



## Scope and Sequence

<b>Cluster:</b>	Human Services
<b>Course Name:</b>	§130.243 Dollars and Sense (One-Half to One Credit)
<b>Course Description:</b>	Dollars and Sense focuses on consumer practices and responsibilities, the money management process, decision-making skills, impact of technology, and preparation for human services careers. Students are encouraged to participate in career and technical student organizations and other leadership organizations.
<b>Course Requirements:</b>	This course is recommended for students in Grades 10-12. Recommended prerequisite: Principles of Human Services. Students must have access to computers and the Internet for extended learning opportunities, including access to technology resources cited in TEKS (2)(L).

Units of Study	Knowledge and Skills	Student Expectations	Resources
<b>I. Management of Individual and Family Resources</b>			
A. Using resources to reach goals	(1) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital.	(B) apply management, planning skills, and processes to organize tasks and responsibilities	<ul style="list-style-type: none"> <li>• CC – Chapter 5</li> <li>• CEE – Chapter 4</li> <li>• CFETIG</li> <li>• GL – Chapter 3</li> </ul>
B. Economic consequences		(D) analyze the consequences of an economic decision made by an individual consumer such as the decisions to provide safe and nutritious foods, clothing, housing, health care, recreation, and transportation	<ul style="list-style-type: none"> <li>• GL – Chapter 2</li> <li>• FCCLA Student Body Program <a href="http://www.texasfccla.org">www.texasfccla.org</a></li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
<b>II. Management of Financial Resources</b>			
<p>A. Economic activities of consumers</p>	<p>(2) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span.</p>	<p>(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower</p>	<ul style="list-style-type: none"> <li>• CC – Chapter 2</li> <li>• CCE – Chapter 14</li> <li>• GL – Chapter 21</li> <li>• Consumer Credit Counseling Service <a href="http://www.cccsintl.org">www.cccsintl.org</a></li> <li>• Consumer Jungle - Credit Unit <a href="http://www.consumerjungle.org">www.consumerjungle.org</a></li> <li>• FCCLA Financial Fitness <a href="http://www.fcclainc.org">www.fcclainc.org</a></li> <li>• FDIC Money Smart for Young Adults <a href="http://www.fdic.gov/consumers/consumer/moneysmart/young.html">www.fdic.gov/consumers/consumer/moneysmart/young.html</a></li> <li>• Family Economics and Consumer Education <a href="http://feff.arizona.edu">feff.arizona.edu</a></li> <li>• Federal Trade Commission <a href="http://www.ftc.gov/gettingcredit">www.ftc.gov/gettingcredit</a></li> <li>• Internal Revenue Service <a href="http://www.irs.gov">www.irs.gov</a></li> <li>• Money Instructor <a href="http://www.moneyinstructor.com">www.moneyinstructor.com</a></li> <li>• My FICO <a href="http://www.myfico.com">www.myfico.com</a></li> <li>• MyMoney.gov <a href="http://www.mymoney.gov">www.mymoney.gov</a></li> <li>• NEFE High School Financial Planning Program <a href="http://hsfpp.nefe.org/home">hsfpp.nefe.org/home</a></li> <li>• Practical Money Skills for Life <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a></li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
B. Consumer credit		(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt	<ul style="list-style-type: none"> <li>• CC – Chapter 13</li> <li>• CEE – Chapter 5</li> <li>• Consumer Affairs <a href="http://www.consumeraffairs.com">www.consumeraffairs.com</a></li> <li>• Consumer Credit Counseling Service <a href="http://www.ccsintl.org">www.ccsintl.org</a></li> <li>• FDIC Money Smart for Young Adults <a href="http://www.fdic.gov/consumers/consumer/moneysmart/young.html">www.fdic.gov/consumers/consumer/moneysmart/young.html</a></li> <li>• Family Economics and Consumer Education <a href="http://feff.arizona.edu">feff.arizona.edu</a></li> <li>• Federal Trade Commission <a href="http://www.ftc.gov/gettingcredit">www.ftc.gov/gettingcredit</a></li> <li>• Money Instructor <a href="http://www.moneyinstructor.com">www.moneyinstructor.com</a></li> <li>• My FICO <a href="http://www.myfico.com">www.myfico.com</a></li> <li>• MyMoney.gov <a href="http://www.mymoney.gov">www.mymoney.gov</a></li> <li>• NEFE High School Financial Planning Program <a href="http://hsfpp.nefe.org/home/">hsfpp.nefe.org/home/</a></li> <li>• Practical Money Skills for Life <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a></li> <li>• Sense and Dollars <a href="http://senseanddollars.thinkport.org">senseanddollars.thinkport.org</a></li> </ul>
C. Credit problems		(I) investigate bankruptcy laws, including ways to avoid bankruptcy	<ul style="list-style-type: none"> <li>• CEE – Chapter 13</li> <li>• FCCLA Financial Fitness <a href="http://www.fcclainc.org">www.fcclainc.org</a></li> <li>• Federal Trade Commission <a href="http://www.ftc.gov/gettingcredit">www.ftc.gov/gettingcredit</a></li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
D. Lifetime financial planning		(A) evaluate the need for personal and family financial planning, including budgeting, expense records, and maintaining economic self-sufficiency	<ul style="list-style-type: none"> <li>• CC – Chapter 14</li> <li>• CEE – Chapter 14</li> <li>• CFETIG</li> <li>• GL – Chapter 22</li> <li>• FDIC Money Smart for Young Adults <a href="http://www.fdic.gov/consumers/consumer/moneysmart/young.html">www.fdic.gov/consumers/consumer/moneysmart/young.html</a></li> <li>• Family Economics and Consumer Education <a href="http://fece.arizona.edu">fece.arizona.edu</a></li> <li>• Jump\$tart <a href="http://www.jumpstart.org">www.jumpstart.org</a></li> <li>• Money Instructor <a href="http://www.moneyinstructor.com">www.moneyinstructor.com</a></li> <li>• NEFE High School Financial Planning Program <a href="http://hsfpp.nefe.org/home">hsfpp.nefe.org/home</a></li> <li>• Practical Money Skills for Life <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a></li> <li>• Sense and Dollars <a href="http://senseanddollars.thinkport.org">senseanddollars.thinkport.org</a></li> </ul>
E. Savings plans		(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	<ul style="list-style-type: none"> <li>• CC – Chapter 15</li> <li>• CEE – Chapter 15</li> <li>• CFETIG</li> <li>• GL – Chapter 22</li> <li>• American Association of Retired Persons <a href="http://www.aarp.org">www.aarp.org</a></li> <li>• FDIC Money Smart for Young Adults <a href="http://www.fdic.gov/consumers/consumer/moneysmart/young.html">www.fdic.gov/consumers/consumer/moneysmart/young.html</a></li> <li>• Family Economics and Consumer Education <a href="http://fece.arizona.edu">fece.arizona.edu</a></li> <li>• NEFE High School Financial Planning Program <a href="http://hsfpp.nefe.org/home">hsfpp.nefe.org/home</a></li> <li>• Sense and Dollars <a href="http://senseanddollars.thinkport.org">senseanddollars.thinkport.org</a></li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
F. Financial institutions		(G) compare types of bank accounts available to consumers and the benefits of maintaining a bank account	<ul style="list-style-type: none"> <li>• CC – Chapter 16</li> <li>• CEE – Chapter 16</li> <li>• CFETIG</li> <li>• GL – Chapter 20</li> <li>• FDIC Money Smart for Young Adults <a href="http://www.fdic.gov/consumers/consumer/moneysmart/young.html">www.fdic.gov/consumers/consumer/moneysmart/young.html</a></li> <li>• Family Economics and Consumer Education <a href="http://fece.arizona.edu">fece.arizona.edu</a></li> <li>• Hands On Banking <a href="http://www.handsonbanking.com">www.handsonbanking.com</a></li> <li>• Money Instructor <a href="http://www.moneyinstructor.com">www.moneyinstructor.com</a></li> <li>• NEFE High School Financial Planning Program <a href="http://hsfpp.nefe.org/home">hsfpp.nefe.org/home</a></li> <li>• Practical Money Skills for Life <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a></li> <li>• Sense and Dollars <a href="http://senseanddollars.thinkport.org">senseanddollars.thinkport.org</a></li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
G. Using resources of financial institutions		(H) demonstrate the ability to balance a check book	<ul style="list-style-type: none"> <li>• GL – Chapter 20</li> <li>• FDIC Money Smart for Young Adults <a href="http://www.fdic.gov/consumers/consumer/moneysmart/young.html">www.fdic.gov/consumers/consumer/moneysmart/young.html</a></li> <li>• Family Economics and Consumer Education <a href="http://fece.arizona.edu">fece.arizona.edu</a></li> <li>• Hands On Banking <a href="http://www.handsonbanking.com">www.handsonbanking.com</a></li> <li>• Money Instructor <a href="http://www.moneyinstructor.com">www.moneyinstructor.com</a></li> <li>• NEFE High School Financial Planning Program <a href="http://hsfpp.nefe.org/home">hsfpp.nefe.org/home</a></li> <li>• Practical Money Skills for Life <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a></li> <li>• Sense and Dollars <a href="http://senseanddollars.thinkport.org">senseanddollars.thinkport.org</a></li> </ul>
H. Investment principles and options		(E) explore how to be a prudent investor in the stock market and other investment options	<ul style="list-style-type: none"> <li>• The Investor's Clearinghouse <a href="http://www.investoreducation.org">www.investoreducation.org</a></li> <li>• North American Securities Administrators Association <a href="http://www.nasaa.org">www.nasaa.org</a></li> <li>• Stock Market Game <a href="http://www.smgww.org">www.smgww.org</a></li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
I. Insurance		(J) apply management principles to decisions about insurance for individuals and families	<ul style="list-style-type: none"> <li>• CFETIG</li> <li>• GL – Chapter 22</li> <li>• Independent Insurance Agents of America, Inc. <a href="http://www.independentagent.com">www.independentagent.com</a></li> <li>• Insurance Education Foundation <a href="http://www.griffithfoundation.org">www.griffithfoundation.org</a></li> <li>• Insurance Information Institute <a href="http://www.iii.org">www.iii.org</a></li> <li>• InsWeb Corporation <a href="http://www.insweb.com">www.insweb.com</a></li> <li>• NEFE High School Financial Planning Program <a href="http://hsfpp.nefe.org/home">hsfpp.nefe.org/home</a></li> </ul>
J. Evaluating legal documents		(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	<ul style="list-style-type: none"> <li>• CFETIG</li> <li>• Social Security Administration <a href="http://www.ssa.gov">www.ssa.gov</a></li> </ul>
K. Analyzing Data		(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	<ul style="list-style-type: none"> <li>• GL – Chapter 20</li> </ul>
<b>III. Consumer Skills Related to Housing Needs</b>			
A. Housing issues	(3) The student demonstrates effective consumer skills related to housing needs.	(A) explain consumer rights and responsibilities associated with renting or buying a home	<ul style="list-style-type: none"> <li>• CC – Chapter 11</li> <li>• CEE – Chapter 23</li> <li>• GL – Chapter 29</li> <li>• Consumer Jungle - Independent Living Unit <a href="http://www.consumerjungle.org">www.consumerjungle.org</a></li> <li>• FCCLA Financial Fitness</li> </ul>
B. Financing a home		(B) analyze legal and financial aspects of purchasing and leasing housing	

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C. Housing costs and skills		(C) propose money-management skills necessary to make the transition from renting to home ownership	<a href="http://www.texasfccla.org">www.texasfccla.org</a> • FannieMae <a href="http://www.fanniemae.com">www.fanniemae.com</a> • Federal Citizen Information Center <a href="http://www.pueblo.gsa.gov/cfocus/cfhomebuying07/focus.htm">www.pueblo.gsa.gov/cfocus/cfhomebuying07/focus.htm</a> • Freddie Mac <a href="http://www.freddiemac.com/corporate/buying_and_owning.html">www.freddiemac.com/corporate/buying_and_owning.html</a> • Home Buying Institute <a href="http://www.homebuyinginstitute.com">www.homebuyinginstitute.com</a> • Housing and Urban Development <a href="http://www.hud.gov">www.hud.gov</a> • Realtors, Loan Specialists • Texas Real Estate Commission <a href="http://www.trec.state.tx.us">www.trec.state.tx.us</a>
<b>IV. Environment and Resources</b>			
A. Current environmental issues	(4) The student analyzes the relationship of the environment to family and consumer resources.	(A) analyze individual and family responsibilities in relation to environmental trends and issues	• CC – Chapter 18 • CEE – Chapter 3 • GL – Chapter 19 • Earth911 <a href="http://earth911.com">earth911.com</a> • Environmental Protection Agency <a href="http://www.epa.gov">www.epa.gov</a> • The Green Guide <a href="http://www.thegreenguide.com">www.thegreenguide.com</a> • Natural Resources Defense Council <a href="http://www.nrdc.org/thisgreenlife/0802.asp">www.nrdc.org/thisgreenlife/0802.asp</a> • Reduce <a href="http://www.reduce.org">www.reduce.org</a>
B. Energy and future trends		(B) summarize environmental trends and issues affecting families and future generations	
C. Conservation		(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	
D. Government of environmental resources		(D) explain government regulations for conserving natural resources	

Units of Study	Knowledge and Skills	Student Expectations	Resources
<b>V. The Consumer and the Economic System</b>			
A. Consumer rights and responsibilities	(1) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital.	(A) analyze the economic rights and responsibilities of individuals as consumers	<ul style="list-style-type: none"> <li>• CC – Chapter 4</li> <li>• CEE – Chapters 5, 6, 7</li> <li>• CFETIG</li> <li>• GL – Chapter 23</li> <li>• Consumer Federation of America <a href="http://www.consumerfed.org">www.consumerfed.org</a></li> <li>• Consumer Jungle <a href="http://www.consumerjungle">www.consumerjungle</a></li> <li>• Consumer World <a href="http://www.consumerworld.org">www.consumerworld.org</a></li> <li>• Consumers Union <a href="http://www.consumersunion.org">www.consumersunion.org</a></li> <li>• Family Economics and Financial Education <a href="http://feff.arizona.edu/educationalResources.php">feff.arizona.edu/educationalResources.php</a></li> <li>• FCCLA Entrepreneurship STAR Event <a href="http://www.texasfccla.org">www.texasfccla.org</a></li> <li>• Federal Citizen Information Center <a href="http://www.pueblo.gsa.gov">www.pueblo.gsa.gov</a></li> <li>• Federal Trade Commission <a href="http://www.ftc.gov">www.ftc.gov</a></li> <li>• National Consumers League <a href="http://www.nclnet.org">www.nclnet.org</a></li> <li>• Small Business Administration <a href="http://www.sba.gov">www.sba.gov</a></li> </ul>
B. Personal aspects of consumer choices		(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	<ul style="list-style-type: none"> <li>• GL – Chapter 2</li> <li>• CFETIG</li> </ul>
C. Impact of media and technology on consumer choices		(E) analyze the impact of media and technological advances on family and consumer decisions	

Units of Study	Knowledge and Skills	Student Expectations	Resources
D. Impact of government regulations	(5) The student analyzes relationships between the economic system and consumer actions.	(A) analyze economic effects of laws and regulations that pertain to consumers and providers of services	<ul style="list-style-type: none"> <li>• CFETIG</li> <li>• Better Business Bureau <a href="http://www.bbb.org">www.bbb.org</a></li> <li>• Federal Trade Commission <a href="http://www.ftc.gov">www.ftc.gov</a></li> </ul>
E. Impact of taxation		(B) identify types of taxes at the local, state, and national levels and the economic importance of each	<ul style="list-style-type: none"> <li>• CC – Chapters 1, 6, 17</li> <li>• CEE – Chapters 5, 8</li> <li>• CFETIG</li> <li>• GL – Chapter 23</li> <li>• IRS <a href="http://www.irs.gov">www.irs.gov</a></li> <li>• Texas Comptroller <a href="http://www.window.state.tx.us">www.window.state.tx.us</a></li> </ul>
F. Charitable giving	(2) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span.	(F) investigate the benefits of charitable giving	
<b>VI. Careers in Consumer Services</b>			
A. Career planning	(6) The student integrates knowledge, skills, and practices required for careers in consumer services.	(A) explain the roles and functions of individuals engaged in consumer services careers	<ul style="list-style-type: none"> <li>• CC – Chapter 3</li> <li>• CFETIG</li> <li>• GL – Chapters 31, 32</li> <li>• Occupational Outlook Handbook <a href="http://www.bls.gov/oco">www.bls.gov/oco</a></li> <li>• O*Net <a href="http://online.onetcenter.org">online.onetcenter.org</a></li> <li>• Texas OSCAR - Occupation and Skill Computer Assisted Researcher <a href="http://www.ioscar.org/tx">www.ioscar.org/tx</a></li> </ul>
B. Careers in consumer services		(B) analyze opportunities for employment and entrepreneurial endeavors	<ul style="list-style-type: none"> <li>• Achieve Texas <a href="http://www.achievetexas.org">www.achievetexas.org</a></li> <li>• Career Clusters <a href="http://www.careerclusters.org">www.careerclusters.org</a></li> <li>• Labor Market and Career Information</li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
C. Success in the workplace		(C) summarize education and training requirements for consumer services careers	<ul style="list-style-type: none"> <li>• Labor Market and Career Information <a href="http://www.lmci.state.tx.us">www.lmci.state.tx.us</a></li> <li>• Occupational Outlook Handbook <a href="http://www.bls.gov/oco">www.bls.gov/oco</a></li> <li>• O*Net <a href="http://online.onetcenter.org">online.onetcenter.org</a></li> <li>• Texas OSCAR - Occupation and Skill Computer Assisted Researcher <a href="http://www.ioscar.org/tx">www.ioscar.org/tx</a></li> <li>• U.S. Bureau of Labor and Statistics <a href="http://www.bls.gov">www.bls.gov</a></li> <li>• Vocational Information Center <a href="http://www.khake.com/page2.html">www.khake.com/page2.html</a></li> </ul>

Units of Study	Knowledge and Skills	Student Expectations	Resources
D. Professional organizations		(D) investigate professional organizations for consumer services	• Index of Professional Organizations www.google.com/Top/Society/Organizations/Professional
<b>Resources: Books</b>			
CEE	Consumer Education and Economics, Glencoe/McGraw-Hill Division, 2003		0078251559
CFETIG	Consumer and Family Economics Teacher's Instructional Guide, Curriculum Center for FCS, 2008		
GL	Goals for Living, Goodheart-Willcox Company, 2001		1566377617
TCC	The Confident Consumer, Goodheart-Willcox Company, 2004		1590701416
<b>Resources: Web Sites</b>			
Achieve Texas	<a href="http://www.achievetexas.org">www.achievetexas.org</a>		
American Association of Retired Persons	<a href="http://www.aarp.org">www.aarp.org</a>		
Better Business Bureau	<a href="http://www.bbb.org">www.bbb.org</a>		
Career Clusters	<a href="http://www.careerclusters.org">www.careerclusters.org</a>		
Consumer Affairs	<a href="http://www.consumeraffairs.com">www.consumeraffairs.com</a>		
Consumer Credit Counseling Service	<a href="http://www.cccsintl.org">www.cccsintl.org</a>		
Consumer Federation of America	<a href="http://www.consumerfed.org">www.consumerfed.org</a>		
Consumer Jungle	<a href="http://www.consumerjungle.org">www.consumerjungle.org</a>		
Consumer World	<a href="http://www.consumerworld.org">www.consumerworld.org</a>		
Consumers Union	<a href="http://www.consumersunion.org">www.consumersunion.org</a>		
Earth911	<a href="http://earth911.com">http://earth911.com</a>		
Environmental Protection Agency	<a href="http://www.epa.gov">www.epa.gov</a>		
Family Economics and Consumer Education	<a href="http://fefe.arizona.edu">http://fefe.arizona.edu</a>		

Units of Study	Knowledge and Skills	Student Expectations	Resources
FannieMae	<a href="http://www.fanniemae.com">www.fanniemae.com</a>		
FCCLA	<a href="http://www.fcclainc.org">www.fcclainc.org</a>		
FCCLA, Texas	<a href="http://www.texasfccla.org">www.texasfccla.org</a>		
FDIC Money Smart for Young Adults	<a href="http://www.fdic.gov/consumers/consumer/moneysmart/young.html">www.fdic.gov/consumers/consumer/moneysmart/young.html</a>		
Federal Citizen Information	<a href="http://www.pueblo.gsa.gov/cfocus/cfhomebuying07/focus.htm">www.pueblo.gsa.gov/cfocus/cfhomebuying07/focus.htm</a>		
Federal Citizen Information	<a href="http://www.pueblo.gsa.gov">www.pueblo.gsa.gov</a>		
Federal Trade Commission	<a href="http://www.ftc.gov">www.ftc.gov</a>		
Federal Trade Commission	<a href="http://www.ftc.gov/gettingcredit">www.ftc.gov/gettingcredit</a>		
Freddie Mac	<a href="http://www.freddiemac.com/corporate/buying_and_owning.html">www.freddiemac.com/corporate/buying_and_owning.html</a>		
Hands On Banking	<a href="http://www.handsonbanking.com">www.handsonbanking.com</a>		
Home Buying Institute	<a href="http://www.homebuyinginstitute.com">www.homebuyinginstitute.com</a>		
Housing and Urban Development	<a href="http://www.hud.gov">www.hud.gov</a>		
Independent Insurance Agents of America	<a href="http://www.independentagent.com">www.independentagent.com</a>		
Index of Professional Organization	<a href="http://www.google.com/Top/Society/Organizations/Professional">www.google.com/Top/Society/Organizations/Professional</a>		
Insurance Education Foundation	<a href="http://www.griffithfoundation.org">www.griffithfoundation.org</a>		
Insurance Information Institute	<a href="http://www.iii.org">www.iii.org</a>		
InsWeb Corporation	<a href="http://www.insweb.com">www.insweb.com</a>		
Internal Revenue Service	<a href="http://www.irs.gov">www.irs.gov</a>		
Labor Market and Career Information	<a href="http://www.lmci.state.tx.us">www.lmci.state.tx.us</a>		
Money Instructor	<a href="http://www.moneyinstructor.com">www.moneyinstructor.com</a>		
My FICO	<a href="http://www.myfico.com">www.myfico.com</a>		
MyMoney.gov	<a href="http://www.mymoney.gov">www.mymoney.gov</a>		
National Consumers League	<a href="http://www.nclnet.org">www.nclnet.org</a>		
Natural Resources Defense Council	<a href="http://www.nrdc.org/thisgreenlife/0802.asp">www.nrdc.org/thisgreenlife/0802.asp</a>		
NEFE High School Financial Planning Program	<a href="http://hsfpp.nefe.org/home">http://hsfpp.nefe.org/home</a>		
North American Securities Administrators Association	<a href="http://www.nasaa.org">www.nasaa.org</a>		
O*Net	<a href="http://online.onetcenter.org">http://online.onetcenter.org</a>		
Occupational Outlook Handbook	<a href="http://www.bls.gov/oco">www.bls.gov/oco</a>		
Practical Money Skills for Life	<a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a>		

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Units of Study	Knowledge and Skills	Student Expectations	Resources
Reduce	<a href="http://www.reduce.org">www.reduce.org</a>		
Sense and Dollars	<a href="http://senseanddollars.thinkport.org">http://senseanddollars.thinkport.org</a>		
Small Business Administration	<a href="http://www.sba.gov">www.sba.gov</a>		
Social Security Administration	<a href="http://www.ssa.gov">www.ssa.gov</a>		
Stock Market Game	<a href="http://www.smgww.org">www.smgww.org</a>		
Texas Comptroller	<a href="http://www.window.state.tx.us">www.window.state.tx.us</a>		
Texas OSCAR - Occupation and Skill Computer Assisted Researcher	<a href="http://www.ioscar.org/tx">www.ioscar.org/tx</a>		
Texas Real Estate Commission	<a href="http://www.trec.state.tx.us">www.trec.state.tx.us</a>		
The Green Guide	<a href="http://www.thegreenguide.com">www.thegreenguide.com</a>		
The Investor's Clearinghouse	<a href="http://www.investoreducation.org">www.investoreducation.org</a>		
U.S. Bureau of Labor and Statistics	<a href="http://www.bls.gov">www.bls.gov</a>		
Vocational Information Center	<a href="http://www.khake.com/page2.html">www.khake.com/page2.html</a>		