

# Self-Determination Vertical Alignment: Math K-5

## Mathematical Process Standards

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

Kindergarten 111.2	1st Grade 111.3	2nd Grade 111.4	3rd Grade 111.5	4th Grade 111.6	5th Grade 111.7
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:

Kindergarten 111.2	1st Grade 111.3	2nd Grade 111.4	3rd Grade 111.5	4th Grade 111.6	5th Grade 111.7
9	9	11	9	10	10
(A) identify ways to earn income	(A) define money earned as income	(A) calculate how money saved can accumulate into a larger amount over time	(A) explain the connection between human capital/labor and income	(A) distinguish between fixed and variable expenses	(A) define income tax, payroll tax, sales tax, and property tax
(B) differentiate between money received as income and money received as gifts	(B) identify income as a means of obtaining goods and services, oftentimes making choices between wants and needs	(B) explain that saving is an alternative to spending	(B) describe the relationship between the availability or scarcity of resources and how that impacts cost	(B) calculate profit in a given situation	(B) explain the difference between gross income and net income

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### Self-Determination K-12 TEKS Vertical Alignment

This document captures existing TEKS that closely align with teaching self-determination and decision-making skills to students with disabilities in Texas as required by [TAC §89.1055\(h\)\(10\)\(A\)](#). Definitions from the research of Dr. Michael Wehmeyer and from The National Gateway to Self-Determination Project are the measures against which all TEKS were compared in order to determine their relevance. Only TEKS that met this standard were included, while all others were omitted.

Dr. Michael Wehmeyer defines self-determination as “acting as the primary causal agent in one’s life and making choices and decisions regarding one’s quality of life free from undue external influence or interference.”<sup>1</sup>

The National Gateway to Self-Determination Project says that self-determined people make things happen in their own lives to improve the quality of their lives. They know what they want and how to get it, and they set goals and then work to reach them. They advocate on their own behalf and are involved in solving problems and making decisions about their lives.<sup>2</sup>

Kindergarten 111.2	1st Grade 111.3	2nd Grade 111.4	3rd Grade 111.5	4th Grade 111.6	5th Grade 111.7
(C) list simple skills required for jobs	(C) distinguish between spending and saving	(C) distinguish between a deposit and a withdrawal	(C) identify the costs and benefits of planned and unplanned spending decisions	(C) compare the advantages and disadvantages of various savings options	(C) identify the advantages and disadvantages of different methods of payment, including check, credit card, debit card, and electronic payments
(D) distinguish between wants and needs and identify income as a source to meet one's wants and needs	(D) consider charitable giving	(D) identify examples of borrowing and distinguish between responsible and irresponsible borrowing	(D) 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	(D) describe how to allocate a weekly allowance among spending; saving, including for college; and sharing	(D) develop a system for keeping and using financial records
		(E) identify examples of lending and use concepts of benefits and costs to evaluate lending decisions	(E) list reasons to save and explain the benefit of a savings plan, including for college	(E) describe the basic purpose of financial institutions, including keeping money safe, borrowing money, and lending	(E) describe actions that might be taken to balance a budget when expenses exceed income
		(F) differentiate between producers and consumers and calculate the cost to produce a simple item	(F) identify decisions involving income, spending, saving, credit, and charitable giving		(F) balance a simple budget