availability or scarcity of resources and how that impacts cost 	3.9	
2	 Differentiate between producers and consumers and calculate the cost to produce a simple item Identify examples of lending and use concepts of benefits and costs to evaluate lending decisions Identify examples of borrowing and distinguish between responsible and irresponsible borrowing Distinguish between a deposit and a withdrawal Explain that saving is an alternative to spending Calculate how money saved can accumulate into a larger amount over time\ 	2.11	
1	Consider charitable givingDistinguish between spending and saving	K.9.C-D	

Math Area of Focus: Process Standards

Mathematical Process Standards: The student uses mathematical processes to acquire and demonstrate mathematical understanding (K.1-A.1). The student is expected to:

- Apply mathematics to problems arising in everyday life, society, and the workplace (K-Alg)
- Use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution (K-Alg)
- Select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems (K-Alg)
- Communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate (K-Alg)
- Create and use representations to organize, record, and communicate mathematical ideas (K-Alg)
- Analyze mathematical relationships to connect and communicate mathematical ideas (K-Alg)
- Display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication (K-Alg)

Approaching to Learning/General Cognition: The student uses a variety of strategies to solve problems (Pre-K)

Reporting Category	Category 4: Data Analysis and Personal Financial Literacy	

Prerequisite Vertical Alignment: Process Standards			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
5-K	 Display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication Analyze mathematical relationships to connect and communicate mathematical ideas Create and use representations to organize, record, and communicate mathematical ideas Communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate Select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems Use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution Apply mathematics to problems arising in everyday life, society, and the workplace 	5.1; 4.1; 3.1	Level 3: R2, R3, R4, R7, E2, E3, E4, E11, E12, E13, E14, E15, S1, S2, S3, FR1, FR2, FR3, FR5, FR7, FR9, FR10, FR14, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A14, A15, A16, A17, P1, P2, P3 Level 2: R1, R2, R5, R6, R7, R8, E1, E2, E3, E7, S1, S2, S3, FR1, FR2, FR3, FR6, FR7, FR9, FR10, FR11, FR12, A1, A2, A3, A4, A5, A6, A12, A13, A14, P1, P2, P3, P4, P5 Level 1: R1, R2, R3, R4, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14, E1, E2, E3, FR1, FR2, FR3, FR4, FR5, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4

Prerequisite Vertical Alignment: Process Standards			
Grade Level	Prerequisite Skills	TEKS	STAR Curriculum Aligned Lessons
Pre-K	• Use a variety of strategies to solve problems	Pre-K.COG2	Level 3: R1, R2, R3, R4, R7, E1, E2, E3, E4, E11, E12, E13, E14, E15, S1, S2, S3, FR1, FR2, FR3, FR5, FR7, FR9, FR10, FR14, FR16, A1, A2, A3, A4, A5, A6, A7, A8, A14, A15, A16, A17, P1, P2, P3, P4, P5 Level 2: R1, R2, R4, R5, R6, R7, R8, R11 E1, E2, E3, E5, E7, E10, E11, S1, S2, S3, FR1, FR2, FR3, FR6, FR7, FR9, FR10, FR11, FR12, A1, A2, A3, A4, A5, A6, A12, A13, A14, P1, P2, P3, P4, P5 Level 1: R1, R2, R3, R5, R6, R7, R8, R9, R10, R11, R12, R13, R14, E1, E2, E3, FR1, FR2, FR3, FR4, FR5, FR8, FR9, FR10, FR11, FR12, FR13, A1, A2, A3, A4, P1, P2, P3, P4