2010 TEKS	Streamlining	2018 TEKS	Additional Information
	Red Strikethrough = removed from a student expectation (SE) or knowledge and skills (K&S) statement <u>Green Underline</u> = clarified, recoded, or moved into a K&S statement or an SE		
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	No change
(1)(A) explain why scarcity and choice are basic economic problems faced by every society;	(1)(A) explain why scarcity and choice are basic economic problems faced by every society;	(1)(A) explain why scarcity and choice are basic economic problems faced by every society;	No change
(1)(B) describe how societies answer the basic economic questions;	(1)(B) describe how societies answer the basic economic questions: what to produce, how to produce, and for whom to produce;	(1)(B) describe how societies answer the basic economic questions: what to produce, how to produce, and for whom to produce;	Edited for clarification
(1)(C) describe the economic factors of production; and	(1)(C) describe the economic factors of production: land, labor, capital, and entrepreneurship; and	(1)(C) describe the economic factors of production: land, labor, capital, and entrepreneurship; and	Edited for clarification
(1)(D) interpret a production-possibilities curve and explain the concepts of opportunity costs and scarcity.	(1)(D) interpret a production-possibilities curve and <u>apply</u> explain the concepts of opportunity costs and scarcity.	(1)(D) interpret a production-possibilities curve and apply the concepts of opportunity costs and scarcity.	Cognitive verb "explain" changed to "apply"
(2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:	(2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:	(2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:	No change
(2)(A) understand the effect of changes in price on the quantity demanded and quantity supplied;	(2)(A) understand the effect of changes in price on the quantity demanded and quantity supplied;	(2)(A) understand the effect of changes in price on the quantity demanded and quantity supplied;	No change
(2)(B) identify the non-price determinants that create changes in supply and demand, which result in a new equilibrium price; and	(2)(B) identify the non-price determinants that create changes in supply and demand, which result in a new equilibrium price; and	(2)(B) identify the non-price determinants that create changes in supply and demand, which result in a new equilibrium price; and	No change
(2)(C) interpret a supply-and-demand graph using supply-and-demand schedules.	(2)(C) interpret a supply-and-demand graph using supply-and-demand schedules.	(2)(C) interpret a supply-and-demand graph using supply-and-demand schedules.	No change
(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:	(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:	(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:	No change
(3)(A) explain the concepts of absolute and comparative advantages;	(3)(A) <u>apply explain</u> the concepts of absolute and comparative advantages;	(3)(A) apply the concepts of absolute and comparative advantages;	Cognitive verb "explain" changed to "apply"

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(3)(B) apply the concept of comparative advantage to explain why and how countries trade; and	(3)(B) apply the concept of comparative advantage to explain why and how countries trade; and		<ul> <li>Streamlined</li> <li>Benefits and costs of international trade remain in 2018 SE (3)(B)</li> </ul>
<ul><li>(3)(C) analyze the impact of U.S. imports and exports on the United States and its trading partners.</li></ul>	(3)(C) analyze the impact of U.S. imports and exports on the United States and its trading partners.		<ul> <li>Streamlined</li> <li>Benefits and costs of international trade remain in 2018 SE (3)(B)</li> </ul>
(4) Economics. The student understands the issues of free trade and the effects of trade barriers. The student is expected to:	(4) Economics. The student understands the issues of free trade and the effects of trade barriers. The student is expected to:		<ul> <li>Streamlined</li> <li>Effects of free trade and trade barriers remain in 2018 SE (3)(B)</li> </ul>
(4)(A) compare the effects of free trade and trade barriers on economic activities;	(3)(4)(B) compare the effects of free trade and trade barriers on economic activities, including the benefits and costs of participating in international trade; and	(3)(B) compare the effects of free trade and trade barriers on economic activities, including the benefits and costs of participating in international trade; and	<ul> <li>2010 SE (4)(A) recoded to 2018 SE (3)(B)</li> <li>Streamlined</li> <li>Benefits and costs of international trade moved from 2010 SEs (3)(C) and (4)(B) into 2018 SE (3)(B)</li> </ul>
(4)(B) evaluate the benefits and costs of participation in international free-trade agreements; and	(4)(B) evaluate the benefits and costs of participation in international free trade agreements; and		<ul> <li>Streamlined</li> <li>Benefits and costs of international trade moved into 2018 SE (3)(B)</li> </ul>
(4)(C) analyze the effects of changes in exchange rates on imports and exports.	(3)(4)(C) analyze the effects of changes in exchange rates on imports and exports.	(3)(C) analyze the effects of changes in exchange rates on imports and exports.	2010 SE (4)(C) recoded to 2018 SE (3)(C)
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(4)(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(4) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	2010 K&S statement (5) recoded to 2018 K&S statement (4)
(5)(A) describe the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government;	(4)(5)(A) explain describe the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government;	(4)(A) explain the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government;	<ul> <li>2010 SE (5)(A) recoded to 2018 SE (4)(A)</li> <li>Cognitive verb "describe" changed to "explain"</li> </ul>
(5)(B) compare the free enterprise system, socialism, and communism using the basic characteristics of economic systems;	(4)(5)(B) <u>contrast</u> <u>compare</u> <u>current</u> and <u>historic</u> <u>examples of</u> the free enterprise system, socialism, and communism using the basic characteristics of economic systems; <u>and</u>	(4)(B) contrast current and historic examples of the free enterprise system, socialism, and communism using the basic characteristics of economic systems; and	<ul> <li>2010 SE (5)(B) recoded to 2018 SE (4)(B)</li> <li>Cognitive verb "compare" changed to "contrast"</li> <li>2010 SE (5)(C) moved into 2018 SE (4)(B)</li> </ul>

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(5)(C) examine current examples of free enterprise, socialist, and communist economic systems;	(5)(C) examine current examples of free enterprise, socialist, and communist economic systems;		2010 SE (5)(C) moved into 2018 SE (4)(B)
(5)(D) understand that the terms free enterprise, free market, and capitalism are synonymous terms to describe the U.S. economic system; and	(5)(D) understand that the terms free enterprise, free market, and capitalism are synonymous terms to describe the U.S. economic system; and		Streamlined
(5)(E) analyze the importance 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.	(4)(C)(5)(E) analyze the <u>contributions importance</u> 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.	(4)(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.	<ul> <li>2010 SE (5)(E) recoded to 2018 SE (4)(C)</li> <li>Edited for clarification</li> </ul>
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(5)(6) Economics. The student understands the basic characteristics and benefits of the U.S. $\frac{1}{9}$ free enterprise system. The student is expected to:	(5) Economics. The student understands the basic characteristics and benefits of the U.S. free enterprise system. The student is expected to:	2010 K&S statement (6) recoded to 2018 K&S statement (5)
(6)(A) explain the basic characteristics of the U.S. free enterprise system, including private property, incentives, economic freedom, competition, and the limited role of government;	(6)(A) explain the basic characteristics of the U.S. free enterprise system, including private property, incentives, economic freedom, competition, and the limited role of government;		<ul> <li>Streamlined</li> <li>2010 SE (6)(A) moved into 2018 SE (5)(B)</li> </ul>
(6)(B) 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;	(5)(A)(6)(B) 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	(5)(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	2010 SE (6)(B) recoded to 2018 SE (5)(A)
(6)(C) analyze recent changes in the basic characteristics of the U.S. economy; and	(5)(B)(6)(C) 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; and.	(5)(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.	<ul> <li>2010 SE (6)(C) recoded to 2018 SE (5)(B)</li> <li>Edited for clarification</li> <li>2010 SE (6)(A) moved into 2018 SE (5)(B)</li> </ul>

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	expectation (SE) or knowledge and skills (K&S)		
	statement <u>Green Underline</u> = clarified, recoded, or moved into		
	a K&S statement or an SE		
(6)(D) analyze the costs and benefits of U.S.	(6)(D) analyze the costs and benefits of U.S.		Streamlined
economic policies related to the economic goals	economic policies related to the economic goals		• 2010 SE (6)(D) moved into 2018 SE (13)(B)
of economic growth, stability, full employment,	of economic growth, stability, full employment,		
freedom, security, equity (equal opportunity	freedom, security, equity (equal opportunity		
versus equal outcome), and efficiency.	versus equal outcome), and efficiency.		
(7) Economics. The student understands the right	(6)(7) Economics. The student understands the	(6) Economics. The student understands the right	2010 K&S statement (7) recoded to 2018 K&S
to own, use, and dispose of private property. The	right to own, use, and dispose of private property.	to own, use, and dispose of private property. The	statement (6)
student is expected to:	The student is expected to:	student is expected to:	
(7)(A) analyze the costs and benefits of the	(6)(7)(A) analyze the costs and benefits of the	(6)(A) analyze the costs and benefits of the	2010 SE (7)(A) recoded to 2018 SE (6)(A)
purchase, use, or disposal of personal and	purchase, use, or disposal of personal and	purchase, use, or disposal of personal and	
business property; and	business property; and	business property; and	$2010 \text{ OF } (7)(\mathbf{D}) = 1.1 + 2010 \text{ OF } (6)(\mathbf{D})$
(7)(B) identify and evaluate examples of	(6)(7)(B) identify and evaluate examples of	(6)(B) identify and evaluate examples of	2010 SE (7)(B) recoded to 2018 SE (6)(B)
restrictions that the government places on the use of business and individual property.	restrictions that the government places on the use of business and individual property.	restrictions that the government places on the use of business and individual property.	
(8) Economics. The student understands the	(7)(8) Economics. The student understands the	(7) Economics. The student understands the	2010 K&S statement (8) recoded to 2018 K&S
circular-flow model of the economy. The student	circular-flow model of the economy. The student	circular-flow model of the economy. The student	statement (7)
is expected to:	is expected to:	is expected to:	statement (7)
(8)(A) interpret the roles of resource owners and	(7)(8)(A) interpret the roles of resource owners	(7)(A) interpret the roles of resource owners and	2010 SE (8)(A) recoded to 2018 SE (7)(A)
firms in a circular-flow model of the economy and	and firms in a circular-flow model of the economy	firms in a circular-flow model of the economy and	
provide real-world examples to illustrate elements	and provide real-world examples to illustrate	provide real-world examples to illustrate elements	
of the model;	elements of the model; and	of the model; and	
(8)(B) explain how government actions affect the	(7)(8)(B) explain how government actions affect	(7)(B) explain how government actions affect the	2010 SE (8)(B) recoded to 2018 SE (7)(B)
circular-flow model; and	the circular-flow model; and.	circular-flow model.	
(8)(C) explain how the circular-flow model is	(8)(C) explain how the circular flow model is		• Streamlined
affected by the rest of the world.	affected by the rest of the world.		• Circular flow model remains in 2018 SEs
			(7)(A), (7)(B), and (21)(B)
(9) Economics. The student understands types of	(8) Economics. The student understands types of	(8) Economics. The student understands types of	2010 K&S statement (9) recoded to 2018 K&S
market structures. The student is expected to:	market structures. The student is expected to:	market structures. The student is expected to:	statement (8)
(9)(A) describe characteristics and give examples	(8)(9)(A) describe characteristics and give	(8)(A) describe characteristics and give examples	2010 SE (9)(A) recoded to 2018 SE (8)(A)
of pure competition, monopolistic competition,	examples of pure competition, monopolistic	of pure competition, monopolistic competition,	
oligopoly, and monopoly; and	competition, oligopoly, and monopoly; and	oligopoly, and monopoly; and	

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(9)(B) identify and evaluate ordinances and regulations that apply to the establishment and operation of various types of businesses.	(8)(9)(B) identify and evaluate ordinances and regulations that apply to the establishment and operation of various types of <u>market structures</u> businesses.	(8)(B) identify regulations that apply to the establishment and operation of various types of market structures.	<ul> <li>2010 SE (9)(B) recoded to 2018 SE (8)(B)</li> <li>Streamlined</li> <li>Edited for clarification</li> </ul>
(10) Economics. The student understands key economic measurements. The student is expected to:	(9)(10) Economics. The student understands key economic measurements. The student is expected to:	(9) Economics. The student understands key economic measurements. The student is expected to:	2010 K&S statement (10) recoded to 2018 K&S statement (9)
(10)(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	(9)(10)(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	(9)(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	2010 SE (10)(A) recoded to 2018 SE (9)(A)
(10)(B) analyze business cycles using key economic indicators.	(9)(10)(B) analyze business cycles using key economic indicators.	(9)(B) analyze business cycles using key economic indicators.	2010 SE (10)(B) recoded to 2018 SE (9)(B)
(11) Economics. The student understands key components of economic growth. The student is expected to:	(10)(11) Economics. The student understands key components of economic growth. The student is expected to:	(10) Economics. The student understands key components of economic growth. The student is expected to:	2010 K&S statement (11) recoded to 2018 K&S statement (10)
(11)(A) analyze how productivity relates to growth;	(10)(11)(A) analyze how productivity relates to growth;	(10)(A) analyze how productivity relates to growth;	2010 SE (11)(A) recoded to 2018 SE (10)(A)
(11)(B) analyze how technology relates to growth; and	(10)(11)(B) analyze how technology relates to growth; and	(10)(B) analyze how technology relates to growth; and	2010 SE (11)(B) recoded to 2018 SE (10)(B)
(11)(C) analyze how trade relates to growth.	(10)(11)(C) analyze how trade relates to growth.	(10)(C) analyze how trade relates to growth.	2010 SE (11)(C) recoded to 2018 SE (10)(C)
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(11)(12) Economics. The student understands the role of money in an economy. The student is expected to:	(11) Economics. The student understands the role of money in an economy. The student is expected to:	2010 K&S statement (12) recoded to 2018 K&S statement (11)
(12)(A) describe the functions of money;	(11)(12)(A) describe the functions of money;	(11)(A) describe the functions of money;	2010 SE (12)(A) recoded to 2018 SE (11)(A)
(12)(B) describe the characteristics of money, including commodity money, fiat money, and representative money; and	(11)(12)(B) describe the characteristics of money, including commodity money, fiat money, and representative money; and	(11)(B) describe the characteristics of money, including commodity money, fiat money, and representative money; and	2010 SE (12)(B) recoded to 2018 SE (11)(B)

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(12)(C) examine the positive and negative aspects of barter, currency, credit cards, and debit cards.	(11)(12)(C) <u>analyze</u> examine the positive and negative aspects of barter, currency, <del>credit cards,</del> and debit cards.	(11)(C) analyze the positive and negative aspects of barter, currency, and debit cards.	<ul> <li>2010 SE (12)(C) recoded to 2018 SE (11)(C)</li> <li>Cognitive verb "examine" changed to "analyze"</li> <li>Streamlined</li> <li>Credit cards remain in 2018 SE (18)(A)</li> </ul>
(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(12)(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(12) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	2010 K&S statement (13) recoded to 2018 K&S statement (12)
(13)(A) explain the structure of the Federal Reserve System;	(12)(13)(A) explain the structure of the Federal Reserve System;	(12)(A) explain the structure of the Federal Reserve System;	2010 SE (13)(A) recoded to 2018 SE (12)(A)
(13)(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;	(12)(13)(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;	(12)(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;	2010 SE (13)(B) recoded to 2018 SE (12)(B)
(13)(C) explain how the actions of the Federal Reserve System affect the nation's money supply; and	(12)(13)(C) explain how the actions of the Federal Reserve System affect the nation's money supply; and	(12)(C) explain how the actions of the Federal Reserve System affect the nation's money supply; and	2010 SE (13)(C) recoded to 2018 SE (12)(C)
(13)(D) analyze the decline in value of the U.S. dollar, including the abandonment of the gold standard.	(12)(13)(D) describe analyze the current role decline in value of the U.S. dollar in trade in the world market and analyze how that has changed over time, in particular since departing from ,including the abandonment of the gold standard in 1971.	(12)(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.	<ul> <li>2010 SE (13)(D) recoded to 2018 SE (12)(D)</li> <li>Cognitive verb "analyze" changed to "describe"</li> <li>Edited for clarification</li> </ul>
(14) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	(13)(14) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	(13) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	2010 K&S statement (14) recoded to 2018 K&S statement (13)
(14)(A) identify economic concepts in the U.S. Constitution, including property rights and taxation;	(14)(A) identify economic concepts in the U.S. Constitution, including property rights and taxation;		<ul> <li>Streamlined</li> <li>Property rights remain in 2018 SE (4)(A)</li> <li>Taxation remains in 2018 SE (14)(A)</li> </ul>

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(14)(B) describe the role of government in the U.S. free enterprise system and the changes in that role over time; and	(13)(A)(14)(B) describe the role of government in the U.S. free enterprise system and the changes in that role over time; and	(13)(A) describe the role of government in the U.S. free enterprise system and the changes in that role over time; and	2010 SE (14)(B) recoded to 2018 SE (13)(A)
(14)(C) evaluate government rules and regulations in the U.S. free enterprise system.	(13)(14)(B) analyze-evaluate government 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 in the U.S. free enterprise system.	(13)(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.	<ul> <li>2010 SE (14)(C) recoded to 2018 SE (13)(B)</li> <li>2010 SE (6)(D) moved into 2018 SE (13)(B)</li> <li>Edited for clarification</li> </ul>
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(14)(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(14) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	2010 K&S statement (15) recoded to 2018 K&S statement (14)
(15)(A) identify types of taxes at the local, state, and national levels and the economic importance of each;	(14)(15)(A) identify types of taxes at the local, state, and national levels and the economic importance of each;	(14)(A) identify types of taxes at the local, state, and national levels and the economic importance of each;	2010 SE (15)(A) recoded to 2018 SE (14)(A)
(15)(B) analyze the categories of revenues and expenditures in the U.S. federal budget; and	(14)(15)(B) explain analyze the categories of revenues and expenditures in the U.S. federal budget; and	(14)(B) explain the categories of revenues and expenditures in the U.S. federal budget; and	<ul> <li>2010 SE (15)(B) recoded to 2018 SE (14)(B)</li> <li>Cognitive verb "analyze" changed to "explain"</li> </ul>
(15)(C) analyze the impact of fiscal policy decisions on the economy.	$(\underline{14})(\underline{15})(C)$ analyze the impact of fiscal policy decisions on the economy.	(14)(C) analyze the impact of fiscal policy decisions on the economy.	2010 SE (15)(C) recoded to 2018 SE (14)(C)
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(15)(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(15) Personal financial literacy. The student understands types of business ownership. The student is expected to:	2010 K&S statement (16) recoded to 2018 K&S statement (15)
(16)(A) explain the characteristics of sole proprietorships, partnerships, and corporations;	( <u>15</u> )( <u>16</u> )(A) explain the characteristics of sole proprietorships, partnerships, and corporations; and	(15)(A) explain the characteristics of sole proprietorships, partnerships, and corporations; and	2010 SE (16)(A) recoded to 2018 SE (15)(A)
(16)(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations;	(15)(16)(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations.	(15)(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations.	2010 SE (16)(B) recoded to 2018 SE (15)(B)

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(16)(C) analyze the economic rights and responsibilities of businesses, including those involved in starting a small business; and	(16)(C) analyze the economic rights and responsibilities of businesses, including those involved in starting a small business; and		<ul> <li>Streamlined</li> <li>Characteristics, advantages, and disadvantages of businesses remain in 2018 SEs (15)(A) and (15)(B)</li> </ul>
(16)(D) explain how corporations raise money through stocks and bonds.	(16)(D) explain how corporations raise money through stocks and bonds.		<ul> <li>Streamlined</li> <li>Characteristics, advantages, and disadvantages of corporations remain in 2018 SE (15)(A)</li> </ul>
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(16)(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(16) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	2010 K&S statement (17) recoded to 2018 K&S statement (16)
(17)(A) explain the functions of financial institutions and how they affect households and businesses;	( <u>16</u> )( <u>17</u> )(A) explain the functions of financial institutions and how they affect households and businesses;	(16)(A) explain the functions of financial institutions and how they affect households and businesses;	2010 SE (17)(A) recoded to 2018 SE (16)(A)
(17)(B) explain how the amount of savings in an economy is the basis of capital formation;	(16)(17)(B) explain how the amount of savings in an economy is the basis of capital formation;	(16)(B) explain how the amount of savings in an economy is the basis of capital formation;	2010 SE (17)(B) recoded to 2018 SE (16)(B)
(17)(C) analyze the role of interest and risk in allocating savings to its most productive use; and	(16)(17)(C) analyze the role of interest and risk in allocating savings to its most productive use; and	(16)(C) analyze the role of interest and risk in allocating savings to its most productive use; and	2010 SE (17)(C) recoded to 2018 SE (16)(C)
(17)(D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts.	(16)(17)(D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts.	(16)(D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts.	2010 SE (17)(D) recoded to 2018 SE (16)(D)
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(17)(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(17) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	2010 K&S statement (18) recoded to 2018 K&S statement (17)
(18)(A) assess ways to be a wise investor in the stock market and in other personal investment options;	(17)(18)(A) assess ways to be a wise investor in the stock market and in other personal investment options <u>such as developing a personal retirement</u> plan;	(17)(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;	<ul> <li>2010 SE (18)(A) recoded to 2018 SE (17)(A)</li> <li>Personal retirement plan moved from 2010 SE (18)(C) into 2018 SE (17)(A)</li> </ul>
(18)(B) explain how to begin a savings program;	( <u>17</u> )( <del>18)</del> (B) explain how to begin a savings program;	(17)(B) explain how to begin a savings program;	2010 SE (18)(B) recoded to 2018 SE (17)(B)

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(18)(C) examine investment options available in a personal retirement plan;	(18)(C) examine investment options available in a personal retirement plan;		<ul> <li>Streamlined</li> <li>Personal retirement plan moved from 2010 SE (18)(C) into 2018 SE (17)(A)</li> </ul>
(18)(D) demonstrate how to maintain a checking account, including reconciling a bank statement;	( <u>17</u> )( <u>18</u> )(D) demonstrate how to maintain a checking account, including reconciling a bank statement;	(17)(C) demonstrate how to maintain a checking account, including reconciling a bank statement;	2010 SE (18)(D) recoded to 2018 SE (17)(C)
(18)(E) identify the types of loans available to consumers;	(17)(18)(E) identify the types of loans available to consumers;	(17)(D) identify the types of loans available to consumers;	2010 SE (18(E) recoded to 2018 SE (17)(D)
(18)(F) explain the responsibilities and obligations of borrowing money; and	( <u>17</u> )( <del>18</del> )(F) explain the responsibilities and obligations of borrowing money; and	(17)(E) explain the responsibilities and obligations of borrowing money; and	2010 SE (18)(F) recoded to 2018 SE (17)(E)
(18)(G) develop strategies to become a low-risk borrower by improving one's personal credit score.	( <u>17</u> )( <u>18</u> )(G) develop strategies to become a low- risk borrower by improving <u>and understanding</u> one's personal credit score.	(17)(F) develop strategies to become a low-risk borrower by improving and understanding one's personal credit score.	<ul> <li>2010 SE (18)(G) recoded to 2018 SE (17)(F)</li> <li>Edited for clarification</li> </ul>
(19) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:	(18)(19) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:	(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:	2010 K&S statement (19) recoded to 2018 K&S statement (18)
(19)(A) examine ways to avoid and eliminate credit card debt;	(18)(19)(A) examine ways to avoid and eliminate credit card debt;	(18)(A) examine ways to avoid and eliminate credit card debt;	2010 SE (19)(A) recoded to 2018 SE (18)(A)
(19)(B) evaluate the costs and benefits of declaring personal bankruptcy;	(18)(19)(B) evaluate the costs and benefits of declaring personal bankruptcy;	(18)(B) evaluate the costs and benefits of declaring personal bankruptcy;	2010 SE (19)(B) recoded to 2018 SE (18)(B)
(19)(C) evaluate the costs and benefits of buying insurance; and	( <u>18</u> )( <del>19</del> )(C) evaluate the costs and benefits of buying insurance; and	(18)(C) evaluate the costs and benefits of buying insurance; and	2010 SE (19)(C) recoded to 2018 SE (18)(C)
(19)(D) evaluate the costs and benefits of charitable giving.	(18)(19)(D) evaluate the costs and benefits of charitable giving.	(18)(D) evaluate the costs and benefits of charitable giving.	2010 SE (19)(D) recoded to 2018 SE (18)(D)
(20) Personal financial literacy. The student understands how to provide for basic needs while living within a budget. The student is expected to:	(19)(20) Personal financial literacy. The student understands how to provide for basic needs while living within a budget. The student is expected to:	(19) Personal financial literacy. The student understands how to provide for basic needs while living within a budget. The student is expected to:	2010 K&S statement (20) recoded to 2018 K&S statement (19)
(20)(A) evaluate the costs and benefits of renting a home;	( <u>19</u> )( <u>20</u> )(A) evaluate the costs and benefits of renting a home <u>versus buying a home</u> ; <u>and</u>	(19)(A) evaluate the costs and benefits of renting a home versus buying a home; and	<ul> <li>2010 SE (20)(A) recoded to 2018 SE (19)(A)</li> <li>2010 SE (20)(B) moved into 2018 SE (19)(A)</li> </ul>

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(20)(B) evaluate the costs and benefits of buying a home; and	(20)(B) evaluate the costs and benefits of buying a home; and		<ul> <li>Streamlined</li> <li>2010 SE (20)(B) moved into 2018 SE (19)(A)</li> </ul>
(20)(C) assess the financial aspects of making the transition from renting to home ownership.	( <u>19)(B)(<del>20)(C)</del></u> assess the financial aspects of making the transition from renting to home ownership.	(19)(B) assess the financial aspects of making the transition from renting to home ownership.	2010 SE (20)(C) recoded to 2018 SE (19)(B)
(21) 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:	(20)(21) 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:	(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:	2010 K&S statement (21) recoded to 2018 K&S statement (20)
(21)(A) understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education;	(20)(21)(A) understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education;	(20)(A) understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education;	2010 SE (21)(A) recoded to 2018 SE (20)(A)
(21)(B) research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations;	(20)(21)(B) research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations;	(20)(B) research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations;	2010 SE (21)(B) recoded to 2018 SE (20)(B)
(21)(C) analyze and compare student grant options;	(20)(21)(C) analyze and compare student grant options;	(20)(C) analyze and compare student grant options;	2010 SE (21)(C) recoded to 2018 SE (20)(C)
(21)(D) analyze and compare student loan options, including private and federal loans;	(20)(21)(D) analyze and compare student loan options, including private and federal loans; and	(20)(D) analyze and compare student loan options, including private and federal loans; and	2010 SE (21)(D) recoded to 2018 SE (20)(D)
(21)(E) research and evaluate various work-study program opportunities; and	(20)(21)(E) research and evaluate various work- study program opportunities.	(20)(E) research and evaluate various work-study program opportunities.	2010 SE (21)(E) recoded to 2018 SE (20)(E)
(21)(F) investigate nontraditional methods of paying for college or postsecondary education and training.	(21)(F) investigate nontraditional methods of paying for college or postsecondary education and training.		Deleted

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(22) 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:	(21)(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired <u>through established research</u> <u>methodologies</u> from a variety of valid sources, including <u>electronic</u> technology. The student is expected to:	(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:	<ul> <li>2010 K&amp;S statement (22) recoded to 2018 K&amp;S statement (21)</li> <li>Edited for alignment with other social studies courses</li> </ul>
(22)(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;	(21)(22)(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;	(21)(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;	2010 SE (22)(A) recoded to 2018 SE (21)(A)
(22)(B) create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues;	(21)(22)(B) create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues;	(21)(B) create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues;	2010 SE (22)(B) recoded to 2018 SE (21)(B)
(22)(C) explain a point of view on an economic issue;	(21)(22)(C) explain a point of view on an economic issue;	(21)(C) explain a point of view on an economic issue;	2010 SE (22)(C) recoded to 2018 SE (21)(C)
(22)(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference;	(21)(22)(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference; and	(21)(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference; and	2010 SE (22)(D) recoded to 2018 SE (21)(D)
(22)(E) evaluate economic data using charts, tables, graphs, and maps; and	(21)(22)(E) evaluate economic data using charts, tables, graphs, and maps.	(21)(E) evaluate economic data using charts, tables, graphs, and maps.	2010 SE (22)(E) recoded to 2018 SE (21)(E)
(22)(F) use appropriate mathematical skills to interpret economic information.	(22)(F) use appropriate mathematical skills to interpret economic information.		<ul> <li>Streamlined</li> <li>Analysis of economic information remains in 2018 SE (21)(A)</li> <li>Evaluation of economic data remains in 2018 SE (21)(E)</li> </ul>

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<ul><li>(23) Social studies skills. The student</li><li>communicates in written, oral, and visual forms.</li><li>The student is expected to:</li></ul>	(22)(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(22) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	2010 K&S statement (23) recoded to 2018 K&S statement (22)
(23)(A) use economic-related terminology correctly;	(22)(23)(A) use economic related social studies terminology correctly; and	(22)(A) use social studies terminology correctly; and	<ul> <li>2010 SE (23)(A) recoded to 2018 SE (22)(A)</li> <li>Edited for alignment to other social studies courses</li> </ul>
(23)(B) use standard grammar, spelling, sentence structure, and punctuation;	(22)(23)(B) create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism. use standard grammar, spelling, sentence structure, and punctuation;	(22)(B) create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism.	Edited for alignment with similar TEKS in other social studies courses
(23)(C) transfer information from one medium to another, including written to visual and statistical to written or visual, using computer software as appropriate;	(23)(C) transfer information from one medium to another, including written to visual and statistical to written or visual, using computer software as appropriate;		<ul> <li>Streamlined</li> <li>Presentation of economic information in various media remains in 2018 SE (22)(B)</li> </ul>
(23)(D) create written, oral, and visual presentations of economic information; and	(23)(D) create written, oral, and visual presentations of economic information; and		2010 SE (23)(D) moved into 2018 SE (22)(B)
(23)(E) attribute ideas and information to source materials and authors.	(23)(E) attribute ideas and information to source materials and authors.		2010 SE (23)(E) moved into 2018 SE (22)(B)
(24) 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:	(23)(24) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others <del>, in a</del> variety of settings. 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.	(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.	<ul> <li>2010 SE (24)(A) moved into 2018 K&amp;S statement (23)</li> <li>Decision-making moved from 2010 SE (24)(B) into 2018 K&amp;S statement (23)</li> <li>Edited for clarification</li> </ul>

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(24)(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; and	(24)(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; and		<ul> <li>Streamlined</li> <li>2010 SE (24)(A) moved into 2018 K&amp;S statement (23)</li> </ul>
(24)(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.	(24)(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.		<ul> <li>Streamlined</li> <li>2010 SE (24)(B) moved into 2018 K&amp;S statement (23)</li> </ul>