

Dollars & Sense

PRE-TEST/POST-TEST TEKS BLUEPRINT

Pre-Test/Post-Test Development Overview

TEKS Addressed Selection Process

The Texas Essential Knowledge & Skills (TEKS) included in the course pre-test and post-test were selected for their direct relevance to the course content. This selection process was guided by the goal of assessing learners' understanding of specific topics and skills that are integral to the course. As a result, TEKS related to general employability skills or broader topics were often excluded. This focus ensures that the assessments accurately measure students' mastery of the subject matter, allowing educators to gain a clear insight into areas where students excel or may need additional support. By concentrating on content-specific TEKS, the tests provide a more precise evaluation of the students' knowledge and understanding of the core material.

Test Question Development Process

The questions created for the pre-test and post-test were designed using psychometric principles to ensure they are of high quality and fairness. This approach helps to accurately assess student understanding. These principles guide the development of questions to be reliable, valid, and free from bias, ensuring that they effectively measure the knowledge and skills the students are expected to acquire in the course.

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Knowledge & Skills Statement	Student Expectation	iCEV Lesson Title
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(A) analyze the economic rights and responsibilities of individuals as consumers	Consumer Economic Decisions
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(B) apply management, planning skills, and processes to organize tasks and responsibilities	Management of Energy, Money & Tasks
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(C) develop and apply multiple strategies for individuals and families to make choices to satisfy needs and wants	Creating a Family Budget
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(D) analyze the consequences of an economic decision made by an individual consumer such as the decisions to provide safe and nutritious food, clothing, housing, health care, recreation, and transportation	Consumer Economic Decisions
(2) The student demonstrates management of individual and family resources such as finances, food, clothing, shelter, health care, recreation, transportation, time, and human capital. The student is expected to:	(E) analyze the impact of media and technological advances on family and consumer decisions	Consumer Economic Decisions
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(A) evaluate the need for personal and family financial planning, including maintaining a budget, expense records, and economic self-sufficiency	Creating Personal Budget
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower	Borrowing Basics
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt	Borrowing Basics
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(D) collect evidence and data related to implementing a savings program, the time value of money, and retirement planning	Retirement & Estate Planning
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(E) explore how to be a prudent investor in the stock market and other investment options	Saving & Investment Strategies
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(F) investigate the benefits of charitable giving	Understanding Personal Taxes
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(G) compare types of banks, credit unions, and virtual banks available to consumers and the benefits of maintaining financial accounts	Banking Products & Services
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(H) demonstrate the ability to maintain financial records	Financial Statements & Recordkeeping
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	 (I) investigate bankruptcy laws, including ways to avoid bankruptcy 	Borrowing Basics
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	 (J) apply management principles to decisions about insurance for individuals and families 	Insurance Basics: Overview

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Knowledge & Skills Statement	Student Expectation	iCEV Lesson Title
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(K) evaluate personal and legal documents related to managing individual and family finances such as birth certificates, medical records, social security cards, financial records, and property records	Financial Statements & Recordkeeping
(3) The student demonstrates management of financial resources to meet the goals of individuals and families across the life span. The student is expected to:	(L) demonstrate the ability to use calculators, spreadsheets, computers, and software in data analysis relating to finance	Math in Personal Finance
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(A) explain consumer rights and responsibilities associated with renting or buying a home	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	(B) analyze legal and financial aspects of purchasing and leasing housing	Home Buying Basics: Understanding the Language
(4) The student demonstrates effective consumer skills related to housing needs. The student is expected to:	C) propose money-management skills necessary to make the transition from renting to home ownership	Home Buying Basics: Understanding the Language
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(A) analyze individual and family responsibilities in relation to environmental trends and issues	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(B) summarize environmental trends and issues affecting families and future generations	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(C) demonstrate behaviors that conserve, reuse, and recycle resources to maintain the environment	Environmental Responsibility
(5) The student analyzes the relationship of the environment to family and consumer resources. The student is expected to:	(D) explain governmental regulations for conserving natural resources	Environmental Responsibility
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(A) analyze economic effects of laws and regulations that pertain to consumers and providers of services	Consumer Economic Decisions
(6) The student analyzes relationships between the economic system and consumer actions. The student is expected to:	(B) identify types of taxes at the local, state, and national levels and the economic importance of each	Taxes & Government