Chapter 113. Texas Essential Knowledge and Skills for Social Studies

Subchapter C. High School

Statutory Authority: The provisions of this Subchapter C issued under the Texas Education Code, §§7.102(c)(4), 28.002(a) and (c), 28.008, and 28.025, unless otherwise noted.

§113.30. Implementation of Texas Essential Knowledge and Skills for Social Studies, High School.

- (a) Implementation of the provisions of this subchapter begins with the effective date of the provision unless otherwise noted.
- (b) Implementation of the provisions of this subchapter adopted in 2018 begins with the 2019-2020 school year.

Source: The provisions of this §113.30 adopted to be effective August 1, 2019, 44 TexReg 1988; amended to be effective August 1, 2020, 45 TexReg 4180.

§113.31. Economics with Emphasis on the Free Enterprise System and Its Benefits, High School (One-Half Credit), Adopted 2022.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
- (b) General requirements. This course will be taught in the social studies department and is recommended to be taught in Grade 12.
- (c) Introduction.
 - (1) Economics with Emphasis on the Free Enterprise System and Its Benefits is the culmination of the economic content and concepts studied from Kindergarten through required secondary courses. The focus is on the basic principles concerning production, consumption, and distribution of goods and services (the problem of scarcity) in the United States and a comparison with those in other countries around the world. Students analyze the interaction of supply, demand, and price. Students will investigate the concepts of specialization and international trade, economic growth, key economic measurements, and monetary and fiscal policy. Students will study the roles of the Federal Reserve System and other financial institutions, government, and businesses in a free enterprise system. Types of business ownership and market structures are discussed. The course also incorporates instruction in personal financial literacy. Students apply critical-thinking skills using economic concepts to evaluate the costs and benefits of economic issues.
 - (2) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.
 - (3) Economics with Emphasis on the Free Enterprise System and Its Benefits builds upon the foundation in economics and social studies laid by the social studies essential knowledge and skills in Kindergarten-Grade 12. The course will apply these skills to current economic situations. The content enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).
 - (4) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
 - (5) As referenced in House Bill 492, an act of the Texas Legislature signed into law in 2005, the concepts of personal financial literacy are to be mastered by students in order that they may become self-supporting adults who can make informed decisions relating to personal financial matters. These concepts are incorporated into the student expectations of Economics with Emphasis on the Free Enterprise System and Its Benefits: understanding interest, avoiding and

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eliminating credit card debt; understanding the rights and responsibilities of renting or buying a home; managing money to make the transition from renting a home to home ownership; starting a small business; being a prudent investor in the stock market and using other investment options; beginning a savings program and planning for retirement; bankruptcy; types of bank accounts available to consumers and benefits of maintaining a bank account; balancing a checkbook; types of loans available to consumers and becoming a low-risk borrower; understanding insurance; and charitable giving.

- (6) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text from the Declaration of Independence: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (7) Students discuss how and whether the actions of U.S. citizens and the local, state, and federal governments have achieved the ideals espoused in the founding documents.
- (d) Knowledge and skills.
 - (1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:
 - (A) explain why scarcity and choice are basic economic problems faced by every society;
 - (B) describe how societies answer the basic economic questions: what to produce, how to produce, and for whom to produce;
 - (C) describe the economic factors of production: land, labor, capital, and entrepreneurship; and
 - (D) interpret a production-possibilities curve and apply the concepts of opportunity costs and scarcity.
 - (2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:
 - (A) understand the effect of changes in price on the quantity demanded and quantity supplied;
 - (B) identify the non-price determinants that create changes in supply and demand, which result in a new equilibrium price; and
 - (C) interpret a supply-and-demand graph using supply-and-demand schedules.
 - (3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:
 - (A) apply the concepts of absolute and comparative advantages;

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(B) compare the effects of free trade and trade barriers on economic activities, including the benefits and costs of participating in international trade; and

- (C) analyze the effects of changes in exchange rates on imports and exports.
- (4) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:
 - (A) explain the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government;
 - (B) contrast current and historic examples of the free enterprise system, socialism, and communism using the basic characteristics of economic systems; and
 - (C) analyze the contributions of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system.
- (5) Economics. The student understands the basic characteristics and benefits of the U.S. free enterprise system. The student is expected to:
 - (A) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth; and
 - (B) analyze recent changes in the basic characteristics, including private property, incentives, economic freedom, competition, and the limited role of government, of the U.S. economy.
- (6) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:
 - (A) analyze the costs and benefits of the purchase, use, or disposal of personal and business property; and
 - (B) identify and evaluate examples of restrictions that the government places on the use of business and individual property.
- (7) Economics. The student understands the circular-flow model of the economy. The student is expected to:
 - (A) interpret the roles of resource owners and firms in a circular-flow model of the economy and provide real-world examples to illustrate elements of the model; and
 - (B) explain how government actions affect the circular-flow model.
- (8) Economics. The student understands types of market structures. The student is expected to:
 - (A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly; and
 - (B) identify regulations that apply to the establishment and operation of various types of market structures.
- (9) Economics. The student understands key economic measurements. The student is expected to:
 - (A) interpret economic data, including unemployment rate, gross domestic product, gross domestic product per capita as a measure of national wealth, and rate of inflation; and
 - (B) analyze business cycles using key economic indicators.
- (10) Economics. The student understands key components of economic growth. The student is expected to:
 - (A) analyze how productivity relates to growth;
 - (B) analyze how technology relates to growth; and

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- (C) analyze how trade relates to growth.
- (11) Economics. The student understands the role of money in an economy. The student is expected to:
 - (A) describe the functions of money;
 - (B) describe the characteristics of money, including commodity money, fiat money, and representative money; and
 - (C) analyze the positive and negative aspects of barter, currency, and debit cards.
- (12) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:
 - (A) explain the structure of the Federal Reserve System;
 - (B) analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements, the discount rate and the federal funds rate target, and open-market operations;
 - (C) explain how the actions of the Federal Reserve System affect the nation's money supply; and
 - (D) describe the current role of the U.S. dollar in trade in the world market and analyze how that has changed over time, in particular since departing from the gold standard in 1971.
- (13) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:
 - (A) describe the role of government in the U.S. free enterprise system and the changes in that role over time; and
 - (B) analyze the costs and benefits of U.S. economic policies, rules, and regulations related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency.
- (14) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:
 - (A) identify types of taxes at the local, state, and national levels and the economic importance of each;
 - (B) explain the categories of revenues and expenditures in the U.S. federal budget; and
 - (C) analyze the impact of fiscal policy decisions on the economy.
- (15) Personal financial literacy. The student understands types of business ownership. The student is expected to:
 - (A) explain the characteristics of sole proprietorships, partnerships, and corporations; and
 - (B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations.
- (16) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:
 - (A) explain the functions of financial institutions and how they affect households and businesses;
 - (B) explain how the amount of savings in an economy is the basis of capital formation;
 - (C) analyze the role of interest and risk in allocating savings to its most productive use; and
 - (D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts.

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(17) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:

- (A) assess ways to be a wise investor in the stock market and in other personal investment options such as developing a personal retirement plan;
- (B) explain how to begin a savings program;
- (C) demonstrate how to maintain a checking account, including reconciling a bank statement;
- (D) identify the types of loans available to consumers;
- (E) explain the responsibilities and obligations of borrowing money; and
- (F) develop strategies to become a low-risk borrower by improving and understanding one's personal credit score.
- (18) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:
 - (A) examine ways to avoid and eliminate credit card debt;
 - (B) evaluate the costs and benefits of declaring personal bankruptcy;
 - (C) evaluate the costs and benefits of buying insurance; and
 - (D) evaluate the costs and benefits of charitable giving.
- (19) Personal financial literacy. The student understands how to provide for basic needs while living within a budget. The student is expected to:
 - (A) evaluate the costs and benefits of renting a home versus buying a home; and
 - (B) assess the financial aspects of making the transition from renting to home ownership.
- (20) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:
 - (A) understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education;
 - (B) research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations;
 - (C) analyze and compare student grant options;
 - (D) analyze and compare student loan options, including private and federal loans; and
 - (E) research and evaluate various work-study program opportunities.
- (21) Social studies skills. The student applies critical-thinking skills to organize and use information acquired through established research methodologies from a variety of valid sources, including technology. The student is expected to:
 - (A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions;
 - (B) create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues;
 - (C) explain a point of view on an economic issue;
 - (D) analyze and evaluate a variety of economic information from primary and secondary sources for validity, credibility, accuracy, bias, propaganda, point of view, and frame of reference;

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- (E) evaluate economic data using charts, tables, graphs, and maps; and
- (F) formulate and communicate visually, or ally, or in writing a claim supported by evidence and reasoning for an intended audience and purpose.
- (22) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
 - (A) use social studies terminology correctly;
 - (B) create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism; and
 - (C) apply foundational language skills to engage in civil discourse about economics topics, including those with multiple perspectives.
- (23) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others. The student is expected to use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

Source: The provisions of this §113.31 adopted to be effective August 1, 2019, 44 TexReg 1988; amended to be effective August 1, 2024, 48 TexReg 842.

§113.41. United States History Studies Since 1877 (One Credit), Adopted 2022.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
- (b) General requirements. Students shall be awarded one unit of credit for successful completion of this course.
- (c) Introduction.
 - (1) In United States History Studies Since 1877, which is the second part of a two-year study that begins in Grade 8, students study the history of the United States from 1877 to the present. The course content is based on the founding documents of the U.S. government, which provide a framework for its heritage. Historical content focuses on the political, economic, and social events and issues related to industrialization and urbanization, major wars, domestic and foreign policies, and reform movements, including civil rights. Students examine the impact of geographic factors on major events and eras and analyze their causes and effects. Students examine the impact of constitutional issues on American society, evaluate the dynamic relationship of the three branches of the federal government, and analyze efforts to expand the democratic process. Students describe the relationship between the arts and popular culture and the times during which they were created. Students analyze the impact of technological innovations on American life. Students use critical-thinking skills and a variety of primary and secondary source material to explain and apply different methods that historians use to understand and interpret the past, including multiple points of view and historical context.
 - (2) To support the teaching of the essential knowledge and skills, the use of a variety of rich primary and secondary source material such as biographies, autobiographies, landmark cases of the U.S. Supreme Court, novels, speeches, letters, diaries, poetry, songs, and artworks is encouraged. Motivating resources are available from museums, historical sites, presidential libraries, and local and state preservation societies.
 - (3) The eight strands of the essential knowledge and skills for social studies are intended to be integrated for instructional purposes. Skills listed in the social studies skills strand in subsection (d) of this section should be incorporated into the teaching of all essential knowledge and skills for social studies. A greater depth of understanding of complex content material can be attained when integrated social studies content from the various disciplines and critical-thinking skills are taught together. Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.

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(4) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.

- (5) Throughout social studies in Kindergarten-Grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).
- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text from the Declaration of Independence: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (8) Students discuss how and whether the actions of U.S. citizens and the local, state, and federal governments have achieved the ideals espoused in the founding documents.
- (d) Knowledge and skills.
 - (1) History. The student understands the principles included in the Celebrate Freedom Week program. The student is expected to:
 - (A) analyze and evaluate the text, intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights;
 - (B) analyze and evaluate the application of these founding principles to historical events in U.S. history; and
 - (C) explain the meaning and historical significance of the mottos "E Pluribus Unum" and "In God We Trust."
 - (2) History. The student understands traditional historical points of reference in U.S. history from 1877 to the present. The student is expected to:
 - (A) identify the major eras in U.S. history from 1877 to the present and describe their defining characteristics; and
 - (B) explain the significance of the following years as turning points: 1898 (Spanish-American War), 1914-1918 (World War I), 1929 (the Great Depression begins), 1939-1945 (World War II), 1957 (Sputnik launch ignites U.S.-Soviet space race), 1968 (Martin Luther King Jr. assassination), 1969 (U.S. lands on the moon), 1991 (Cold War ends),

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- 2001 (terrorist attacks on World Trade Center and the Pentagon), and 2008 (election of first black president, Barack Obama).
- (3) History. The student understands the political, economic, and social changes in the United States from 1877 to 1898. The student is expected to:
 - (A) analyze political issues such as Indian policies, the growth of political machines, and civil service reform;
 - (B) analyze economic issues such as industrialization, the growth of railroads, the growth of labor unions, farm issues, the cattle industry boom, the growth of entrepreneurship, and the pros and cons of big business; and
 - (C) analyze social issues affecting women, minorities, children, immigrants, and urbanization.
- (4) History. The student understands the emergence of the United States as a world power between 1898 and 1920. The student is expected to:
 - (A) explain why significant events, policies, and individuals, including the Spanish-American War, U.S. expansionism, Alfred Thayer Mahan, Theodore Roosevelt, and Sanford B. Dole moved the United States into the position of a world power;
 - (B) evaluate American expansionism, including acquisitions such as Guam, Hawaii, the Philippines, and Puerto Rico;
 - (C) identify the causes of World War I and reasons for U.S. entry;
 - (D) understand the contributions of the American Expeditionary Forces (AEF) led by General John J. Pershing, including the Battle of Argonne Forest;
 - (E) analyze the impact of machine guns, airplanes, tanks, poison gas, and trench warfare as significant technological innovations in World War I on the Western Front; and
 - (F) analyze major issues raised by U.S. involvement in World War I, including isolationism, neutrality, Woodrow Wilson's Fourteen Points, and the Treaty of Versailles.
- (5) History. The student understands the effects of reform and third-party movements in the early 20th century. The student is expected to:
 - (A) analyze the impact of Progressive Era reforms, including initiative, referendum, recall, and the passage of the 16th, 17th, 18th, and 19th amendments;
 - (B) evaluate the impact of muckrakers and reform leaders such as Upton Sinclair, Susan B. Anthony, Jane Addams, Ida B. Wells, and W. E. B. DuBois on American society; and
 - (C) analyze the impact of third parties, including the Populist and Progressive parties.
- (6) History. The student understands significant events, social issues, and individuals of the 1920s. The student is expected to:
 - (A) analyze causes and effects of events and social issues such as immigration, Social Darwinism, the Scopes Trial, eugenics, race relations, nativism, the Red Scare, Prohibition, and the changing role of women; and
 - (B) analyze the impact of significant individuals such as Henry Ford, Marcus Garvey, and Charles A. Lindbergh.
- (7) History. The student understands the domestic and international impact of U.S. participation in World War II. The student is expected to:
 - (A) identify reasons for U.S. involvement in World War II, including the aggression of Italian, German, and Japanese dictatorships, especially the attack on Pearl Harbor;
 - (B) evaluate the domestic and international leadership of Franklin D. Roosevelt and Harry Truman during World War II, including the U.S. relationship with its allies;

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(C) analyze major issues of World War II, including the Holocaust, the internment of Japanese Americans as a result of Executive Order 9066, and the development of atomic weapons;

- (D) analyze major military events of World War II, including fighting the war on multiple fronts, the Bataan Death March, the U.S. military advancement through the Pacific Islands, the Battle of Midway, the invasion of Normandy, and the liberation of concentration camps;
- (E) describe the military contributions of leaders during World War II, including Dwight Eisenhower, Douglas MacArthur, and Chester W. Nimitz;
- (F) explain issues affecting the home front, including volunteerism, the purchase of war bonds, and Victory Gardens and opportunities and obstacles for women and ethnic minorities; and
- (G) explain how American patriotism inspired high levels of military enlistment and the bravery and contributions of the Tuskegee Airmen, the Flying Tigers, and the Navajo Code Talkers.
- (8) History. The student understands the impact of significant national and international decisions and conflicts in the Cold War on the United States. The student is expected to:
 - (A) describe U.S. responses to Soviet aggression after World War II, including the Truman Doctrine, the Marshall Plan, the Berlin Airlift, the North Atlantic Treaty Organization, and John F. Kennedy's role in the Cuban Missile Crisis;
 - (B) describe how Cold War tensions were intensified by the House Un-American Activities Committee (HUAC), McCarthyism, the arms race, and the space race;
 - (C) explain reasons and outcomes for U.S. involvement in the Korean War and its relationship to the containment policy;
 - (D) explain reasons and outcomes for U.S. involvement in foreign countries and their relationship to the Domino Theory, including the Vietnam War;
 - (E) analyze the major events of the Vietnam War, including the escalation of forces, the Tet Offensive, Vietnamization, and the fall of Saigon; and
 - (F) describe the responses to the Vietnam War, including the draft, the 26th Amendment, the role of the media, the credibility gap, the silent majority, and the anti-war movement.
- (9) History. The student understands the impact of the American civil rights movement. The student is expected to:
 - (A) trace the historical development of the civil rights movement from the late 1800s through the 21st century, including the 13th, 14th, 15th, and 19th amendments;
 - (B) explain how Jim Crow laws and the Ku Klux Klan created obstacles to civil rights for minorities such as the suppression of voting;
 - (C) describe the roles of political organizations that promoted African American, Chicano, American Indian, and women's civil rights;
 - (D) identify the roles of significant leaders who supported various rights movements, including Martin Luther King Jr., Cesar Chavez, Dolores Huerta, Rosa Parks, and Betty Friedan:
 - (E) compare and contrast the approach taken by the Black Panthers with the nonviolent approach of Martin Luther King Jr.;
 - (F) discuss the impact of the writings of Martin Luther King Jr., including his "I Have a Dream" speech and "Letter from Birmingham Jail" on the civil rights movement;

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(G) describe presidential actions and congressional votes to address minority rights in the United States, including desegregation of the armed forces, the Civil Rights Act of 1964, and the Voting Rights Act of 1965;

- (H) explain how George Wallace, Orval Faubus, and the Congressional bloc of southern Democrats sought to maintain the status quo;
- (I) evaluate changes in the United States that have resulted from the civil rights movement, including increased participation of minorities in the political process; and
- (J) describe how Sweatt v. Painter and Brown v. Board of Education played a role in protecting the rights of the minority during the civil rights movement.
- (10) History. The student understands the impact of political, economic, and social factors in the U.S. from the 1970s through 1990. The student is expected to:
 - (A) describe Richard M. Nixon's leadership in the normalization of relations with China and the policy of détente;
 - (B) describe Ronald Reagan's leadership in domestic and international policies, including Reagan's economic policies and Peace Through Strength;
 - (C) describe U.S. involvement in the Middle East such as support for Israel, the Camp David Accords, the Iran Hostage Crisis, Marines in Lebanon, and the Iran-Contra Affair;
 - (D) describe the causes and key organizations of the conservative resurgence of the 1980s such as the Heritage Foundation and the Moral Majority; and
 - (E) describe significant societal issues of this time period such as the War on Drugs and the AIDS epidemic.
- (11) History. The student understands the emerging political, economic, and social issues of the United States from the 1990s into the 21st century. The student is expected to:
 - (A) describe U.S. involvement in world affairs, including the end of the Cold War, the Persian Gulf War, the events surrounding September 11, 2001, and the global War on Terror;
 - (B) identify significant social and political issues such as health care, immigration, and education from different viewpoints across the political spectrum;
 - (C) analyze the impact of third parties on the 1992 and 2000 presidential elections; and
 - (D) identify the impact of international events, multinational corporations, government policies, and individuals on the 21st century economy.
- (12) Geography. The student understands the impact of geographic factors on major events. The student is expected to analyze the impact of physical and human geographic factors on the Klondike Gold Rush, the Panama Canal, the Dust Bowl, and the levee failure in New Orleans after Hurricane Katrina.
- (13) Geography. The student understands the causes and effects of migration and immigration on American society. The student is expected to:
 - (A) analyze the causes and effects of changing demographic patterns resulting from migration within the United States, including western expansion, rural to urban, the Great Migration, and the Rust Belt to the Sun Belt; and
 - (B) analyze the causes and effects of changing demographic patterns resulting from immigration to the United States.
- (14) Geography. The student understands the relationship between population growth and the physical environment. The student is expected to:

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(A) identify the effects of population growth and distribution on the physical environment;

- (B) identify the roles of governmental entities and private citizens in managing the environment such as the establishment of the National Park System, the Environmental Protection Agency (EPA), and the Endangered Species Act.
- (15) Economics. The student understands domestic and foreign issues related to U.S. economic growth from the 1870s to 1920. The student is expected to:
 - (A) describe how the economic impact of the Transcontinental Railroad and the Homestead Act contributed to the close of the frontier in the late 19th century;
 - (B) describe the changing relationship between the federal government and private business, including the growth of free enterprise, costs and benefits of laissez-faire, Sherman Antitrust Act, Interstate Commerce Act, and Pure Food and Drug Act;
 - (C) explain how foreign policies affected economic issues such as the Chinese Exclusion Act of 1882, the Open Door Policy, Dollar Diplomacy, and immigration quotas; and
 - (D) describe the economic effects of international military conflicts, including the Spanish-American War and World War I, on the United States.
- (16) Economics. The student understands significant economic developments between World War I and World War II. The student is expected to:
 - (A) analyze causes of economic growth and prosperity in the 1920s, including Warren Harding's Return to Normalcy, reduced taxes, and increased production efficiencies;
 - (B) identify the causes of the Great Depression, including the impact of tariffs on world trade, stock market speculation, bank failures, and the monetary policy of the Federal Reserve System;
 - (C) analyze the effects of the Great Depression on the U.S. economy and society such as widespread unemployment and deportation and repatriation of people of Mexican heritage;
 - (D) compare the New Deal policies and its opponents' approaches to resolving the economic effects of the Great Depression; and
 - (E) describe how various New Deal agencies and programs, including the Federal Deposit Insurance Corporation, the Securities and Exchange Commission, and the Social Security Administration, continue to affect the lives of U.S. citizens.
- (17) Economics. The student understands the economic effects of government policies from World War II through the present. The student is expected to:
 - (A) describe the economic effects of World War II on the home front such as mobilization, the end of the Great Depression, rationing, and increased opportunity for women and minority employment;
 - (B) identify the causes of prosperity in the 1950s, including the Baby Boom and the impact of the GI Bill (Servicemen's Readjustment Act of 1944), and the effects of prosperity in the 1950s such as increased consumption and the growth of agriculture and business;
 - (C) describe the economic impact of defense spending on the business cycle and education priorities from 1945 to the 1990s;
 - (D) identify the actions and outcomes of government policies intended to create economic opportunities for citizens such as the Great Society, affirmative action, and Title IX; and
 - (E) describe the dynamic relationship between U.S. international trade policies and the U.S. free enterprise system such as the Organization of Petroleum Exporting Countries

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- (OPEC) oil embargo, the General Agreement on Tariffs and Trade (GATT), and the North American Free Trade Agreement (NAFTA).
- (18) Government. The student understands changes over time in the role of government. The student is expected to:
 - (A) evaluate the impact of New Deal legislation on the historical roles of state and federal government;
 - (B) explain constitutional issues raised by federal government policy changes during times of significant events, including World War I, the Great Depression, World War II, the 1960s, and September 11, 2001;
 - (C) describe the effects of political scandals, including Teapot Dome, Watergate, and Bill Clinton's impeachment, on the views of U.S. citizens concerning trust in the federal government and its leaders; and
 - (D) describe the role of contemporary government legislation in the private and public sectors such as the Community Reinvestment Act of 1977, USA PATRIOT Act of 2001, and the American Recovery and Reinvestment Act of 2009.
- (19) Government. The student understands the changing relationships among the three branches of the federal government. The student is expected to:
 - (A) describe the impact of events such as the Gulf of Tonkin Resolution and the War Powers Act on the relationship between the legislative and executive branches of government; and
 - (B) evaluate the impact of relationships among the legislative, executive, and judicial branches of government, including Franklin D. Roosevelt's attempt to increase the number of U.S. Supreme Court justices and the presidential election of 2000.
- (20) Government. The student understands the impact of constitutional issues on American society. The student is expected to:
 - (A) analyze the effects of landmark U.S. Supreme Court decisions, including Plessy v. Ferguson, Brown v. Board of Education, Hernandez v. Texas, Tinker v. Des Moines, and Wisconsin v. Yoder; and
 - (B) explain why landmark constitutional amendments have been proposed and ratified from 1877 to the present.
- (21) Citizenship. The student understands the concept of American exceptionalism as identified by Alexis de Tocqueville. The student is expected to:
 - (A) discuss values crucial to America's success as a constitutional republic, including liberty, egalitarianism, individualism, populism, and laissez-faire; and
 - (B) describe how American values are different and unique from those of other nations.
- (22) Citizenship. The student understands the promises of the Declaration of Independence and the protections of the U.S. Constitution and the Bill of Rights. The student is expected to:
 - (A) identify and analyze methods of expanding the right to participate in the democratic process, including lobbying, non-violent protesting, litigation, and amendments to the U.S. Constitution;
 - (B) evaluate various means of achieving equality of political rights, including the 19th, 24th, and 26th amendments and congressional acts such as the American Indian Citizenship Act of 1924:
 - (C) explain how participation in the democratic process reflects our national identity, patriotism, and civic responsibility; and

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(D) summarize the criteria and explain the process for becoming a naturalized citizen of the United States.

- (23) Citizenship. The student understands the importance of effective leadership in a constitutional republic. The student is expected to:
 - (A) evaluate the contributions of significant political and social leaders in the United States such as Andrew Carnegie, Thurgood Marshall, Billy Graham, Sandra Day O'Connor, and Hillary Clinton; and
 - (B) explain the importance of Congressional Medal of Honor recipients such as Army First Lieutenant Vernon J. Baker, Army Corporal Alvin York, and Army Master Sergeant Raul "Roy" Perez Benavidez.
- (24) Culture. The student understands the relationship between the arts and the times during which they were created. The student is expected to:
 - (A) describe how the characteristics of and issues in U.S. history have been reflected in various genres of art, music, film, and literature;
 - (B) describe the impacts of cultural movements in art, music, and literature such as Tin Pan Alley, the Harlem Renaissance, the Beat Generation, rock and roll, the Chicano Mural Movement, and country and western music on American society; and
 - (C) identify and analyze the global diffusion of American culture through various media.
- (25) Culture. The student understands how people from various groups contribute to our national identity. The student is expected to:
 - (A) explain actions taken by people to expand economic opportunities and political rights for racial, ethnic, gender, and religious groups in American society;
 - (B) describe the Americanization movement to assimilate immigrants and American Indians into American culture;
 - (C) explain how the contributions of people of various racial, ethnic, gender, and religious groups shape American culture; and
 - (D) identify the contributions of women such as Rosa Parks, Eleanor Roosevelt, and Sonia Sotomayor to American society.
- (26) Science, technology, and society. The student understands the impact of science, technology, and the free enterprise system on the economic development of the United States. The student is expected to:
 - (A) explain the effects of scientific discoveries and technological innovations such as electric power, telephone and satellite communications, petroleum-based products, steel production, and computers on the economic development of the United States;
 - (B) explain how specific needs result in scientific discoveries and technological innovations in agriculture, the military, and medicine; and
 - (C) describe the effect of technological innovations in the workplace such as assembly line manufacturing and robotics.
- (27) Science, technology, and society. The student understands the influence of scientific discoveries, technological innovations, and the free enterprise system on the standard of living in the United States. The student is expected to:
 - (A) analyze how scientific discoveries, technological innovations, space exploration, and the application of these by the free enterprise system improve the standard of living in the United States, including changes in transportation and communication; and

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(B) describe how the free enterprise system drives technological innovation and its application in the marketplace such as cell phones, inexpensive personal computers, and global positioning products.

- (28) Social studies skills. The student understands how historians use historiography to interpret the past and applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including technology. The student is expected to:
 - (A) analyze primary and secondary sources such as maps, graphs, speeches, political cartoons, and artifacts to acquire information to answer historical questions;
 - (B) analyze information by applying absolute and relative chronology through sequencing, categorizing, identifying cause-and-effect relationships, comparing and contrasting, finding the main idea, summarizing, making generalizations, making predictions, drawing inferences, and drawing conclusions;
 - (C) apply the process of historical inquiry to research, interpret, and use multiple types of sources of evidence:
 - (D) evaluate a variety of historical and contemporary sources for validity, credibility, bias, and accuracy;
 - (E) identify bias and support with historical evidence a point of view on a social studies issue or event; and
 - (F) formulate and communicate visually, orally, or in writing a claim supported by evidence and reasoning for an intended audience and purpose.
- (29) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
 - (A) create written, oral, and visual presentations of social studies information using effective communication skills, including proper citations and avoiding plagiarism;
 - (B) use social studies terminology correctly; and
 - (C) apply foundational language skills to engage in civil discourse about social studies topics, including those with multiple perspectives.
- (30) Social studies skills. The student uses geographic tools to collect, analyze, and interpret data. The student is expected to:
 - (A) create a visual representation of historical information such as thematic maps, graphs, and charts; and
 - (B) pose and answer questions about geographic distributions and patterns shown on maps, graphs, charts, and available databases.
- (31) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others. The student is expected to:
 - (A) explain governmental and democratic processes such as voting, due process, and caucuses using simulations and models; and
 - (B) use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

Source: The provisions of this §113.41 adopted to be effective August 23, 2010, 35 TexReg 7232; amended to be effective August 1, 2019, 44 TexReg 1988; amended to be effective August 1, 2024, 48 TexReg 842.

§113.42. World History Studies (One Credit), Adopted 2022.

(a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.

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(b) General requirements. Students shall be awarded one unit of credit for successful completion of this course.

- (c) Introduction.
 - World History Studies is a survey of the history of humankind. Due to the expanse of world (1) history and the time limitations of the school year, the scope of this course should focus on "essential" concepts and skills that can be applied to various eras, events, and people within the standards in subsection (d) of this section. The major emphasis is on the study of significant people, events, and issues from the earliest times to the present. Traditional historical points of reference in world history are identified as students analyze important events and issues in western civilization as well as in civilizations in other parts of the world. Students evaluate the causes and effects of political and economic imperialism and of major political revolutions since the 17th century. Students examine the impact of geographic factors on major historic events and identify the historic origins of contemporary economic systems. Students analyze the process by which constitutional governments evolved as well as the ideas from historic documents that influenced that process. Students trace the historical development of important legal and political concepts. Students examine the history and impact of major religious and philosophical traditions. Students analyze the connections between major developments in science and technology and the growth of industrial economies, and they use the process of historical inquiry to research, interpret, and use multiple sources of evidence.
 - (2) The following periodization should serve as the framework for the organization of this course: 8000 BC-500 BC (Development of River Valley Civilizations); 500 BC-AD 600 (Classical Era); 600-1450 (Post-classical Era); 1450-1750 (Connecting Hemispheres); 1750-1914 (Age of Revolutions); and 1914-present (20th Century to the Present). Specific events and processes may transcend these chronological boundaries.
 - (3) To support the teaching of the essential knowledge and skills, the use of a variety of rich primary and secondary source material such as state papers, legal documents, charters, constitutions, biographies, autobiographies, speeches, letters, literature, music, art, and architecture is encouraged. Motivating resources are available from museums, art galleries, and historical sites.
 - (4) The eight strands of the essential knowledge and skills for social studies are intended to be integrated for instructional purposes. Skills listed in the social studies skills strand in subsection (d) of this section should be incorporated into the teaching of all essential knowledge and skills for social studies.
 - (5) A greater depth of understanding of complex content material can be attained by integrating social studies content and skills and by analyzing connections between and among historical periods and events. The list of events and people in this course curriculum should not be considered exhaustive. Additional examples can and should be incorporated. Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
 - (6) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.
 - (7) Throughout social studies in Kindergarten-Grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation, as referenced in the Texas Education Code (TEC), §28.002(h).
 - (8) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
 - (9) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.

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(A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.

- (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text from the Declaration of Independence: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (10) Students discuss how and whether the actions of U.S. citizens and the local, state, and federal governments have achieved the ideals espoused in the founding documents.
- (d) Knowledge and skills.
 - (1) History. The student understands traditional historical points of reference in world history. The student is expected to:
 - (A) identify major causes and describe the major effects of the following events from 8000 BC to 500 BC: the development of agriculture and the development of the river valley civilizations;
 - (B) identify major causes and describe the major effects of the following events from 500 BC to AD 600: the development of the classical civilizations of Greece, Rome, Persia, India (Maurya and Gupta), China (Zhou, Qin, and Han), and the development of major world religions;
 - (C) identify major causes and describe the major effects of the following important turning points in world history from 600 to 1450: the spread of major world religions and their impact on Asia, Africa, and Europe and the Mongol invasions and their impact on Europe, China, India, and Southwest Asia;
 - (D) identify major causes and describe the major effects of the following important turning points in world history from 1450 to 1750: the rise of the Ottoman Empire, the influence of the Ming dynasty on world trade, European exploration and the Columbian Exchange, European expansion, and the Renaissance and the Reformation;
 - (E) identify major causes and describe the major effects of the following important turning points in world history from 1750 to 1914: the Scientific Revolution, the Industrial Revolution and its impact on the development of modern economic systems, European imperialism, and the Enlightenment's impact on political revolutions; and
 - (F) identify major causes and describe the major effects of the following important turning points in world history from 1914 to the present: the world wars and their impact on political, economic, and social systems; communist revolutions and their impact on the Cold War; independence movements; and globalization.
 - (2) History. The student understands how early civilizations developed from 8000 BC to 500 BC. The student is expected to:
 - (A) summarize the impact of the development of farming (Neolithic Revolution) on the creation of river valley civilizations;

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- (B) identify the characteristics of civilization; and
- (C) explain how major river valley civilizations influenced the development of the classical civilizations.
- (3) History. The student understands the contributions and influence of classical civilizations from 500 BC to AD 600 on subsequent civilizations. The student is expected to:
 - (A) describe the major political, religious/philosophical, and cultural influences of Persia, India, China, Israel, Greece, and Rome;
 - (B) explain the impact of the fall of Rome on Western Europe; and
 - (C) compare the factors that led to the collapse of Rome and Han China.
- (4) History. The student understands how, after the collapse of classical empires, new political, economic, and social systems evolved and expanded from 600 to 1450. The student is expected to:
 - (A) explain the development of Roman Catholicism and Eastern Orthodoxy as social and political factors in medieval Europe and the Byzantine Empire;
 - (B) describe the major characteristics of and the factors contributing to the development of the political/social system of feudalism and the economic system of manorialism;
 - (C) explain the political, economic, and social impact of Islam on Europe, Asia, and Africa;
 - (D) describe the interactions among Muslim, Christian, and Jewish societies in Europe, Asia, and North Africa:
 - (E) describe the interactions between Muslim and Hindu societies in South Asia;
 - (F) explain how the Crusades, the Black Death, and the Hundred Years' War contributed to the end of medieval Europe;
 - (G) summarize the major political, economic, and cultural developments in Tang and Song China and their impact on Eastern Asia;
 - (H) explain the evolution and expansion of the slave trade;
 - (I) analyze how the Silk Road and the African gold-salt trade facilitated the spread of ideas and trade; and
 - (J) summarize the changes resulting from the Mongol invasions of Russia, China, and the Islamic world.
- (5) History. The student understands the causes, characteristics, and impact of the European Renaissance and the Reformation from 1450 to 1750. The student is expected to:
 - (A) explain the political, intellectual, artistic, economic, and religious impact of the Renaissance; and
 - (B) explain the political, intellectual, artistic, economic, and religious impact of the Reformation.
- (6) History. The student understands the characteristics and impact of the Maya, Inca, and Aztec civilizations. The student is expected to:
 - (A) compare the major political, economic, social, and cultural developments of the Maya, Inca, and Aztec civilizations and explain how prior civilizations influenced their development; and
 - (B) explain how the Inca and Aztec empires were impacted by European exploration/colonization.
- (7) History. The student understands the causes and impact of increased global interaction from 1450 to 1750. The student is expected to:

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- (A) analyze the causes of European expansion from 1450 to 1750;
- (B) explain the impact of the Columbian Exchange;
- (C) explain the impact of the Atlantic slave trade on West Africa and the Americas;
- (D) explain the impact of the Ottoman Empire on Eastern Europe and global trade;
- (E) explain Ming China's impact on global trade; and
- (F) explain new economic factors and principles of Europe's Commercial Revolution.
- (8) History. The student understands the causes and the global impact of the Industrial Revolution and European imperialism from 1750 to 1914. The student is expected to:
 - (A) explain how the Industrial Revolution led to political, economic, and social changes;
 - (B) identify the major political, economic, and social motivations that influenced European imperialism;
 - (C) explain the major characteristics and impact of European imperialism; and
 - (D) explain the effects of free enterprise in the Industrial Revolution.
- (9) History. The student understands the causes and effects of major political revolutions between 1750 and 1914. The student is expected to:
 - (A) compare the causes, characteristics, and consequences of the American and French revolutions, emphasizing the role of the Enlightenment;
 - (B) explain the impact of Napoleon Bonaparte and the Napoleonic Wars on Europe and Latin America;
 - (C) trace the influence of the American and French revolutions on Latin America, including the role of Simón Bolivar; and
 - (D) identify the influence of ideas such as separation of powers, checks and balances, liberty, equality, democracy, popular sovereignty, human rights, constitutionalism, and nationalism on political revolutions.
- (10) History. The student understands the causes and impact of World War I. The student is expected to:
 - (A) identify the importance of imperialism, nationalism, militarism, and the alliance system in causing World War I;
 - (B) identify major characteristics of World War I, including total war, trench warfare, modern military technology, and high casualty rates;
 - (C) explain the political and economic impact of the Treaty of Versailles, including changes in boundaries and the mandate system; and
 - (D) identify the causes of the February (March) and October (November) revolutions of 1917 in Russia, their effects on the outcome of World War I, and the Bolshevik establishment of the Union of Soviet Socialist Republics.
- (11) History. The student understands the causes and impact of the global economic depression immediately following World War I. The student is expected to:
 - (A) summarize the international, political, and economic causes of the global depression; and
 - (B) explain the responses of governments to the global depression such as in the United States, Germany, Great Britain, and France.
- (12) History. The student understands the causes and impact of World War II. The student is expected to:
 - (A) describe the emergence and characteristics of totalitarianism;

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(B) explain the roles of various world leaders, including Benito Mussolini, Adolf Hitler, Hideki Tojo, Joseph Stalin, Franklin D. Roosevelt, and Winston Churchill, prior to and during World War II; and

- (C) explain the major causes and events of World War II, including the German invasions of Poland and the Soviet Union, the Holocaust, the attack on Pearl Harbor, the Normandy landings, and the dropping of the atomic bombs.
- (13) History. The student understands the impact of major events associated with the Cold War and independence movements. The student is expected to:
 - (A) summarize how the outcome of World War II contributed to the development of the Cold War:
 - (B) summarize the factors that contributed to communism in China, including Mao Zedong's role in its rise;
 - (C) identify major events of the Cold War, including the Korean War, the Vietnam War, and the arms race;
 - (D) explain the roles of modern world leaders, including Ronald Reagan, Mikhail Gorbachev, Lech Walesa, and Pope John Paul II, in the collapse of communism in Eastern Europe and the Soviet Union;
 - (E) summarize the rise of independence movements in Africa, the Middle East, and South Asia and reasons for ongoing conflicts; and
 - (F) discuss factors contributing to the Arab-Israeli conflict, including the rejection of the existence of the state of Israel by the Arab League and a majority of Arab nations.
- (14) History. The student understands the development and use of radical Islamic terrorism in the second half of the 20th century and the early 21st century. The student is expected to:
 - (A) explain the impact of geopolitical influences on the development of radical Islamic terrorism;
 - (B) explain the impact of radical Islamic terrorism on global events; and
 - (C) explain the U.S. response to the events surrounding September 11, 2001, and other acts of radical Islamic terrorism.
- (15) Geography. The student understands the impact of geographic factors on major historic events and processes. The student is expected to:
 - (A) locate places and regions of historical significance directly related to major eras and turning points in world history;
 - (B) analyze the influence of human and physical geographic factors on major events in world history such as the development of river valley civilizations, trade in the Indian Ocean, and the opening of the Panama and Suez canals; and
 - (C) interpret maps, **charts**, **and graphs** to explain **how** geography has influenced people and events in the past.
- (16) Economics. The student understands the impact of the Neolithic and Industrial revolutions and globalization on humanity. The student is expected to:
 - (A) identify important changes in human life caused by the Neolithic Revolution;
 - (B) summarize the role of economics in driving political changes as related to the Industrial Revolution; and
 - (C) describe the economic impact of globalization.
- (17) Economics. The student understands the historical origins of contemporary economic systems and the benefits of free enterprise in world history. The student is expected to:

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(A) identify the historical origins and characteristics of the free enterprise system, including the influence of Adam Smith;

- (B) identify the historical origins and characteristics of communism, including the influence of Karl Marx;
- (C) identify the historical origins and characteristics of socialism;
- (D) identify the historical origins and characteristics of fascism; and
- (E) explain why communist command economies collapsed in competition with free market economies at the end of the 20th century.
- (18) Government. The student understands the characteristics of major political systems throughout history. The student is expected to:
 - (A) identify the characteristics of monarchies and theocracies as forms of government in early civilizations; and
 - (B) identify the characteristics of the following political systems: theocracy, absolute monarchy, democracy, republic, oligarchy, limited monarchy, and totalitarianism.
- (19) Government. The student understands how contemporary political systems have developed from earlier systems of government. The student is expected to:
 - (A) explain the development of democratic-republican government from its beginnings in Judeo-Christian legal tradition and classical Greece and Rome through the French Revolution;
 - (B) identify the impact of political and legal ideas contained in the following documents:
 Hammurabi's Code, the Jewish Ten Commandments, Justinian's Code of Laws, Magna
 Carta, the English Bill of Rights, the Declaration of Independence, the U.S. Constitution, and the Declaration of the Rights of Man and of the Citizen;
 - (C) explain the political philosophies of individuals such as John Locke, Thomas Hobbes, Voltaire, Charles de Montesquieu, Jean Jacques Rousseau, Thomas Aquinas, John Calvin, and William Blackstone; and
 - (D) explain the significance of the League of Nations and the United Nations.
- (20) Citizenship. The student understands the significance of political choices and decisions made by individuals, groups, and nations throughout history. The student is expected to:
 - (A) describe how people have participated in supporting or changing their governments;
 - (B) describe the rights and responsibilities of citizens and noncitizens in civic participation throughout history; and
 - (C) identify examples of key persons who were successful in shifting political thought, including William Wilberforce.
- (21) Citizenship. The student understands the historical development of significant legal and political concepts related to the rights and responsibilities of citizenship. The student is expected to:
 - (A) summarize the development of the rule of law from ancient to modern times;
 - (B) identify the origins of ideas regarding the right to a "trial by a jury of your peers" and the concepts of "innocent until proven guilty" and "equality before the law" from sources including the Judeo-Christian legal tradition and in Greece and Rome;
 - (C) identify examples of politically motivated mass murders such as in Cambodia, China, Latin America, and the Soviet Union;
 - (D) identify examples of genocide, including the Holocaust and genocide in Armenia, the Balkans, Rwanda, and Darfur;

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(E) identify examples of individuals who led resistance to political oppression such as Nelson Mandela, Mohandas Gandhi, Las Madres de la Plaza de Mayo, and Chinese student protestors in Tiananmen Square; and

- (F) identify examples of American ideals that have advanced human rights and democratic ideas throughout the world.
- (22) Culture. The student understands the history and relevance of major religious and philosophical traditions. The student is expected to:
 - (A) describe the historical origins and central ideas in the development of monotheism;
 - (B) describe the historical origins, central ideas, and spread of major religious and philosophical traditions, including Buddhism, Christianity, Confucianism, Hinduism, Islam, Judaism, and Sikhism; and
 - (C) identify examples of religious influence on various events referenced in the major eras of world history.
- (23) Culture. The student understands the roles of women, children, and families in different historical cultures. The student is expected to:
 - (A) describe the changing roles of women, children, and families during major eras of world history; and
 - (B) describe the major influences of women during major eras of world history such as Elizabeth I, Queen Victoria, Mother Teresa, Indira Gandhi, Margaret Thatcher, and Golda Meir.
- (24) Culture. The student understands how the development of ideas has influenced institutions and societies. The student is expected to:
 - (A) summarize the fundamental ideas and institutions of Eastern civilizations that originated in China and India:
 - (B) summarize the fundamental ideas and institutions of Western civilizations that originated in Greece and Rome:
 - (C) explain how the relationship between Christianity and Humanism that began with the Renaissance influenced subsequent political developments; and
 - (D) explain how geopolitical and religious influences have impacted law and government in the Muslim world.
- (25) Culture. The student understands the relationship between the arts and the times during which they were created. The student is expected to:
 - (A) analyze examples of how art, architecture, literature, music, and drama reflect the history of the cultures in which they are produced; and
 - (B) describe examples of art, music, and literature that transcend the cultures in which they were created and convey universal themes.
- (26) Science, technology, and society. The student understands how major scientific and mathematical discoveries and technological innovations affected societies prior to 1750. The student is expected to:
 - (A) identify the origin and diffusion of major ideas in mathematics, science, and technology that occurred in river valley civilizations, classical Greece and Rome, classical India, the Islamic caliphates between 700 and 1200, and China from the Tang to Ming dynasties;
 - (B) summarize the major ideas in astronomy, mathematics, and architectural engineering that developed in the Maya, Inca, and Aztec civilizations;

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(C) explain the impact of the printing press on the Renaissance and the Reformation in Europe;

- (D) describe the origins of the Scientific Revolution in 16th century Europe and explain its impact on scientific thinking worldwide; and
- (E) identify the contributions of significant scientists such as Archimedes, Copernicus, Eratosthenes, Galileo, Pythagoras, Isaac Newton, and Robert Boyle.
- (27) Science, technology, and society. The student understands how major scientific and mathematical discoveries and technological innovations have affected societies from 1750 to the present. The student is expected to:
 - (A) explain the role of textile manufacturing, steam technology, development of the factory system, and transportation technology in the Industrial Revolution;
 - (B) explain the roles of military technology, transportation technology, communication technology, and medical advancements in initiating and advancing 19th century imperialism;
 - (C) explain the effects of major new military technologies on World War I, World War II, and the Cold War;
 - (D) explain the role of telecommunication technology, computer technology, transportation technology, and medical advancements in developing the modern global economy and society; and
 - (E) identify the contributions of significant scientists and inventors such as Marie Curie, Thomas Edison, Albert Einstein, Louis Pasteur, and James Watt.
- (28) Social studies skills. The student understands how historians use historiography to interpret the past and applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including technology. The student is expected to:
 - (A) identify methods used by archaeologists, anthropologists, historians, and geographers to analyze evidence;
 - (B) explain how historians analyze sources for frame of reference, historical context, and point of view to interpret historical events;
 - (C) analyze primary and secondary sources to determine frame of reference, historical context, and point of view;
 - (D) evaluate a variety of historical and contemporary sources for validity, credibility, bias, and accuracy;
 - (E) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, drawing inferences and conclusions, and developing connections between historical events over time; and
 - (F) formulate and communicate visually, or ally, or in writing a claim supported by evidence and reasoning for an intended audience and purpose.
- (29) Social studies skills. The student uses geographic skills and tools to collect, analyze, and interpret data. The student is expected to:
 - (A) create and interpret thematic maps, graphs, and charts to demonstrate the relationship between geography and the historical development of a region or nation; and
 - (B) analyze and compare geographic distributions and patterns in world history shown on maps, graphs, charts, and models.
- (30) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:

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- (A) use social studies terminology correctly;
- (B) use effective written communication skills, including proper citations and avoiding plagiarism;
- (C) interpret and create written, oral, and visual presentations of social studies information;
- (D) apply foundational language skills to engage in civil discourse about social studies topics, including those with multiple perspectives.
- (31) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others. The student is expected to:
 - (A) explain governmental and democratic processes such as voting, due process, and caucuses using simulations and models; and
 - (B) use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

Source: The provisions of this §113.42 adopted to be effective August 23, 2010, 35 TexReg 7232; amended to be effective August 1, 2019, 44 TexReg 1988; amended to be effective August 1, 2024, 48 TexReg 842.

§113.43. World Geography Studies (One Credit), Adopted 2022.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
- (b) General requirements. Students shall be awarded one unit of credit for successful completion of this course.
- (c) Introduction.
 - (1) In World Geography Studies, students examine people, places, and environments at local, regional, national, and international scales from the spatial and ecological perspectives of geography. Students describe the influence of geography on events of the past and present with emphasis on contemporary issues. A significant portion of the course centers around the physical processes that shape patterns in the physical environment; the characteristics of major landforms, climates, and ecosystems and their interrelationships; the political, economic, and social processes that shape cultural patterns of regions; types and patterns of settlement; the distribution and movement of the world population; relationships among people, places, and environments; and the concept of region. Students analyze how location affects economic activities in different economic systems. Students identify the processes that influence political divisions of the planet and analyze how different points of view affect the development of public policies. Students compare how components of culture shape the characteristics of regions and analyze the impact of technology and human modifications on the physical environment. Students use problem-solving and decision-making skills to ask and answer geographic questions.
 - (2) To support the teaching of the essential knowledge and skills, the use of a variety of rich primary and secondary source material such as contemporary and historic maps of various types, satellite-produced images, photographs, graphs, map sketches, and diagrams is encouraged.
 - (3) The eight strands of the essential knowledge and skills for social studies are intended to be integrated for instructional purposes. Skills listed in the social studies skills strand in subsection (d) of this section should be incorporated into the teaching of all essential knowledge and skills for social studies. A greater depth of understanding of complex content material can be attained when integrated social studies content from the various disciplines and critical-thinking skills are taught together. Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
 - (4) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.

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(5) Throughout social studies in Kindergarten-Grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).

- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text from the Declaration of Independence: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (8) Students discuss how and whether the actions of U.S. citizens and the local, state, and federal governments have achieved the ideals espoused in the founding documents.
- (d) Knowledge and skills.
 - (1) History. The student understands how geography and processes of spatial exchange (diffusion) influenced events in the past and helped to shape the present. The student is expected to:
 - (A) analyze significant physical features and environmental conditions that have influenced the past and migration patterns and have shaped the distribution of culture groups today; and
 - (B) trace the spatial diffusion of phenomena such as the Columbian Exchange or the diffusion of American popular culture and describe the effects on regions of contact.
 - (2) History. The student understands how people, places, and environments have changed over time and the effects of these changes. The student is expected to:
 - (A) describe the human and physical characteristics of the same regions at different periods of time to analyze relationships between past events and current conditions; and
 - (B) explain how changes in societies such as population shifts, technological advancements, and environmental policies have led to diverse uses of physical features over time such as terrace farming, dams, and polders.
 - (3) Geography. The student understands how physical processes shape patterns in the physical environment. The student is expected to:
 - (A) explain weather conditions and climate in relation to annual changes in Earth-Sun relationships;

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(B) describe the physical processes that affect the environments of regions, including weather, tectonic forces, erosion, and soil-building processes; and

- (C) describe how physical processes such as hurricanes, El Niño, earthquakes, and volcanoes affect the lithosphere, atmosphere, hydrosphere, and biosphere.
- (4) Geography. The student understands the patterns and characteristics of major landforms, climates, and ecosystems of Earth and the interrelated processes that produce them. The student is expected to:
 - (A) explain how elevation, latitude, wind systems, ocean currents, position on a continent, and mountain barriers influence temperature, precipitation, and distribution of climate regions;
 - (B) describe different landforms such as plains, mountains, and islands and the physical processes that cause their development; and
 - (C) explain the influence of climate on the distribution of biomes in different regions.
- (5) Geography. The student understands how political, economic, and social processes shape cultural patterns and characteristics in various places and regions. The student is expected to:
 - (A) analyze how the character of a place is related to its political, economic, social, and cultural elements; and
 - (B) interpret political, economic, social, and demographic indicators (gross domestic product per capita, life expectancy, literacy, and infant mortality) to determine the level of development and standard of living in nations using the levels as defined by the Human Development Index.
- (6) Geography. The student understands the types, patterns, and processes of settlement. The student is expected to:
 - (A) locate and describe human and physical features that influence the size and distribution of settlements; and
 - (B) explain the processes that have caused changes in settlement patterns, including urbanization, transportation, access to and availability of resources, and economic activities.
- (7) Geography. The student understands the growth, distribution, movement, and characteristics of world population. The student is expected to:
 - (A) analyze population pyramids and use other data, graphics, and maps to describe the population characteristics of different societies and to predict future population trends;
 - (B) explain how physical geography and push and pull forces, including political, economic, social, and environmental conditions, affect the routes and flows of human migration;
 - (C) describe trends in world population growth and distribution; and
 - (D) analyze how globalization affects connectivity, standard of living, pandemics, and loss of local culture.
- (8) Geography. The student understands how people, places, and environments are connected and interdependent. The student is expected to:
 - (A) compare ways that humans depend on, adapt to, and modify the physical environment, including the influences of culture and technology;
 - (B) analyze the consequences of extreme weather and other natural disasters such as El Niño, floods, tsunamis, and volcanoes on people and their environment; and
 - (C) evaluate the economic and political relationships between settlements and the environment, including sustainable development and renewable/non-renewable resources.

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(9) Geography. The student understands the concept of region as an area of Earth's surface with related geographic characteristics. The student is expected to:

- (A) identify physical and/or human factors such as climate, vegetation, language, trade networks, political units, river systems, and religion that constitute a region; and
- (B) describe different types of regions, including formal, functional, and perceptual regions.
- (10) Economics. The student understands the distribution, characteristics, and interactions of the economic systems in the world. The student is expected to:
 - (A) describe the forces that determine the distribution of goods and services in traditional, free enterprise, socialist, and communist economic systems;
 - (B) classify countries along the economic spectrum between free enterprise and communism;
 - (C) compare the ways people satisfy their basic needs through the production of goods and services such as subsistence agriculture versus commercial agriculture or cottage industries versus commercial industries; and
 - (D) compare global trade patterns over time and analyze the implications of globalization, including outsourcing and free trade zones.
- (11) Economics. The student understands how geography influences economic activities. The student is expected to:
 - (A) understand the connections between levels of development and economic activities (primary, secondary, tertiary, and quaternary);
 - (B) identify the factors affecting the location of different types of economic activities, including subsistence and commercial agriculture, manufacturing, and service industries; and
 - (C) assess how changes in climate, resources, and infrastructure (technology, transportation, and communication) affect the location and patterns of economic activities.
- (12) Economics. The student understands the economic importance of, and issues related to, the location and management of resources. The student is expected to:
 - (A) analyze how the creation, distribution, and management of key natural resources affects the location and patterns of movement of products, money, and people; and
 - (B) evaluate the geographic and economic impact of policies related to the development, use, and scarcity of natural resources such as regulations of water.
- (13) Government. The student understands the spatial characteristics of a variety of global political units. The student is expected to:
 - (A) interpret maps to explain the division of land, including man-made and natural borders, into separate political units such as cities, states, or countries; and
 - (B) compare maps of voting patterns and political boundaries to make inferences about the distribution of political power.
- (14) Government. The student understands the processes that influence political divisions, relationships, and policies. The student is expected to:
 - (A) analyze current events to infer the physical and human processes that lead to the formation of boundaries and other political divisions;
 - (B) compare how democracy, dictatorship, monarchy, republic, theocracy, and totalitarian systems operate in specific countries; and
 - (C) analyze the human and physical factors that influence control of territories and resources, conflict/war, and international relations of sovereign nations such as China, the United

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- States, Japan, and Russia and international organizations such as the United Nations (UN) and the European Union (EU).
- (15) Citizenship. The student understands how different points of view influence the development of public policies and decision-making processes at national and international levels. The student is expected to:
 - (A) identify and give examples of different points of view that influence the development of public policies and decision-making processes at national and international levels; and
 - (B) explain how citizenship practices, public policies, and decision making may be influenced by cultural beliefs, including nationalism and patriotism.
- (16) Culture. The student understands how the components of culture affect the way people live and shape the characteristics of regions. The student is expected to:
 - (A) describe distinctive cultural patterns and landscapes associated with different places in Texas, the United States, and other regions of the world and how these patterns influenced the processes of innovation and diffusion;
 - (B) describe elements of culture, including language, religion, beliefs, institutions, and technologies; and
 - (C) describe life in a variety of urban and rural areas in the world to compare political, economic, social, and environmental changes.
- (17) Culture. The student understands the distribution, patterns, and characteristics of different cultures. The student is expected to:
 - (A) describe and compare patterns of culture such as language, religion, land use, education, and customs that make specific regions of the world distinctive;
 - (B) describe central ideas and spatial distribution of major religious traditions, including Buddhism, Christianity, Hinduism, Islam, Judaism, and Sikhism;
 - (C) compare economic, political, or social opportunities in different cultures for underrepresented populations such as women and ethnic and religious minorities; and
 - (D) evaluate the experiences and contributions of diverse groups to multicultural societies.
- (18) Culture. The student understands the ways in which cultures change and maintain continuity. The student is expected to:
 - (A) analyze cultural changes in specific regions caused by migration, war, trade, innovations, and diffusion;
 - (B) assess causes and effects of conflicts between groups of people, including modern genocides and terrorism;
 - (C) identify examples of cultures that maintain traditional ways, including traditional economies; and
 - (D) evaluate the spread of cultural traits to find examples of cultural convergence and divergence such as the spread of democratic ideas, language, foods, technology, or global sports.
- (19) Science, technology, and society. The student understands the impact of technology and human modifications on the physical environment. The student is expected to:
 - (A) evaluate the significance of major technological innovations in the areas of transportation and energy that have been used to modify the physical environment;
 - (B) analyze ways technological innovations such as air conditioning and desalinization have allowed humans to adapt to places; and

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(C) analyze the environmental, economic, and social impacts of advances in technology on agriculture and natural resources.

- (20) Science, technology, and society. The student understands how current technology affects human interaction. The student is expected to:
 - (A) describe the impact of new information technologies such as the Internet, Global Positioning System (GPS), or Geographic Information Systems (GIS); and
 - (B) examine the economic, environmental, and social effects of technology such as medical advancements or changing trade patterns on societies at different levels of development.
- (21) Social studies skills. The student applies critical-thinking skills to organize and use information acquired through established research methodologies from a variety of valid sources, including technology. The student is expected to:
 - (A) analyze and evaluate a variety of sources of geographic information such as primary and secondary sources, aerial photographs, and maps for validity, utility, credibility, bias, and accuracy;
 - (B) identify places of contemporary geopolitical significance on a map;
 - (C) create and interpret different types of maps to answer geographic questions, infer relationships, and analyze change;
 - (D) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, drawing inferences and conclusions, and developing connections over time;
 - (E) identify different points of view about an issue or current topic; and
 - (F) formulate and communicate visually, orally, or in writing a claim supported by evidence and reasoning for an intended audience and purpose.
- (22) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
 - (A) create appropriate graphics such as maps, diagrams, tables, and graphs to communicate geographic features, distributions, and relationships;
 - (B) generate summaries, generalizations, and thesis statements supported by evidence;
 - (C) use social studies terminology correctly;
 - (D) create original work using effective written communication skills, including proper citations and understanding and avoiding plagiarism; and
 - (E) apply foundational language skills to engage in civil discourse about social studies topics, including those with multiple perspectives.
- (23) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others. The student is expected to:
 - (A) explain governmental and democratic processes such as voting, due process, and caucuses using simulations and models;
 - (B) plan, organize, and complete a research project that involves asking geographic questions; acquiring, organizing, and analyzing information; answering questions; and communicating results;
 - (C) use case studies and GIS to identify contemporary challenges and to answer real-world questions; and

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(D) use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

Source: The provisions of this §113.43 adopted to be effective August 23, 2010, 35 TexReg 7232; amended to be effective August 1, 2019, 44 TexReg 1988; amended to be effective August 1, 2024, 48 TexReg 842.

§113.44. United States Government (One-Half Credit), Adopted 2022.

- (a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2024-2025 school year.
- (b) General requirements. Students shall be awarded one-half unit of credit for successful completion of this course.
- (c) Introduction.
 - In United States Government, the focus is on the principles and beliefs upon which the United (1) States was founded and on the structure, functions, and powers of government at the national, state, and local levels. This course is the culmination of the civic and governmental content and concepts studied from Kindergarten through required secondary courses. Students learn major political ideas and forms of government in history. A significant focus of the course is on the U.S. Constitution, its underlying principles and ideas, and the form of government it created. Students analyze major concepts of republicanism, federalism, checks and balances, separation of powers, popular sovereignty, and individual rights and compare the U.S. system of government with other political systems. Students identify the role of government in the U.S. free enterprise system and examine the strategic importance of places to the United States. Students analyze the impact of individuals, political parties, interest groups, and the media on the American political system, evaluate the importance of voluntary individual participation in a constitutional republic, and analyze the rights guaranteed by the U.S. Constitution. Students examine the relationship between governmental policies and the culture of the United States. Students identify examples of government policies that encourage scientific research and use critical-thinking skills to create a product on a contemporary government issue.
 - (2) To support the teaching of the essential knowledge and skills, the use of a variety of rich primary and secondary source material such as the complete text of the U.S. Constitution, selected Federalist Papers, landmark cases of the U.S. Supreme Court (such as those studied in Grade 8 and U.S. History Since 1877), biographies, autobiographies, memoirs, speeches, letters, and periodicals that feature analyses of political issues and events is encouraged.
 - (3) The eight strands of the essential knowledge and skills for social studies are intended to be integrated for instructional purposes. Skills listed in the social studies skills strand in subsection (d) of this section should be incorporated into the teaching of all essential knowledge and skills for social studies. A greater depth of understanding of complex content material can be attained when integrated social studies content from the various disciplines and critical-thinking skills are taught together. Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
 - (4) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.
 - (5) Throughout social studies in Kindergarten-Grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).
 - (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.

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(7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.

- (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
- (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text from the Declaration of Independence: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (8) Students discuss how and whether the actions of U.S. citizens and the local, state, and federal governments have achieved the ideals espoused in the founding documents.
- (d) Knowledge and skills.
 - (1) History. The student understands how constitutional government, as developed in America and expressed in the Declaration of Independence, the Articles of Confederation, and the U.S. Constitution, has been influenced by ideas, people, and historical documents. The student is expected to:
 - (A) explain major political ideas in history, including the laws of nature and nature's God, unalienable rights, divine right of kings, social contract theory, and the rights of resistance to illegitimate government;
 - (B) identify major intellectual, philosophical, political, and religious traditions that informed the American founding, including Judeo-Christian (especially biblical law), English common law and constitutionalism, Enlightenment, and republicanism, as they address issues of liberty, rights, and responsibilities of individuals;
 - (C) identify the individuals whose principles of laws and government institutions informed the American founding documents, including those of Moses, William Blackstone, John Locke, and Charles de Montesquieu;
 - (D) identify the contributions of the political philosophies of the Founding Fathers, including John Adams, Alexander Hamilton, Thomas Jefferson, James Madison, John Jay, George Mason, Roger Sherman, and James Wilson, on the development of the U.S. government;
 - (E) analyze debates and compromises that impacted the creation of the founding documents;
 - (F) identify significant individuals in the field of government and politics, including George Washington, Thomas Jefferson, John Marshall, Andrew Jackson, Abraham Lincoln, Theodore Roosevelt, Franklin D. Roosevelt, and Ronald Reagan.
 - (2) History. The student understands the roles played by individuals, political parties, interest groups, and the media in the U.S. political system, past and present. The student is expected to:
 - (A) describe the processes used by individuals, political parties, interest groups, or the media to affect public policy; and

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(B) analyze the impact of political changes brought about by individuals, political parties, interest groups, or the media, past and present.

- (3) Geography. The student understands how geography can influence U.S. political districts and policies. The student is expected to:
 - (A) explain how population shifts affect voting patterns;
 - (B) examine political boundaries to make inferences regarding the distribution of political power; and
 - (C) explain how political districts are crafted and how they are affected by Supreme Court decisions such as Baker v. Carr.
- (4) Economics. The student understands the roles played by local, state, and national governments in both the public and private sectors of the U.S. free enterprise system. The student is expected to:
 - (A) explain how government fiscal, and regulatory policies influence the economy at the local, state, and national levels;
 - (B) compare the role of government in the U.S. free enterprise system and other economic systems; and
 - (C) explain how government taxation, expenditures, and regulation can influence the U.S. economy and impact private enterprise.
- (5) Economics. The student understands the relationship between U.S. government policies and the economy. The student is expected to:
 - (A) analyze how economic and natural resources influence U.S. foreign policy; and
 - (B) describe the roles of the executive and legislative branches in setting international trade and fiscal policies.
- (6) Government. The student understands the American beliefs and principles reflected in the U.S. Constitution and why these are significant. The student is expected to:
 - (A) explain the importance of a written constitution;
 - (B) explain how the federal government serves the purposes set forth in the Preamble to the U.S. Constitution;
 - (C) analyze how the Federalist Papers such as Number 10 and Number 51 explain the principles of the American constitutional system of government;
 - (D) evaluate constitutional provisions for limiting the role of government, including republicanism, checks and balances, federalism, separation of powers, popular sovereignty, and individual rights;
 - (E) describe the constitutionally prescribed procedures by which the U.S. Constitution can be changed and analyze the role of the amendment process in a constitutional government; and
 - (F) identify how the Declaration of Independence and the U.S. Constitution continue to shape American beliefs and principles in the United States today.
- (7) Government. The student understands the structure and functions of the government created by the U.S. Constitution. The student is expected to:
 - (A) analyze the structure and functions of the legislative branch of government, including the bicameral structure of Congress, the role of committees, and the procedure for enacting laws;
 - (B) analyze the structure and functions of the executive branch of government, including the constitutional powers of the president, the growth of presidential power, and the role of the Cabinet and executive departments;

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(C) analyze the structure and functions of the judicial branch of government, including the federal court system, types of jurisdiction, and judicial review;

- (D) identify the purpose of selected independent executive agencies, including the National Aeronautics and Space Administration (NASA), and regulatory commissions, including the Environmental Protection Agency (EPA), Occupational Safety and Health Administration (OSHA), Food and Drug Administration (FDA), and Federal Communications Commission (FCC);
- (E) explain how provisions of the U.S. Constitution provide for checks and balances among the three branches of government;
- (F) analyze selected issues raised by judicial activism and judicial restraint;
- (G) explain the major responsibilities of the federal government for domestic and foreign policy such as national defense; and
- (H) compare the structures, functions, and processes of national, state, and local governments in the U.S. federal system.
- (8) Government. The student understands the concept of federalism. The student is expected to:
 - (A) explain why the Founding Fathers created a distinctly new form of federalism and adopted a federal system of government instead of a unitary system;
 - (B) categorize government powers as national, state, or shared;
 - (C) analyze historical and contemporary conflicts over the respective roles of national and state governments; and
 - (D) explain how the U.S. Constitution limits the power of national and state governments.
- (9) Government. The student understands the processes for filling public offices in the U.S. system of government. The student is expected to:
 - (A) identify different methods of filling public offices, including elected and appointed offices at the local, state, and national levels;
 - (B) explain the process of electing the president of the United States and analyze the Electoral College; and
 - (C) analyze the impact of the passage of the 17th Amendment.
- (10) Government. The student understands the role of political parties in the U.S. system of government. The student is expected to:
 - (A) analyze the functions of political parties and their role in the electoral process at local, state, and national levels; and
 - (B) explain the two-party system and evaluate the role of third parties in the United States.
- (11) Government. The student understands the similarities and differences that exist among the U.S. system of government and other political systems. The student is expected to:
 - (A) compare the U.S. constitutional republic to historical and contemporary forms of government such as monarchy, a classical republic, authoritarian, socialist, direct democracy, theocracy, tribal, and other republics; and
 - (B) analyze advantages and disadvantages of presidential and parliamentary systems of government.
- (12) Citizenship. The student understands the rights that are protected and secured by the U.S. Constitution and Bill of Rights. The student is expected to:
 - (A) explain the roles of limited government and the rule of law in the protection of individual rights;

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- (B) identify and define the unalienable rights;
- (C) identify the freedoms and rights protected and secured by each amendment in the Bill of Rights;
- (D) analyze the reasons the Founding Fathers protected religious freedom in America and guaranteed its free exercise by saying that "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof," and compare this to the concept of separation of church and state;
- (E) analyze U.S. Supreme Court interpretations of rights guaranteed by the U.S. Constitution in selected cases, including Engel v. Vitale, Schenck v. United States, Texas v. Johnson, Miranda v. Arizona, Gideon v. Wainwright, Mapp v. Ohio, and Roe v. Wade;
- (F) explain the importance of due process rights to the protection of individual rights and in limiting the powers of government; and
- (G) recall the conditions that produced the 14th Amendment and describe subsequent efforts to selectively extend some of the Bill of Rights to the states through U.S. Supreme Court rulings and analyze the impact on the scope of fundamental rights and federalism.
- (13) Citizenship. The student understands the difference between personal and civic responsibilities. The student is expected to:
 - (A) describe scenarios where good citizenship may require the subordination of personal desire for the sake of the public good;
 - (B) explain the responsibilities, duties, and obligations of citizenship such as being well informed about civic affairs, serving in the military, voting, serving on a jury, observing the laws, paying taxes, and serving the public good; and
 - (C) describe the voter registration process and the criteria for voting in elections.
- (14) Citizenship. The student understands the importance of voluntary individual participation in the U.S. constitutional republic. The student is expected to:
 - (A) analyze the effectiveness of various methods of participation in the political process at local, state, and national levels;
 - (B) analyze historical and contemporary examples of citizen movements to bring about political change or to maintain continuity; and
 - (C) describe the factors that influence an individual's political attitudes and actions.
- (15) Citizenship. The student understands the importance of the expression of different points of view in a constitutional republic. The student is expected to:
 - (A) analyze different points of view of political parties and interest groups such as the League of United Latin American Citizens (LULAC), the National Rifle Association (NRA), and the National Association for the Advancement of Colored People (NAACP) on important contemporary issues; and
 - (B) analyze the importance of the First Amendment rights of petition, assembly, speech, and press and the Second Amendment right to keep and bear arms.
- (16) Culture. The student understands the relationship between government policies and the culture of the United States. The student is expected to:
 - (A) evaluate a U.S. government policy or court decision that has affected a particular racial, ethnic, or religious group, including the Civil Rights Act of 1964 and the U.S. Supreme Court cases of Hernandez v. Texas and Grutter v. Bollinger; and
 - (B) explain changes in American culture brought about by government policies such as voting rights, the Servicemen's Readjustment Act of 1944 (GI Bill of Rights), the

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- Immigration and Nationality Act of 1965, the Immigration Reform and Control Act of 1986, affirmative action, and racial integration.
- (17) Science, technology, and society. The student understands the role the government plays in developing policies and establishing conditions that influence scientific discoveries and technological innovations. The student is expected to:
 - (A) explain how U.S. constitutional protections such as patents have fostered competition and entrepreneurship; and
 - (B) identify examples of government-assisted research that, when shared with the private sector, have resulted in improved consumer products such as computer and communication technologies.
- (18) Science, technology, and society. The student understands the impact of advances in science and technology on government. The student is expected to:
 - (A) describe the potential impact of recent scientific discoveries and technological innovations on government policy; and
 - (B) evaluate the impact of the Internet and other electronic information on the political process.
- (19) Social studies skills. The student applies critical-thinking skills to organize and use information acquired through established research methodologies from a variety of valid sources, including technology. The student is expected to:
 - (A) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions;
 - (B) create a product on a contemporary government issue or topic using critical methods of inquiry;
 - (C) analyze and defend a point of view on a current political issue;
 - (D) analyze and evaluate a variety of historical and contemporary sources for validity of information, arguments, counterarguments, credibility, accuracy, bias, propaganda, point of view, and frame of reference;
 - (E) evaluate government data using charts, tables, graphs, and maps; and
 - (F) formulate and communicate visually, or ally, or in writing a claim supported by evidence and reasoning for an intended audience and purpose.
- (20) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
 - (A) use social studies terminology correctly;
 - (B) create written, oral, and visual presentations of social studies information using effective communication skills, including proper citations and avoiding plagiarism; and
 - (C) apply foundational language skills to engage in civil discourse about social studies topics, including those with multiple perspectives.
- (21) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others. The student is expected to:
 - (A) explain governmental and democratic processes such as voting, due process, and caucuses using simulations and models; and
 - (B) use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

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Source: The provisions of this §113.44 adopted to be effective August 23, 2010, 35 TexReg 7232; amended to be effective August 1, 2019, 44 TexReg 1988; amended to be effective August 1, 2024, 48 TexReg 842.

§113.45. Psychology (One-Half Credit), Beginning with School Year 2011-2012.

(a) General requirements. Students shall be awarded one-half unit of credit for successful completion of this course.

(b) Introduction.

- (1) In Psychology, an elective course, students study the science of behavior and mental processes. Students examine the full scope of the science of psychology such as the historical framework, methodologies, human development, motivation, emotion, sensation, perception, personality development, cognition, learning, intelligence, biological foundations, mental health, and social psychology.
- (2) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (3) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (4) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the Texas Education Code, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (5) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.

(c) Knowledge and skills.

- (1) History. The student understands the development of the field of psychology. The student is expected to:
 - (A) identify characteristics that differentiate the field of psychology from other related social sciences;
 - (B) trace the historical development of the contemporary perspectives in psychology, including biological, behavioral, cognitive, sociocultural, humanistic, and psychodynamic; and
 - (C) explore subfields and career opportunities available in the science of psychology.

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(2) Science of psychology. The student differentiates the processes of theory development and validation. The student is expected to:

- (A) define and differentiate the concepts of theory and principle;
- (B) identify and describe the basic methods of social scientific reasoning;
- (C) apply the standards of the American Psychological Association (APA) for ethical decision making regarding the collection, storage, and use of psychological data; and
- (D) define and interpret measures of central tendency (mean, median, and mode) and dispersion (range and standard deviation).
- (3) Science of psychology. The student understands the relationship between biology and behavior. The student is expected to:
 - (A) describe the anatomy of the central and peripheral nervous systems and the endocrine system; and
 - (B) explain the effects of the endocrine and nervous systems on development and behavior.
- (4) Science of psychology. The student understands how sensations and perceptions influence cognition and behavior. The student is expected to:
 - (A) explain the capabilities and limitations of sensory systems and individual perceptions; and
 - (B) understand the interaction of the individual and the environment in determining sensation and perception.
- (5) Individual development. The student understands that development is a life-long process. The student is expected to:
 - (A) critique the various perspectives presented in the nature versus nurture debate;
 - (B) trace the influence of physical development on the individual;
 - (C) discuss the role of the caregiver on individual development;
 - (D) explain factors involved in cognitive development according to Jean Piaget;
 - (E) describe Erik Erikson's stages of psychosocial development;
 - (F) evaluate the predicted outcomes of given courses of actions in particular situations based on an understanding of the development of morality; and
 - (G) evaluate the presented theories of human development and specify the strengths and weaknesses of each.
- (6) Individual development. The student understands behavioral and social learning theories. The student is expected to:
 - (A) demonstrate an understanding of the principles of operant and classical conditioning and of social learning; and
 - (B) describe the processes of learning using typical classroom situations.
- (7) Individual identity. The student understands the principles of motivation and emotion. The student is expected to:
 - (A) compare predominant theories of motivation and emotion; and
 - (B) explore the interaction of biological and cultural factors in emotion and motivation.
- (8) Individual identity. The student understands the nature of intelligence. The student is expected to differentiate the various types of intelligence.

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(9) Individual identity. The student understands the basic principles of tests and measurements. The student is expected to:

- (A) describe statistical concepts used in testing; and
- (B) differentiate among aptitude, achievement, and Intelligence Quotient (IQ) tests.
- (10) Individual identity. The student understands the development and assessment of personality. The student is expected to:
 - (A) define personality;
 - (B) compare and evaluate various theories of personality, including psychodynamic, trait, humanistic, and sociocultural; and
 - (C) describe personality assessment tools.
- (11) Individual experience. The student understands basic elements of cognition. The student is expected to:
 - (A) define and identify the basic elements of thought;
 - (B) identify strategies and obstacles associated with problem solving and decision making;
 - (C) explore the structural features of language;
 - (D) discuss theories of language acquisition and development;
 - (E) evaluate the limitations and capabilities of the information processing model; and
 - (F) understand the states and levels of consciousness.
- (12) Individual experience. The student understands the multifaceted aspects of mental health. The student is expected to:
 - (A) explain stress and the individual's physiological, behavioral, and psychological responses to stressors;
 - (B) evaluate cognitive and behavioral strategies for dealing with stress;
 - (C) analyze the challenges inherent in defining abnormal behavior and acknowledge the sociocultural stigma of labeling behavior as abnormal;
 - (D) recognize the biological, social, and cognitive origins of abnormal behavior;
 - (E) discuss major categories of abnormal behaviors and identify their respective characteristics as classified in the Diagnostic and Statistical Manual (DSM); and
 - (F) evaluate the effectiveness of past and present methods of therapy.
- (13) The individual in society. The student will understand the influence of society and culture on behavior and cognition. The student is expected to:
 - (A) describe how attributions affect explanations of behavior;
 - (B) explore the nature and effects of bias and discrimination;
 - (C) describe circumstances in which conformity and obedience are likely to occur;
 - (D) describe the effects of the presence of others on individual behavior;
 - (E) discuss the nature of altruism;
 - (F) discuss the factors influencing attraction; and
 - (G) identify sources of attitude formation and assess methods used to influence attitudes.
- (14) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:

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(A) create a product on a contemporary psychology-related issue or topic using critical methods of inquiry;

- (B) draw and evaluate conclusions from qualitative information;
- (C) apply evaluation rules to quantitative information; and
- (D) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions.
- (15) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
 - (A) use psychology-related terminology correctly;
 - (B) use standard grammar, spelling, sentence structure, and punctuation;
 - (C) transfer information from one medium to another, including written to visual and written or visual to statistical, using computer software as appropriate; and
 - (D) create written, oral, and visual presentations of social studies information.
- (16) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:
 - (A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution;
 - (B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision; and
 - (C) participate in conflict resolution using persuasion, compromise, debate, and negotiation.
- (17) Social studies skills. The student develops long-term and short-term goal-setting skills for individual and community problem solving. The student is expected to:
 - (A) illustrate the relationship and sequence between intermediate goals and terminal goals; and
 - (B) monitor and evaluate self-directed inquiry or projects for timelines, accuracy, and goal attainment.
- (18) Science and technology. The student understands the relationship of changes in technology to personal growth and development. The student is expected to:
 - (A) analyze examples of attitudes, beliefs, and behaviors related to changes in available technology; and
 - (B) evaluate the impact of changes in technology on personal growth and development.

Source: The provisions of this §113.45 adopted to be effective August 23, 2010, 35 TexReg 7232.

§113.46. Sociology (One-Half Credit), Beginning with School Year 2011-2012.

- (a) General requirements. Students shall be awarded one-half unit of credit for successful completion of this course.
- (b) Introduction.
 - (1) Sociology, an elective course, is an introductory study in social behavior and organization of human society. This course will describe the development of the field as a social science by identifying methods and strategies of research leading to an understanding of how the individual

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- relates to society and the ever changing world. Students will also learn the importance and role of culture, social structure, socialization, and social change in today's society.
- (2) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (3) Students identify the role of the free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.
- (4) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (5) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the Texas Education Code, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (6) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (c) Knowledge and skills.
 - (1) Foundations of sociology. The student understands the theoretical perspectives of the historical interpretations of human social development. The student is expected to:
 - (A) describe the development of the field of sociology;
 - (B) identify leading sociologists in the field of social science, including Auguste Comte, Emile Durkheim, Herbert Spencer, Max Weber, and Karl Marx, and interpret their contributions to the foundation of sociology; and
 - (C) identify sociologists such as W. E. B. DuBois, Booker T. Washington, Robert E. Park, Harriet Martineau, Jane Addams, Robert Nisbet, and Julian Samora and interpret their contributions to the field.
 - (2) Foundations of sociology. The student understands how society evolves and cause and effect of social and institutional change. The student is expected to:
 - (A) differentiate types of societies such as hunting and gathering, agrarian, pastoral, industrial, and post-industrial;
 - (B) identify and describe the types of societies that exist in the world today;
 - (C) examine changes in U.S. institutions and society resulting from industrialization, urbanization, and immigrant assimilation; and

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- (D) analyze information about cultural life in the United States and other countries over time.
- (3) Culture and social structure. The student examines world cultures. The student is expected to:
 - (A) identify the elements of culture to include language, symbols, norms, and values;
 - (B) explain how the elements of culture form a whole culture; and
 - (C) give examples of subcultures and describe what makes them unique.
- (4) Culture and social structure. The student understands types of groups and their functions. The student is expected to:
 - (A) describe models of primary, secondary, formal, informal, and reference groups and ecommunities; and
 - (B) analyze groups in terms of membership roles, status, values, mores, role conflicts, and methods of resolution.
- (5) Culture and social structure. The student differentiates and recognizes examples of subculture and counterculture. The student is expected to:
 - (A) compare cultural norms such as ethnicity, national origin, age, socioeconomic status, and gender among various U.S. subculture groups;
 - (B) describe stereotypes of various U.S. subcultures;
 - (C) analyze social problems in selected U.S. subcultures; and
 - (D) examine counterculture movements and analyze their impact on society as a whole.
- (6) Individual and society. The student understands the process of socialization. The student is expected to:
 - (A) define socialization and describe how the process of socialization is culturally determined:
 - (B) differentiate the agents of socialization and evaluate their functions and roles; and
 - (C) trace socialization as a lifelong process.
- (7) Individual and society. The student understands the concept of adolescence and its characteristics. The student is expected to:
 - (A) explain how education, exclusion from the labor force, and the juvenile justice system led to the development of adolescence as a distinct stage of the life cycle;
 - (B) identify and interpret the five characteristics of adolescence: biological growth and development, an undefined status, increased decision making, increased pressures, and the search for self;
 - (C) identify issues and concerns facing contemporary adolescents such as dating, dating violence, sexuality, teen parenting, drug use, suicide, and eating disorders; and
 - (D) identify and discuss the skills adolescents need to make responsible life choices.
- (8) Individual and society. The student understands the life stage of adulthood and its characteristics. The student is expected to:
 - (A) identify the stages of adult development and compare the differences between male and female development;
 - (B) analyze the traditional roles of work and how the composition of the labor force has changed in the United States; and
 - (C) analyze the characteristics of late adulthood and changes on the individual and society such as retirement, physical and mental functioning, dependency on others, and death.

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(9) Individual and society. The student will explain the nature and social function of deviance. The student is expected to:

- (A) compare theories of deviance such as the functionalist, conflict, and interactionist perspectives;
- (B) interpret differences in crime and arrest rates by social categories such as ethnicity, gender, socioeconomic status, and age, including cross-reference with the National Crime Victimization Survey; and
- (C) analyze the criminal justice system in the United States in relation to deviant behavior.
- (10) Social inequality. The student understands the nature of social stratification in society. The student is expected to:
 - (A) analyze the characteristics and components of caste and class systems and social mobility and how motivation affects each;
 - (B) define poverty and its components and analyze poverty's impact on the individual and society;
 - (C) contrast theories of social stratification; and
 - (D) recognize and examine global stratification and inequality.
- (11) Social inequality. The student understands the impact of race and ethnicity on society. The student is expected to:
 - (A) define race and ethnicity and differentiate among the distinguishing characteristics of minority groups;
 - (B) contrast the terms discrimination, prejudice, and bias;
 - (C) discuss the ramifications of stereotyping;
 - (D) analyze the varying treatment patterns of minority groups such as African American, Asian American, Hispanic American, and American Indian; and
 - (E) explain instances of institutional racism in American society.
- (12) Social inequality. The student understands changing societal views on gender, age, and health. The student is expected to:
 - (A) analyze how gender roles affect the opportunities available to men and women in society;
 - (B) analyze the effects of an aging society;
 - (C) compare the nature of health care in a global society; and
 - (D) evaluate the nature of health care in different segments of American society.
- (13) Social institutions. The student identifies the basic social institution of the family and explains its influences on society. The student is expected to:
 - (A) define the functions and rituals of the family and how the family has changed over time;
 - (B) define family systems and patterns;
 - (C) analyze the trends in American society regarding family life and the needs that the institution of family satisfies; and
 - (D) analyze ways in which family life can be disrupted.
- (14) Social institutions. The student identifies the basic social institutions of economics and politics and explains their influence on society. The student is expected to:
 - (A) define and differentiate between the economic models of free enterprise and socialism and how they impact society;

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(B) define and differentiate among different types of government and discuss the legitimacy of those in power and the impact of each on its citizens; and

- (C) trace the changes in ideas about citizenship and participation of different groups through time.
- (15) Social institutions. The student identifies the basic social institutions of education and religion and explains their influence on society. The student is expected to:
 - (A) explain functionalist, conflict, and interactionist theories of education;
 - (B) argue and defend some current issues in American education;
 - (C) examine religion from the sociological point of view;
 - (D) analyze the functions of society and the basic societal needs that religion serves; and
 - (E) compare and contrast distinctive features of religion in the United States with religion in other societies.
- (16) Social institutions. The student understands the basic social institutions of science and the mass media and their influence on society. The student is expected to:
 - (A) identify factors that have contributed to the institutionalization of science, explain the norms of scientific research, and explain how these norms differ from the realities of scientific research:
 - (B) trace major developments in the history of mass media and identify the types of mass media in the United States;
 - (C) explain the differences between the functionalist and conflict perspectives of mass media; and
 - (D) examine contemporary mass media issues.
- (17) Changing world. The student understands how population and urbanization contribute to a changing social world. The student is expected to:
 - (A) describe the study of demography, the basic demographic concepts, and changes in settlement patterns on society; and
 - (B) explain and critique various theories of population growth and its impact on society.
- (18) Changing world. The student understands how collective behavior, social movements, and modernization contribute to a changing social world. The student is expected to:
 - (A) compare and contrast various types of collective behavior and social movements and how they affect society;
 - (B) discuss theories that have been developed to explain collective behavior and social movements; and
 - (C) illustrate three social processes that contribute to social change and discuss and evaluate how technology, population, natural environment, revolution, and war cause cultures to change.
- (19) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:
 - (A) create a product on a contemporary sociological issue or topic using critical methods of inquiry;
 - (B) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions; and

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- (C) use appropriate mathematical skills to interpret sociological information.
- (20) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
 - (A) use sociology-related terminology correctly;
 - (B) use standard grammar, spelling, sentence structure, and punctuation;
 - (C) transfer information from one medium to another, including written to visual and written or visual to statistical, using computer software as appropriate; and
 - (D) create written, oral, and visual presentations of social studies information.
- (21) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:
 - (A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution;
 - (B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision; and
 - (C) participate in conflict resolution using persuasion, compromise, debate, and negotiation.

Source: The provisions of this §113.46 adopted to be effective August 23, 2010, 35 TexReg 7232.

§113.47. Special Topics in Social Studies (One-Half Credit), Beginning with School Year 2011-2012.

- (a) General requirements. Students shall be awarded one-half unit of credit for successful completion of this course. Students may take this course with different course content for a maximum of two credits.
- (b) Introduction.
 - (1) In Special Topics in Social Studies, an elective course, students are provided the opportunity to develop a greater understanding of the historic, political, economic, geographic, multicultural, and social forces that have shaped their lives and the world in which they live. Students will use social science knowledge and skills to engage in rational and logical analysis of complex problems using a variety of approaches, while recognizing and appreciating diverse human perspectives.
 - (2) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
 - (3) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
 - (4) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the Texas Education Code, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.

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(B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."

- (5) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (c) Knowledge and skills.
 - (1) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:
 - (A) apply social studies methodologies encompassing a variety of research and analytical tools to explore questions or issues thoroughly and fairly to include multiple perspectives;
 - (B) evaluate effects of major political, economic, and social conditions on a selected social studies topic;
 - (C) appraise a geographic perspective that considers physical and cultural processes as they affect the selected topic;
 - (D) examine the role of diverse communities in the context of the selected topic;
 - (E) analyze ethical issues raised by the selected topic in historic, cultural, and social contexts;
 - (F) depending on the topic, use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution; and
 - (G) depending on the topic, use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision.
 - (2) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:
 - (A) locate, analyze, organize, synthesize, evaluate, and apply information about the selected topic, identifying, describing, and evaluating multiple points of view;
 - (B) differentiate between valid primary and secondary sources and use them appropriately to conduct research and construct arguments;
 - (C) read narrative texts critically and identify points of view from the historical context surrounding an event and the frame of reference that influenced the participants;
 - (D) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions;
 - (E) collect visual images (photographs, paintings, political cartoons, and other media) to enhance understanding and appreciation of multiple perspectives in a social studies topic;
 - (F) identify bias in written, oral, and visual material;
 - (G) evaluate the validity of a source based on language, corroboration with other sources, and information about the author; and
 - (H) use appropriate mathematical skills to interpret social studies information such as maps and graphs.

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(3) Social studies skills. The student creates written, oral, and visual presentations of social studies information. The student is expected to:

- (A) apply the conventions of usage and mechanics of written English;
- (B) use social studies terminology correctly;
- (C) use appropriate oral communication techniques;
- (D) construct a thesis that is supported by evidence;
- (E) recognize and evaluate counter arguments;
- (F) use visual images (photographs, paintings, and other media) to facilitate understanding and appreciation of multiple perspectives in a social studies topic;
- (G) develop a bibliography with ideas and information attributed to source materials and authors using accepted social science formats such as *Modern Language Association Style Manual* (MLA) and *Chicago Manual of Style* (CMS) to document sources and format written materials; and
- (H) use computer software to create written, graphic, or visual products from collected data.

Source: The provisions of this §113.47 adopted to be effective August 23, 2010, 35 TexReg 7232.

§113.48. Social Studies Research Methods (One-Half Credit), Beginning with School Year 2011-2012.

- (a) General requirements. Students shall be awarded one-half unit of credit for successful completion of this course. Students may take this course with different course content for a maximum of two credits.
- (b) Introduction.
 - (1) In Social Studies Research Methods, an elective course, students conduct advanced research on a selected topic in social studies using qualitative and/or quantitative methods of inquiry. Students present their research results and conclusions in written and visual or oral format. The course is designed to be conducted in either classroom or independent settings.
 - (2) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
 - (3) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
 - (4) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the Texas Education Code, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these

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- Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (5) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (c) Knowledge and skills.
 - (1) Social studies skills. The student understands the need for an organizing framework to identify an area of interest and collect information. The student is expected to:
 - (A) select a social studies issue, topic, or area of interest;
 - (B) write a rationale and preliminary ideas for research methods;
 - (C) develop a literature review; and
 - (D) develop a thesis.
 - (2) Social studies skills. The student applies a process approach to a research topic, applying the ideas, theories, and modes of inquiry drawn from the social sciences in the examination of persistent issues and social questions. The student is expected to:
 - (A) understand the basic requirements and philosophical foundations for qualitative and quantitative methods of inquiry, including inductive and deductive reasoning, to determine the most effective research approach from a variety of alternatives;
 - (B) select and design a research project, including an examination of the theory and methods applicable to the research topic;
 - (C) collect information from a variety of sources (primary, secondary, written, and oral) using techniques such as questionnaires, interviews, and library research;
 - (D) use current technology such as library topic catalogues, networks, online information systems, academic journals, primary sources on the Internet, email interviews, and video interviews to collect information about the selected topic;
 - (E) use information from sources that take into account multiple perspectives;
 - (F) differentiate between primary and secondary sources and use each appropriately to conduct research and construct arguments;
 - (G) develop and use criteria for the evaluation of qualitative and/or quantitative information;
 - (H) describe the results of the research process;
 - (I) generate logical conclusions from research results;
 - (J) justify a conclusion with supporting evidence;
 - (K) make predictions as to future actions and/or outcomes based on conclusions of research;
 and
 - (L) develop a bibliography in a format appropriate to the social sciences such as *Modern Language Association Style Manual* (MLA) and *Chicago Manual of Style* (CMS) to document sources and format written materials.
 - (3) Social studies skills. If doing qualitative research, the student employs the processes of critical social science inquiry to understand an issue, topic, or area of interest using a variety of sources, checking their credibility, validating and weighing evidence for claims, and searching for causality. The student is expected to:
 - (A) interpret the historiography of the research topic;
 - (B) apply key social science concepts such as time, chronology, causality, change, conflict, and complexity to explain, analyze, and show connections among patterns of historical change and continuity;

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(C) investigate, interpret, and analyze multiple historical and contemporary viewpoints within and across cultures:

- (D) relate important events, recurring dilemmas, and persistent issues to topic; and
- (E) employ empathy, skepticism, and critical judgment to analysis of topic.
- (4) Social studies skills. If doing quantitative research, the student is expected to:
 - (A) apply the scientific method in a research project;
 - (B) create a matrix applying research methodologies that employ survey research, ethnography, primary documents, and statistical analysis to given subject areas;
 - (C) determine the most efficient research approach;
 - (D) utilize basic statistical approaches and tools in the analysis of aggregate information;
 - (E) define and compute statistical information using various statistical approaches such as means testing and correlation, measures of central tendency and distribution, the development of categorical systems, and logical analysis;
 - (F) analyze information using a spreadsheet or statistical analysis information software;
 - (G) apply the fundamental principles and requirements of validity and reliability as used in the social sciences;
 - (H) interpret patterns of behavior reflecting attitudes and values that contribute or pose obstacles to cross-cultural understanding; and
 - (I) utilize applicable ethical standards in collecting, storing, and using human experimental or survey data.
- (5) Social studies skills. The student creates a written and oral presentation of research and conclusions. The student is expected to:
 - (A) apply the conventions of usage and mechanics of written English;
 - (B) present a thesis and conclusion;
 - (C) use appropriate social science terminology;
 - (D) justify a conclusion with supporting evidence and address counter arguments as appropriate;
 - (E) construct visuals such as statistical compilations, charts, graphs, tables, timelines, and maps to convey appropriate data;
 - (F) create a presentation on a selected topic using word-processing, graphics, and multimedia software;
 - (G) incorporate and present visual images (photographs, paintings, and other media) to enhance presentation; and
 - (H) develop a bibliography with ideas and information attributed to source materials and authors using accepted social science formats such as *Modern Language Association Style Manual* (MLA) and *Chicago Manual of Style* (CMS) to document sources and format written materials.
- (6) Social studies skills. The student understands the principles and requirements of the scientific method. The student is expected to:
 - (A) select a social studies issue, topic, or area of interest;
 - (B) select and design a research project, including an examination of the theory and methods applicable to the research topic;
 - (C) describe the results of the research process; and

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(D) justify a conclusion with supporting evidence and make predictions as to future actions and/or outcomes based on the conclusions of research.

Source: The provisions of this §113.48 adopted to be effective August 23, 2010, 35 TexReg 7232.

§113.49. Personal Financial Literacy (One-Half Credit), Adopted 2016.

- (a) General requirements. This course is recommended for students in Grades 10-12. Students shall be awarded one-half credit for successful completion of this course.
- (b) Introduction.
 - (1) Personal Financial Literacy will develop citizens who have the knowledge and skills to make sound, informed financial decisions that will allow them to lead financially secure lifestyles and understand personal financial responsibility. The knowledge gained in this course has far-reaching effects for students personally as well as the economy as a whole. When citizens make wise financial decisions, they gain opportunities to invest in themselves, build businesses, consume goods and services in a responsible way, and secure a future without depending on outside assistance. The economy benefits from the optimal use of resources, increased consumption, and strong local businesses. State and local governments benefit with steady revenue streams and reduced future obligations as our society ages.
 - (2) Personal Financial Literacy is designed to be an interactive and research-based course. The course will teach students to apply critical-thinking and problem-solving skills to analyze decisions involving earning and spending, saving and investing, credit and borrowing, insuring and protecting, and college and postsecondary education and training. There are many references to conducting a cost-benefit analysis for spending and investing decisions. Students evaluate the necessity of the purchase, the quality or value of the purchase or investment compared to other alternatives, and the total cost of acquisition, particularly in the context of financing options. Students also understand the power of both compound growth on investments and compound interest on debt and how these concepts affect the ability to build wealth over time.
 - (3) This one-half elective credit course includes instruction in methods of paying for college and other postsecondary education and training along with completing the application for federal student aid provided by the U.S. Department of Education. Students analyze the relationship between education and training and earnings potential; evaluate the quality of potential college, postsecondary education, and training courses; evaluate the total cost of these programs; and analyze the advantages and disadvantages of various sources of funds to pay for their education.
 - (4) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
 - (5) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the Texas Education Code, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights,

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that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."

- (6) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (7) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (c) Knowledge and skills.
 - (1) Earning and spending. The student understands how to set personal financial goals. The student is expected to:
 - (A) differentiate between needs and wants in evaluating spending decisions;
 - (B) investigate the student's money personality, including spending and saving propensity;
 - (C) demonstrate an understanding of the value and benefits of charitable giving; and
 - (D) develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based.
 - (2) Earning and spending. The student understands how financial statements are used to assess and monitor financial well-being. The student is expected to:
 - (A) reconcile a bank statement with personal records to ensure the accuracy of deposits, withdrawals, and transfer activities;
 - (B) track income and expenses and develop an income statement;
 - (C) develop a budget that incorporates short-, medium-, and long-term financial goals;
 - (D) identify assets and liabilities;
 - (E) construct a balance sheet or net worth statement; and
 - (F) evaluate the impact of unplanned spending on a budget.
 - (3) Earning and spending. The student analyzes components of compensation from employment. The student is expected to:
 - (A) identify benefits such as health insurance contributions, retirement benefits, sick leave, vacation pay, flexible spending account, health savings account, workers compensation, life insurance, and disability insurance;
 - (B) identify taxes that are deducted from paychecks, including Federal Insurance Contributions Act (FICA) and federal income taxes; and
 - (C) calculate gross and net pay using information on a paycheck.
 - (4) Earning and spending. The student critically evaluates consumption decisions. The student is expected to:
 - (A) analyze costs and benefits of owning versus renting housing;
 - (B) analyze costs and benefits of owning versus leasing a vehicle;
 - (C) compare total costs of alternative methods of payment such as rent-to-own, store credit, installment agreements, cash, bank credit card, and debit card; and
 - (D) apply strategies for making informed decisions about purchasing consumer goods such as comparing prices per unit, looking for sales or promotions, and negotiating price.
 - (5) Saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:

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(A) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund;

- (B) develop an intermediate-term saving and investing strategy to achieve a goal such as accumulating a down payment on a home or vehicle;
- (C) explain the tax benefits of charitable contributions; and
- (D) develop a long-term investing strategy to achieve a goal such as a financially secure retirement.
- (6) Saving and investing. The student understands the implementation of a saving and investing plan. The student is expected to:
 - (A) discuss the role of financial institutions and markets in saving and investing;
 - (B) demonstrate the impact of compound growth over time;
 - (C) evaluate the costs and benefits of various savings options such as bank savings accounts, certificates of deposit, and money market mutual funds; and
 - (D) evaluate risk and return of various investment options, including stocks, bonds, and mutual funds.
- (7) Saving and investing. The student demonstrates an understanding of the importance of planning for retirement. The student is expected to:
 - (A) identify costs of retirement such as living expenses, health care expenses, and long-term care expenses;
 - (B) identify and explain sources of income during retirement, including Social Security, individual savings, and employer-sponsored plans; and
 - (C) demonstrate an understanding of the importance of saving early and at a sufficient level to achieve financial security in retirement.
- (8) Credit and borrowing. The student understands the use of credit to make purchases. The student is expected to:
 - (A) compare and contrast sources of credit such as banks, merchants, peer-to-peer, payday loans, and title loans;
 - (B) compare and contrast types of credit, including revolving and installment credit, and collateralized loans versus unsecured credit; and
 - (C) evaluate the impact of credit decisions on monthly budget, income statement, and net worth statement.
- (9) Credit and borrowing. The student identifies factors that affect credit worthiness. The student is expected to:
 - (A) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and the ability to obtain credit;
 - (B) describe how to access and interpret a sample credit report and score;
 - (C) describe the importance of monitoring credit reports regularly and addressing mistakes;
 - (D) identify factors that could lead to bankruptcy such as medical expenses, job loss, divorce, or a failed business; and
 - (E) appraise the impact of borrowing decisions on credit score, including consequences of poor credit management and bankruptcy.
- (10) Credit and borrowing. The student evaluates a decision to use credit. The student is expected to:

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(A) examine the components of the cost of borrowing, including annual percentage rate (APR), fixed versus variable interest, length of term, grace period, and additional fees such as late payment, cash advance, and prepayment penalties;

- (B) explain strategies to reduce total cost of borrowing such as making a higher down payment and additional principal payments; and
- (C) differentiate between the use and cost of debit and credit cards.
- (11) Insuring and protecting. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks. The student is expected to:
 - (A) identify risk as potential loss of assets or earning potential; and
 - (B) apply risk management strategies, including avoiding, reducing, retaining, and transferring risk.
- Insuring and protecting. The student identifies the costs and benefits of insurance for transferring risk. The student is expected to:
 - (A) define insurance terminology, including premiums, deductibles, co-pays, and policy limits;
 - (B) explain the costs and benefits of different types and sources of health insurance such as individual health plans, employer-provided health plans, and government-provided health plans;
 - (C) explain the costs and benefits of disability and long-term care insurance;
 - (D) explain the costs and benefits of life insurance, including term insurance and whole life insurance;
 - (E) explain the costs and benefits of property insurance, including homeowner's and renter's insurance;
 - (F) explain the costs and benefits of automobile insurance and factors that impact the price of insurance, including the type of vehicle, age and sex of driver, driving record, deductible, and geographic location; and
 - (G) explain the costs and benefits of supplemental types of insurance such as extended warranties, mortgage protection life insurance, accidental death and dismemberment life insurance, car loan payoff coverage, debt cancellation coverage, and credit life coverage.
- (13) Insuring and protecting. The student understands how to identify and protect themselves from frauds, schemes, and scams. The student is expected to:
 - (A) identify ways to protect personal information and reduce risk of identity theft;
 - (B) recognize common schemes and scams such as investment, pyramid, phishing, check cashing, and home renovation scams; and
 - (C) demonstrate an understanding of how to use consumer protection agencies such as the Better Business Bureau, Consumer Financial Protection Board, or the Texas State Securities Board to research and report fraud.
- (14) Insuring and protecting. The student understands the legal instruments available for estate planning. The student is expected to:
 - (A) explain the importance of guardianship of minor children, wills, and beneficiary designation; and
 - (B) explain the importance of a power of attorney, living will, and medical directive.
- (15) College and postsecondary education and training. The student recognizes the costs and benefits of various types of college, postsecondary education, and training. The student is expected to:

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- (A) analyze the relationship between education and training and earnings;
- (B) identify types of costs associated with college, postsecondary education, and training;
- (C) compare costs among postsecondary education and training institutions such as public universities, private universities, certification programs, and community colleges; and
- (D) analyze the quality of education investment using measures such as academic reputation, selectivity and rigor in a chosen area of study, average starting salary of students graduating in chosen field, and likelihood of student graduation.
- (16) College and postsecondary education and training. The student understands various options for paying for college, postsecondary education, and training. The student is expected to:
 - (A) understand how, why, and when to complete grant and scholarship applications and the Free Application for Federal Student Aid (FAFSA) provided by the U.S. Department of Education;
 - (B) research various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources such as work-study and military programs; and
 - (C) analyze the advantages and disadvantages of various sources of funds for postsecondary education and training, including student loans, grants and scholarships, and other sources such as work-study and military programs.

Statutory Authority: The provisions of this $\S113.49$ issued under the Texas Education Code, $\S\S7.102(c)(4)$, 28.002, 28.0021, and 28.025.

Source: The provisions of this §113.49 adopted to be effective August 22, 2016, 41 TexReg 2491.

§113.50. Ethnic Studies: Mexican American Studies (One Credit).

- (a) General requirements. Students shall be awarded one credit for successful completion of this course. This course is recommended for students in Grades 10-12.
- (b) Introduction.
 - (1) In Ethnic Studies: Mexican American Studies, an elective course, students learn about the history and cultural contributions of Mexican Americans. Students explore history and culture from an interdisciplinary perspective. The course emphasizes events in the 20th and 21st centuries, but students will also engage with events prior to the 20th century.
 - (2) To support the teaching of the essential knowledge and skills, the use of a variety of rich primary and secondary source material such as biographies, autobiographies, landmark cases of the U.S. Supreme Court, novels, speeches, letters, diaries, poetry, songs, and artwork is encouraged. Motivating resources are available from museums, historical sites, presidential libraries, and local and state preservation societies.
 - (3) The eight strands of the essential knowledge and skills for social studies are intended to be integrated for instructional purposes. Skills listed in the social studies skills strand in subsection (c) of this section should be incorporated into the teaching of all essential knowledge and skills for social studies. A greater depth of understanding of complex content material can be attained when integrated social studies content from the various disciplines and critical-thinking skills are taught together.
 - (4) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.
 - (5) Throughout social studies in Kindergarten-Grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the

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- basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).
- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (8) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (9) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (c) Knowledge and skills.
 - (1) History. The student understands historical points of reference in Mexican American history. The student is expected to apply absolute and relative chronology through the sequencing of significant individuals, events, and time periods.
 - (2) History. The student understands developments related to pre-colonial settlements and Spanish colonization of Mesoamerica and North America. The student is expected to:
 - (A) explain the significance of the following events as turning points relevant to Mexican American history: Aztec arrival in Mexico's central valley, establishment of the Aztec Empire, Hernán Cortés's first encounter with the Aztecs, Spanish conquest of the Aztecs, creation of the New Laws, and Jesuit expulsion from the Americas; and
 - (B) examine the contributions of significant individuals from the Spanish colonial era, including Moctezuma, Hernán Cortés, La Malinche, Bartolomé de las Casas, and Sor Juana Inés de la Cruz.
 - (3) History. The student understands developments related to Mexican independence and Mexico's relationship with the United States from 1800-1930. The student is expected to:
 - (A) explain the significance of the following events as turning points relevant to Mexican American history: the Grito de Dolores, Mexico's acquisition of independence, Texas's declaration of independence from Mexico, Mexican-American War, Treaty of Guadalupe Hidalgo, Mexican Revolution, creation of the U.S. Border Patrol, and Mexican repatriation of the 1930s; and

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(B) examine the contributions of significant individuals from this period such as Father Miguel Hidalgo, José María Morelos, Augustín de Iturbide, Emiliano Zapata, Francisco (Pancho) Villa, Francisco I. Madero, Porfirio Díaz, and Álvaro Obregón.

- (4) History. The student understands the causes and impact of the Mexican American civil rights movement from the 1930s to 1975. The student is expected to:
 - (A) explain the significance of the following events as turning points relevant to Mexican American history: U.S. entry into World War II, Bracero Program, Longoria Affair, Operation Wetback, Hernández v. Texas, Brown v. Board of Education, Civil Rights Act of 1964, Voting Rights Act of 1965, Farmworkers strike and boycott, and establishment of La Raza Unida Party; and
 - (B) identify the contributions of significant individuals from the civil rights era such as César Chávez, Dolores Huerta, Reies López Tijerina, José Ángel Gutiérrez, Rubén Salazar, Emma Tenayuca, Rodolfo "Corky" Gonzales, Marcario García, Hector P. García, Raul "Roy" Perez Benavidez, Martha P. Cotera, Jovita Idár, Jovita González de Mireles, Sara Estela Ramírez, Leonor Villegas de Magnon, Adela Sloss Vento, María L. de Hernández, and Alicia "Alice" Dickerson Montemayor.
- (5) History. The student understands the development of voting rights and ideas related to citizenship for Mexican Americans from 1975 to the present. The student is expected to:
 - (A) explain the significance of the following events as turning points relevant to Mexican American history: the Immigration Reform and Control Act, Illegal Immigration Reform and Immigration Responsibility Act; and H.R. 4437 passed by the U.S. House of Representatives in 2006; and
 - (B) identify the contributions of significant individuals such as Raul Yzaguirre, William "Willie" Velásquez, Gloria Evangelina Anzaldúa, Henry Cisneros, Cherríe L. Moraga, and Bill Richardson.
- (6) Geography. The student understands the impact of geographic factors on major events related to Mexican Americans. The student is expected to:
 - (A) locate places and regions of cultural and historical significance in Mexican American history;
 - (B) identify physical and human geographic factors related to the settlement of American Indian societies;
 - (C) explain how issues of land use related to Mexican Independence, Texas Independence, and the Mexican Revolution;
 - (D) analyze physical and human geographic factors related to Mexican migration from the 1910s to the 1930s;
 - (E) identify physical and human geographic factors related to the migration of Mexican laborers as part of the 1940s Bracero Program; and
 - (F) analyze the physical and human geographic factors related to contemporary Mexican migration to and Mexican American migration within the United States.
- (7) Economics. The student understands domestic issues related to Mexican American population growth, labor force participation, and the struggle to satisfy wants and needs given scarce resources. The student is expected to:
 - (A) analyze the economic impact of Mexican repatriation of the 1930s;
 - (B) evaluate the contributions of the Bracero Program to the U.S. war effort and the development of the agricultural economy in the American Southwest;
 - (C) explain the struggle to create a farmworkers union and the union's efforts to fight for better wages;

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- (D) analyze the economic contributions of the Mexican American labor force;
- (E) analyze the purchasing power of the Mexican American population as it relates to U.S. household consumption and gross domestic product (GDP); and
- (F) discuss current issues related to the Mexican American labor force.
- (8) Government. The student understands the significance of political decisions and the struggle for Mexican American political power throughout U.S. history. The student is expected to:
 - (A) describe how Mexican Americans have participated in supporting and changing government;
 - (B) analyze the impact of Salvatierra v. Del Rio Independent School District (ISD), Delgado v. Bastrop ISD, and Hernández v. Texas on Mexican Americans and the end of the biracial paradigm;
 - (C) analyze the Mexican American struggle for civil rights as manifested in the Chicano movement;
 - (D) evaluate the successes and failures of the Mexican American civil rights movement and the farmworkers movement;
 - (E) analyze the significance of U.S. Supreme Court decisions in Miranda v. Arizona, San Antonio ISD v. Rodríguez, and Plyler v. Doe; and
 - (F) discuss the role of various organizations such as the American G.I. Forum, the League of United Latin American Citizens (LULAC), the Mexican American Legal Defense and Educational Fund (MALDEF), the National Association of Latino Elected and Appointed Officials (NALEO), and the National Council of La Raza (NCLR) that have participated in the Mexican American struggle for political power.
- (9) Citizenship. The student understands the debates surrounding the nature of respectful expression of different points of view in a constitutional republic. The student is expected to:
 - (A) describe the rights and responsibilities of Mexican American citizens and Mexican immigrants in civic participation within the United States;
 - (B) discuss ways American citizens and immigrants interpret formal citizenship and cultural citizenship, including membership in one nation and membership in diverse cultural and national groups;
 - (C) discuss ways individuals contribute to the national identity as members of diverse cultural groups; and
 - (D) analyze the connotations and histories of identity nomenclature relevant to Mexican Americans such as Mexican, Spanish, Hispanic, Latina/o, Chicana/o, illegal, undocumented, Mexican American, American Mexican, or simply American.
- (10) Culture. The student understands the relationship between Mexican American artistic expression and the times during which the art was created. The student is expected to:
 - (A) describe how the characteristics and issues of Mexican American history have been reflected in various genres of art, music, film, and literature;
 - (B) analyze the significance of selected works of Mexican American literature such as "I am Joaquín" (1967) by Rodolfo "Corky" Gonzales and "Pensamiento Serpentino" (1971) by Luis Valdez;
 - (C) describe the role of artistic expression in mobilizing Mexican Americans and others toward civic participation and action such as the role of "Teatro Campesino" during the farmworkers movement;
 - (D) identify the contributions of women such as Sandra Cisneros and Norma Alarcón; and

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(E) identify the impact of Mexican American popular culture on the United States and the world over time.

- (11) Science, technology, and society. The student understands the impact of Mexican American individuals and groups on the development of science and technology in American society and on a global scale. The student is expected to:
 - (A) explain the major ideas in astronomy, mathematics, and architectural engineering that developed in the Maya and Aztec civilizations; and
 - (B) identify contributions to science and technology in the United States and the world made by Mexican Americans such as Albert Baez, Martha E. Bernal, Ellen Ochoa, Linda Garcia Cubero, and Mario José Molina.
- (12) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:
 - (A) use social studies terminology correctly;
 - (B) analyze diverse points of view related to contemporary Mexican American issues;
 - (C) create a written and/or oral presentation on a contemporary issue or topic relevant to Mexican Americans using critical methods of inquiry; and
 - (D) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions.

Statutory Authority: The provisions of this §113.50 issued under the Texas Education Code, §7.102(c)(4) and \$28.002(a)\$ and (c).

Source: The provisions of this §113.50 adopted to be effective July 1, 2019, 44 TexReg 2265.

§113.51. Ethnic Studies: African American Studies (One Credit).

- (a) General requirements. Students shall be awarded one credit for successful completion of this course. This course is recommended for students in Grades 10-12.
- (b) Introduction.
 - (1) In Ethnic Studies: African American Studies, an elective course, students learn about the history and cultural contributions of African Americans. This course is designed to assist students in understanding issues and events from multiple perspectives. This course develops an understanding of the historical roots of African American culture, especially as it pertains to social, economic, and political interactions within the broader context of United States history. It requires an analysis of important ideas, social and cultural values, beliefs, and traditions. Knowledge of past achievements provides citizens of the 21st century with a broader context within which to address the many issues facing the United States.
 - (2) To support the teaching of the essential knowledge and skills, the use of a variety of rich primary and secondary source material such as biographies, autobiographies, landmark cases of the U.S. Supreme Court, novels, speeches, letters, diaries, poetry, songs, and artwork is encouraged. Resources are available from museums, historical sites, presidential libraries, and local and state preservation societies.
 - (3) The eight strands of the essential knowledge and skills for social studies are intended to be integrated for instructional purposes. Skills listed in the social studies skills strand in subsection (c) of this section should be incorporated into the teaching of all essential knowledge and skills for social studies. A greater depth of understanding of complex content material can be attained when integrated social studies content from the various disciplines and critical-thinking skills are taught together.

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(4) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.

- (5) Throughout social studies in Kindergarten-Grade 12, students build a foundation in history; geography; economics; government; citizenship; culture; science, technology, and society; and social studies skills. The content, as appropriate for the grade level or course, enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).
- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (8) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (9) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.
- (c) Knowledge and skills.
 - (1) History. The student understands the influential historical points of reference in African history prior to 1619. The student is expected to:
 - (A) identify the major eras, civilizations, and contributions of African history that are foundational to humanity and predate American slavery;
 - (B) describe and compare the various pre-colonial, indigenous, and ancestral roots of African Americans such as educational systems, social and political developments, family structures, global trade, and exchange; and
 - (C) analyze the effects of dehumanization through the capture, trade, and enslavement of Africans, within a regional and global context, including the Atlantic Slave Trade.
 - (2) History. The student understands the economic, political, and social development of slavery during the American colonial period, 1619 to 1775. The student is expected to:
 - (A) analyze the African diaspora, including the role of Africans and Europeans;

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(B) compare and contrast the colonization of North, Central, and South America and the West Indies and neighboring islands and analyze the interactions among enslaved Africans and Native Americans:

- (C) describe and explain the impact of the Middle Passage on African American culture; and
- (D) explain the causes for the growth and development of slavery, primarily in the Southern colonies.
- (3) History. The student understands the rationalization and ramifications for the continuation and growth of slavery and the anti-slavery movement in the United States from independence (1776) through the Emancipation Proclamation (1863). The student is expected to:
 - (A) analyze the economic, social, religious, and legal rationalization used by some Americans to continue and expand slavery after declaring independence from Great Britain;
 - (B) describe the impact of the Three-Fifths Compromise and the Fugitive Slave Act;
 - (C) analyze the role that slavery played in the development of nationalism and sectionalism during the early 19th century;
 - (D) analyze and evaluate various forms of individual and group resistance against the enslavement of African Americans;
 - (E) analyze the influence of significant individuals and groups prior to and during the abolitionist movement to determine their impact on ending slavery such as the work of David Walker, Elijah P. Lovejoy, John Brown, Sojourner Truth, Frederick Douglass, the American Anti-Slavery Society, and the Underground Railroad; and
 - (F) analyze national and international abolition efforts, including the gradual emancipation of enslaved people in the North (1777-1804), the U.S. ban on the slave trade (1808), the abolition of slavery in Mexico (1829) and Great Britain (1833), and the significance of the Guerrero Decree in the Texas Revolution.
- (4) History. The student understands African American life from the Civil War through World War I. The student is expected to:
 - (A) summarize the roles and experiences of African American soldiers and spies in both the North and South during the Civil War;
 - (B) describe and analyze the successes and failures of Reconstruction;
 - (C) compare the opportunities and challenges faced by African Americans from post-Reconstruction to the early 20th century and viewpoints and actions of African Americans, including Ida B. Wells, W.E.B. Du Bois, Booker T. Washington, Marcus Garvey, the National Association for the Advancement of Colored People (NAACP), Freedmen's Towns, and the Exodusters;
 - (D) explain the circumstances surrounding increased violence and extremism such as the Ku Klux Klan (KKK), the Colfax Massacre, lynchings, race riots, and the Camp Logan Mutiny (The Houston Riot of 1917);
 - (E) explain the impact of the convict leasing system on African Americans such as the Sugar Land 95;
 - (F) explain how the rise of Jim Crow laws affected the life experiences of African Americans in the late 19th and early 20th centuries;
 - (G) describe the impact of the U.S. Supreme Court decision Plessy v. Ferguson (1896);
 - (H) analyze the social, economic, and political actions of African Americans in response to the Jim Crow era during the early 20th century such as the Great Migration, civil rights organizations, social organizations, political organizations, and organized labor unions;
 - (I) examine the experiences of African American soldiers during and after World War I; and

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(J) describe the impact of African American military service from Reconstruction through World War I, including the role of the Buffalo Soldiers.

- (5) History. The student understands change and continuity in the African American cultural identity during the Great Depression, World War II, and the Civil Rights Movement. The student is expected to:
 - (A) compare the positive and negative effects of the Great Depression and New Deal on the social and economic status of African Americans in various geographic regions;
 - (B) describe the impact of U.S. Supreme Court decisions Sweatt v. Painter (1950) and Brown v. Board of Education (1954);
 - (C) describe the continued struggle for civil rights in America during this time in history such as the notable works of the NAACP, National Urban League, Jackie Robinson, Rosa Parks, Martin Luther King Jr., Daisy Bates and the Little Rock Nine, the Student Non-Violent Coordinating Committee (SNCC), and local leaders;
 - (D) describe the interactions of the people of the diaspora relative to the struggle for civil rights;
 - (E) describe the impact of racism during World War II;
 - (F) explain the contributions of significant African American individuals and groups during World War II, including Doris "Dorie" Miller, the Tuskegee Airmen, and the 761st Tank Battalion;
 - (G) analyze how the effects of World War II laid the groundwork for the Civil Rights
 Movement such as Harry S. Truman's Executive Order 9981 and the contributions of A.
 Phillip Randolph, Mary McLeod Bethune, and Thurgood Marshall;
 - (H) analyze the successes, failures, and ongoing impact of the Civil Rights Movement, including methods such as sit-ins, boycotts, marches, speeches, music, and organizations; and
 - (I) evaluate the extent to which the Civil Rights Movement transformed American politics and society.
- (6) History. The student understands the progress made and challenges faced by African Americans from the post-Civil Rights Era to contemporary times. The student is expected to:
 - (A) identify and explain the issues confronting African Americans in the continuing effort to achieve equality;
 - (B) describe the major achievements of contemporary African Americans and how their contributions have shaped the American experience such as John H. Johnson, Muhammad Ali, Fannie Lou Hamer, Shirley Chisholm, Earl G. Graves, Barbara Jordan, Colin Powell, Condoleezza Rice, and Barack Obama; and
 - (C) analyze the progress and challenges for African American men and women socially, economically, and politically from 1970 to the present such as the evolving role of education in the African American community.
- (7) Geography. The student understands the impact of geographic factors on major events related to African Americans over time. The student is expected to:
 - (A) explain the causes and effects of forced and voluntary migration on individuals, groups, and societies throughout African American history;
 - (B) identify and explain the physical and human geographic factors that contributed to the Atlantic Slave Trade, the rise of the plantation system in the South, the development of textile mills in the North, and economic interdependence between the North and South;

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(C) explain the westward movement and the Great Migration and summarize their impact on African Americans; and

- (D) analyze how environmental changes impacted African American communities such as land use, settlement patterns, and urban development.
- (8) Economics. The student understands ways in which African Americans have addressed opportunities, challenges, and strategies concerning economic well-being over time. The student is expected to:
 - (A) analyze the effects of the Industrial Revolution and the roles of "King Cotton" and the cotton gin in the economies of the United States and the world;
 - (B) explain how sharecropping and redlining limited economic opportunities for African Americans;
 - (C) explain how economic conditions and racism contributed to the Great Migration;
 - (D) evaluate the economic impact of the American labor movement and unionism on African Americans from the late nineteenth century to today;
 - (E) analyze how various geographic, cultural, social, political, and financial factors influenced the economic mobility of African Americans such as skin color, wealth, and educational background;
 - (F) evaluate the effectiveness of various approaches African Americans have used to solve economic issues;
 - (G) trace the rise and development African American businesses and entrepreneurship from the late 19th century to today; and
 - (H) examine the contributions of African American and Black American Business entrepreneurship such as Black Wall Street, black inventors, and the black experience in business and the economic contributions of individuals such as Madame C. J. Walker and Maggie L. Walker.
- (9) Government. The student understands the significant impact of political decisions on African Americans throughout history. The student is expected to:
 - (A) compare and contrast how political perspectives of free and enslaved African Americans in the late 1700s and early 1800s were influenced by the unalienable rights expressed in the Declaration of Independence and civil rights in the Bill of Rights;
 - (B) explain the regional perspectives toward political rights of African American men and women from the early years of the republic through 1877;
 - (C) analyze the construction, interpretation, and implementation of the 13th, 14th, and 15th Amendments to the U.S. Constitution and the effects on African American men and women between 1877 and 1920;
 - (D) analyze how government policies, court actions, and legislation impacted African Americans from the 1920s through the 1950s;
 - (E) analyze the causes and effects of government actions and legislation addressing racial and social injustices from 1960 to the present day such as the issues of voting rights, civil rights, fair housing, education, employment, affirmative action, the War on Crime, the War on Drugs, mass incarceration, and health and nutrition; and
 - (F) analyze how the changing political environment has impacted civil rights from the late 20th century to the present.
- (10) Government. The student understands the impact of political interactions on the African American struggle for human rights over time. The student is expected to:

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(A) analyze examples of conflict and cooperation between African Americans and other groups in the pursuit of individual freedoms and civil rights such as the Freedom Riders and the Memphis Sanitation Workers Strike;

- (B) explain how various philosophies and ideologies influenced the African American experience for social, political, and legal equality such as fair housing, equal opportunity, affirmative action, and voting rights; and
- (C) identify the contributions of African American leaders at local, state, and national levels of government.
- (11) Citizenship. The student understands the importance of multiple and changing points of view regarding citizenship of African Americans. The student is expected to:
 - (A) trace how perceptions of the rights and civic responsibilities of African Americans have changed over time, including the idea of being considered property with no rights under slavery;
 - (B) analyze how regional differences influenced political perspectives of African American communities;
 - (C) analyze the significance and associations of identity nomenclature relevant to African Americans such as Negro and Black;
 - (D) analyze selected contemporary African American issues that have led to diverse points of view in public discourse, including rights and activism; and
 - (E) identify and describe the diversity of peoples of African ancestry such as Afro-Latinos, Afro-Caribbeans, and recent African immigrants.
- (12) Culture. The student understands the development of African American culture and society and the impact of shared identities and differing experiences. The student is expected to:
 - (A) analyze the impact of assimilation, stereotypes, de facto practices, and oppression on the lives of African Americans;
 - (B) analyze ways in which African Americans have retained cultural identity over time while adapting to and contributing to mainstream American culture; and
 - (C) analyze the various cultural practices that have shaped the individual and collective identity of African Americans over time to understand shared and differing experiences.
- (13) Culture. The student understands the cultural traditions and contributions of African Americans from the colonial era through Reconstruction. The student is expected to:
 - (A) identify and describe the influence of African oral traditions, visual art, literary art, theater, music, and dance on African American culture:
 - (B) describe the influence of enslavement on African American culture;
 - (C) identify the contributions of early African American literature, including the works of Jupiter Hammon and Phillis Wheatley;
 - (D) explain the origins and characteristics of different musical genres and traditions of African Americans; and
 - (E) describe the expanding influence of African American music through the work of performers such as the Fisk Jubilee Singers.
- (14) Culture. The student understands the influence of artistic expression on the African American experience and American culture from Reconstruction to the present. The student is expected to:
 - (A) describe the development and influence of blues, ragtime, jazz, and hip hop music such as the achievements of composers Scott Joplin and James Reese Europe;

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(B) describe how various African American expressions of dance forms such as tap dance, step dance, hip hop, and modern dance and the contributions of African American dancers such as the Dance Theater of Harlem, Katherine Dunham, Bill "Bojangles" Robinson, Alvin Ailey, and Misty Copeland have contributed to the shared identity of various groups;

- (C) explain the lasting impact of the Harlem Renaissance on American culture and society such as the achievements of Louis Armstrong, Josephine Baker, Duke Ellington, Langston Hughes, Sargent Johnson, Jules Bledsoe, Paul Robeson, Augusta Savage, and James VanDerZee;
- (D) describe the reactions to and the influence of selected works by African American authors such as The Souls of Black Folk by W.E.B. Du Bois, Native Son by Richard Wright, Their Eyes Were Watching God by Zora Neale Hurston, Beloved by Toni Morrison, and Eyes on the Prize by Henry Hampton;
- (E) describe storytelling, literary, filmmaking, and visual arts contributions related to selfidentity made by African Americans such as Oscar Micheaux, John T. Biggers, James Baldwin, Lorraine Hansberry, Amiri Baraka, Sidney Poitier, Maya Angelou, Faith Ringgold, August Wilson, bell hooks, Spike Lee, John Singleton, and Oprah Winfrey;
- (F) describe how characteristics of African American history and culture have been reflected in various genres of art, music, film, theatre, visual arts, and dance; and
- (G) analyze the impact of popular culture on African Americans during significant eras.
- (15) Culture. The student understands African American educational developments, achievements, and opportunities before and after the U.S. Supreme Court decision of Brown v. Board of Education (1954). The student is expected to:
 - (A) describe the efforts to prevent the education of enslaved people and free African Americans, including anti-literacy laws;
 - (B) analyze the expansion of educational opportunities for African Americans, including the Freedman's Bureau, Rosenwald Schools, the Second Morrill Act (1890), the establishment of Historically Black Colleges and Universities, and the role of the National Pan-Hellenic Council (Divine 9); and
 - (C) describe contemporary issues in education for African American students such as the school-to-prison pipeline, opportunity gaps, overrepresentation in special education, and underrepresentation in gifted and talented opportunities.
- (16) Science, technology, and society. The student understands how African American achievements in science and technology have contributed to economic and social development in the United States. The student is expected to:
 - (A) identify examples of how advances made by African civilizations in areas such as astronomy, mathematics, architecture, and engineering have contributed to science and technology in the United States;
 - (B) identify examples of how industrialization was influenced by African Americans over time; and
 - (C) describe the contributions of significant African American individuals to science, philosophy, mathematics, and technology such as Benjamin Banneker, George Washington Carver, Granville Woods, Mary Jackson, Katherine Johnson, Henrietta Lacks, Dorothy Vaughan, Mae Jemison, and Neil deGrasse Tyson.
- (17) Social studies skills. The student understands how historians use historiography to interpret the past and applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including technology. The student is expected to:

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(A) analyze primary and secondary sources such as maps, graphs, speeches, political cartoons, and artifacts to acquire information to answer historical questions;

- (B) analyze information by applying absolute and relative chronology through sequencing, categorizing, identifying cause-and-effect relationships, comparing and contrasting, finding the main idea, summarizing, making generalizations, making predictions, drawing inferences, and drawing conclusions;
- (C) apply the process of historical inquiry to research, interpret, and use multiple types of sources of evidence;
- (D) evaluate the validity of a source based on corroboration with other sources and information about the author, including points of view, frames of reference, and historical context; and
- (E) identify bias and support with historical evidence a point of view on a social studies issue or event.
- (18) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:
 - (A) create written, oral, and visual presentations of social studies information using effective communication skills, including proper citations and avoiding plagiarism; and
 - (B) use social studies terminology correctly.
- (19) Social studies skills. The student uses geographic tools to collect, analyze, and interpret data. The student is expected to:
 - (A) create a visual representation of historical information such as thematic maps, graphs, and charts; and
 - (B) pose and answer questions about geographic distributions and patterns shown on maps, graphs, charts, and available databases.
- (20) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others. The student is expected to use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution.

Statutory Authority: The provisions of this $\S113.51$ issued under the Texas Education Code, $\S\S7.102(c)(4)$; 28.002(a) and (c); and 28.025(a).

Source: The provisions of this §113.51 adopted to be effective August 1, 2020, 45 TexReg 4180.

§113.60. Social Studies Advanced Studies (One-Half Credit).

- (a) General requirements. Students shall be awarded one-half unit of credit for successful completion of this course. Students may take this course with different course content for a maximum of two credits.
- (b) Introduction. In Social Studies Advanced Studies, an elective course, students conduct in-depth research, prepare a product of professional quality, and present their findings to appropriate audiences. Students, working independently or in collaboration with a mentor, investigate a problem, issue, or concern; research the topic using a variety of technologies; and present a product of professional quality to an appropriate audience.
- (c) Knowledge and skills.
 - (1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:
 - (A) analyze the relationship between his or her interests and career/discipline;
 - (B) review literature from varied sources from the selected career or discipline;

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- (C) identify a problem, issue, or concern;
- (D) survey and/or interview professionals to determine the appropriateness of a project; and
- (E) develop a proposal that includes well-defined questions, goals and objectives, rationale, and procedures for the project.
- (2) The student will demonstrate understanding of the research methods and/or technologies used in a selected profession or discipline. The student is expected to:
 - (A) develop an understanding of the requirements and practices of the profession in the selected career or discipline through observation;
 - (B) simulate the methods and/or technologies used in the research process particular to the selected field or discipline; and
 - (C) review and revise the original proposal to reflect changes needed based upon preliminary research and practices.
- (3) The student will develop products that meet standards recognized by the selected profession or discipline. The student is expected to:
 - (A) collaborate with the appropriate professionals to define the product;
 - (B) develop a plan for product completion;
 - (C) develop assessment criteria for successful completion of the project;
 - (D) establish the appropriateness of the product for the intended audience;
 - (E) implement the plan for product completion; and
 - (F) maintain a journal to document all phases of the implementation of the plan and reflections on learning experiences and processes.
- (4) The student will demonstrate an understanding of the selected problem, issue, or concern by explaining or justifying findings to an appropriate audience for public comment or professional response. The student is expected to:
 - (A) review and revise the plan to present the findings;
 - (B) make arrangements for the presentation of findings to an appropriate audience;
 - (C) present findings, simulating the skills used by professionals;
 - (D) consider feedback received from the audience;
 - (E) reflect on the study and its potential for impact on the field; and
 - (F) reflect on personal learning experiences of the study.

Statutory Authority: The provisions of this $\S113.60$ issued under the Texas Education Code, $\S\S7.102(c)(4)$; 28.002(a) and (c); and 28.025(a).

Source: The provisions of this §113.60 adopted to be effective August 1, 2020, 45 TexReg 4180.

§113.61. Economics Advanced Studies (One-Half Credit).

- (a) General requirements. Students may take this course with different course content for a maximum of one credit. Students who are pursuing the Distinguished Achievement Program may take Economics Advanced Studies to earn state credit for developing, researching, and presenting their mentorship or independent study advanced measure.
- (b) Introduction. In Economics Advanced Studies, an elective course, students conduct in-depth research, prepare a product of professional quality, and present their findings to appropriate audiences. Students, working independently or in collaboration with a mentor, investigate a problem, issue, or concern; research

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the topic using a variety of technologies; and present a product of professional quality to an appropriate audience.

- (c) Knowledge and skills.
 - (1) The student will investigate, independently or collaboratively, a problem, issue, or concern within a selected profession or discipline. The student is expected to:
 - (A) analyze the relationship between his or her interests and career/discipline;
 - (B) review literature from varied sources from the selected career or discipline;
 - (C) identify a problem, issue, or concern;
 - (D) survey and/or interview professionals to determine the appropriateness of a project; and
 - (E) develop a proposal that includes well-defined questions, goals and objectives, rationale, and procedures for the project.
 - (2) The student will demonstrate understanding of the research methods and/or technologies used in a selected profession or discipline. The student is expected to:
 - (A) develop an understanding of the requirements and practices of the profession in the selected career or discipline through observation;
 - (B) simulate the methods and/or technologies used in the research process particular to the selected field or discipline; and
 - (C) review and revise the original proposal to reflect changes needed based upon preliminary research and practices.
 - (3) The student will develop products that meet standards recognized by the selected profession or discipline. The student is expected to:
 - (A) collaborate with the appropriate professionals to define the product;
 - (B) develop a plan for product completion;
 - (C) develop assessment criteria for successful completion of the project;
 - (D) establish the appropriateness of the product for the intended audience;
 - (E) implement the plan for product completion; and
 - (F) maintain a journal to document all phases of the implementation of the plan and reflections on learning experiences and processes.
 - (4) The student will demonstrate an understanding of the selected problem, issue, or concern by explaining or justifying findings to an appropriate audience for public comment or professional response. The student is expected to:
 - (A) review and revise the plan to present the findings;
 - (B) make arrangements for the presentation of findings to an appropriate audience;
 - (C) present findings, simulating the skills used by professionals;
 - (D) consider feedback received from the audience:
 - (E) reflect on the study and its potential for impact on the field; and
 - (F) reflect on personal learning experiences of the study.

Statutory Authority: The provisions of this $\S113.61$ issued under the Texas Education Code, $\S\S7.102(c)(4)$; 28.002(a) and (c); and 28.025(a).

Source: The provisions of this §113.61 adopted to be effective August 1, 2020, 45 TexReg 4180.

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§113.76. Personal Financial Literacy and Economics (One-Half Credit).

(a) Implementation. The provisions of this section shall be implemented by school districts beginning with the 2022-2023 school year.

- (b) General requirements. This course is recommended for students in Grades 11 and 12. Students shall be awarded one-half credit for successful completion of this course. Students may not be awarded credit for both this course and the personal financial literacy course adopted under this subchapter.
- (c) Introduction.
 - (1) The Personal Financial Literacy and Economics Course emphasizes the economic way of thinking, which serves as a framework for the personal financial decision-making opportunities introduced in the course. Students will demonstrate the ability to anticipate and address financial challenges as these challenges occur over their lifetime. In addition, students are introduced to common economic and personal financial planning terms and concepts. As a result of learning objective concepts and integrating subjective information, students gain the ability to lead productive and financially self-sufficient lives.
 - (2) Personal Financial Literacy and Economics builds on and extends the economic content and concepts studied in Kindergarten-Grade 12 social studies in Texas. The course provides a foundation in both microeconomics and macroeconomics. Students will survey the impact of demand, supply, various industry structures, and government policies on the market for goods, services, and wages for workers. Macroeconomic study involves economic systems with an emphasis on free enterprise market systems, goals of full employment, price stability, and growth while examining problems such as unemployment and inflation and the policies enacted to address them. The course also builds on and extends the personal finance content and concepts studied in Kindergarten-Grade 8 in mathematics in Texas. It is an integrative course that applies the same economic way of thinking developed to making choices about how to allocate scarce resources in an economy to how to make them at the personal level. The course requires that students demonstrate critical thinking by exploring how to invest in themselves with education and skill development, earn income, and budget for spending, saving, investing, and protecting. Students will examine their individual responsibility for managing their personal finances and understand the impact on standard of living and long-term financial well-being. Further, students will connect how their financial decision making impacts the greater economy.
 - (3) This course was created in response to Texas Education Code (TEC), §28.025(b-22), satisfies the high school requirement, and meets the two-thirds of instructional time in personal financial literacy and one-third of instructional time in economics. In addition, the course addresses new financial challenges of modern economy.
 - (4) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.
 - (A) Each social studies class shall include, during Celebrate Freedom Week as provided under TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.
 - (B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these

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- Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."
- (5) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.
- (6) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.
- (7) Statements that contain the word "including " reference content that must be mastered, while those containing the phrase "such as " are intended as possible illustrative examples.

(d) Knowledge and skills.

- (1) Economics. The student understands the fundamental concepts of economics. The student is expected to:
 - (A) analyze how the concepts of scarcity, choice, and opportunity costs apply to decision making;
 - (B) interpret a production-possibilities curve and apply the concepts of scarcity, choice, and opportunity costs;
 - (C) explain how the production-possibilities curve represents cost-benefit decision making;
 - (D) use the circular flow model to identify how households, firms, and governments interact in both resource markets and product markets;
 - (E) evaluate how prices and quantities are determined through supply and demand;
 - (F) interpret a supply-and-demand graph, including equilibrium point, surpluses, and shortages;
 - (G) analyze how non-price determinants of supply and demand affect equilibrium price and equilibrium quantity; and
 - (H) explain how supply and demand exist in both resource and product markets.
- (2) Economics. The student understands that macroeconomic issues and policies have an impact on personal finance. The student is expected to:
 - (A) identify types of progressive and regressive taxes at the local, state, and national levels and explain the economic importance of each;
 - (B) examine and evaluate the reasons for federal income taxation, Social Security taxation, Medicaid taxation, and Medicare taxation, including earnings limitations as applicable;
 - (C) explain how all economic systems are mixed and exist on a spectrum between pure market and pure command systems;
 - (D) explain the benefits of the U.S. free enterprise system, including private property and incentives;
 - (E) discuss the importance of full employment, price stability, and economic growth in achieving the macroeconomic goals of the United States;
 - (F) explain the impact of fiscal policies enacted by government decisions on interest rates, inflation, and unemployment; and
 - (G) explain the impact of monetary policies enacted by the Federal Reserve System on interest rates, inflation, and unemployment.
- (3) Personal financial literacy--investing in education and skills. The student recognizes the costs and benefits of various types of postsecondary education and training throughout the student's lifetime. The student is expected to:

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(A) analyze the relationship between education and training and earnings throughout the student's lifetime:

- (B) investigate and evaluate the costs and benefits of various postsecondary education and training institutions;
- (C) describe the process for completing grant and scholarship applications, including the Free Application for Federal Student Aid (FAFSA®) provided by the U.S. Department of Education or the Texas Application for State Financial Aid (TASFA);
- (D) analyze and compare various student grant and loan options, including private and federal loans;
- (E) interpret data from a student aid report; and
- (F) research and align personal interests and skills with potential careers and postsecondary education to assure a life strategy that will produce employment the student enjoys with a desired standard of living.
- (4) Personal financial literacy--earning. The student recognizes that a variety of factors influence income. The student is expected to:
 - (A) identify sources of income, including wages and salaries, profits, interest, rent, dividends, and capital gains;
 - (B) compare common employee benefits such as health insurance, sick leave, retirement plans, and other tax-favored health and dependent care plans;
 - (C) differentiate among and calculate gross, net, and taxable income; and
 - (D) identify factors such as educational attainment and market demand for careers that can influence the labor market and affect income.
- (5) Personal financial literacy--entrepreneurship. The student discusses the opportunities available for entrepreneurship. The student is expected to:
 - (A) describe the role of the entrepreneur in creating businesses;
 - (B) explain how an entrepreneur earns income, including through profits from the creation or ownership of businesses;
 - (C) compare total compensation, additional benefits, and obligations as a self-employed or independent contractor and as an employee;
 - (D) discuss the resources available for entrepreneurship and the federal, state, and local agencies available to assist with or provide grants for the creation of a small business;
 - (E) analyze the risks and rewards of entrepreneurship, including those associated with starting a new business, owning a small business, and purchasing a franchise; and
 - (F) explain the characteristics of business organizations such as sole proprietorships, partnerships, and corporations.
- (6) Personal financial literacy--spending. The student understands how to set personal spending goals. The student is expected to:
 - (A) develop financial goals for the short, medium, and long term that are specific, measurable, attainable, realistic, and time based;
 - (B) analyze the opportunity costs of spending and saving in recognizing short-, medium-, and long-term goals;
 - (C) identify and prioritize types of purchases and charitable giving;
 - (D) evaluate various forms of financial exchange such as cash, checks, credit cards, debit cards, mobile payment applications, and electronic transfers;

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(E) discuss the importance of tracking income and expenses to reconcile financial records;

- (F) evaluate the impact of unplanned spending;
- (G) analyze costs and benefits of owning versus renting housing; and
- (H) analyze costs and benefits of owning versus leasing a vehicle.
- (7) Personal financial literacy--credit and debt. The student understands the costs and benefits of borrowing. The student is expected to:
 - (A) compare and contrast sources of credit such as banks, merchants, peer-to-peer, payday loans, and title loans;
 - (B) identify the characteristics and dangers of predatory lending practices;
 - (C) compare and contrast types of credit, including revolving and installment credit, and collateralized loans versus unsecured credit;
 - (D) discuss how character, capacity, and collateral can adversely or positively impact an individual's credit rating and ability to obtain credit;
 - (E) explain how to access a credit report and score and interpret a sample credit report and score:
 - (F) describe the importance of monitoring credit reports regularly and addressing errors;
 - (G) discuss how personal factors such as medical expenses, job loss, divorce, or a failed business could lead to bankruptcy; and
 - (H) determine and discuss if and when to use credit by considering the truth in lending disclosures.
- (8) Personal financial literacy--saving and investing. The student understands the importance of saving and investing in creating wealth and building assets. The student is expected to:
 - (A) determine the exponential growth benefits of starting early to invest with continuous contributions;
 - (B) determine the number of years it will take for savings to double in value by using the rule of 72:
 - (C) evaluate the costs and benefits of various savings options such as bank savings accounts, certificates of deposit, and money market mutual funds;
 - (D) evaluate risk and return of various investment options, including stocks, bonds, mutual funds, and exchange-traded funds (ETFs);
 - (E) evaluate the relative benefits of pre-tax and post-tax investing;
 - (F) develop a short-term saving strategy to achieve a goal such as establishing and maintaining an emergency fund;
 - (G) develop an intermediate-term saving and investing strategy to achieve a goal such as accumulating a down payment on a home or vehicle; and
 - (H) develop a long-term investing strategy to achieve a goal such as a financially secure retirement.
- (9) Personal financial literacy--protecting and insuring. The student recognizes financial risks faced by individuals and families and identifies strategies for handling these risks to avoid potential loss of assets and earning potential. The student is expected to:
 - (A) apply risk management strategies, including avoiding, reducing, retaining, and transferring risk;

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(B) define insurance terminology, including premiums, deductibles, co-pays, and policy limits;

- (C) explain the costs and benefits of different types and sources of health insurance;
- (D) explain the costs and benefits of disability and long-term care insurance;
- (E) explain the costs and benefits of life insurance, including term insurance and whole life insurance:
- (F) explain the costs and benefits of property insurance, including homeowner's and renter's insurance:
- (G) explain the costs and benefits of automobile insurance and factors that impact the price of insurance, including the type of vehicle, age and sex of driver, driving record, deductible, and geographic location;
- (H) identify ways to reduce risk of identity theft and protect personal information;
- (I) describe and identify examples of common financial schemes and scams such as Ponzi schemes and pyramid, phishing, check cashing, and home renovation scams;
- (J) explain how consumer protection agencies protect consumers against fraud; and
- (K) explain the importance of estate planning, including guardianship of minor children, wills, beneficiary designation, power of attorney, living will, and medical directives.
- (10) Personal financial literacy skills. The student understands how to set personal financial goals. The student is expected to:
 - (A) use problem-solving and decision-making processes to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution;
 - (B) develop a budget that addresses short-, medium-, and long-term financial goals; and
 - (C) explain why earning income, spending, credit, debt, saving and investing, and protecting and insuring assets are important parts of a comprehensive financial plan and develop a plan that incorporates these components.

Source: The provisions of this §113.76 adopted to be effective August 1, 2022, 47 TexReg 4511.

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