



Money Matters

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
(1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:	(D) demonstrate an understanding of ethical and legal issues in business	Ethics in Business
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(A) discuss the nature and benefits of financial planning	Personal Financial Planning
(2) The student uses career planning concepts, tools, and strategies to explore, obtain, and develop a financial plan. The student is expected to:	(B) discuss the role of ethics and personal responsibility in financial planning	Personal Financial Planning
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(A) explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(B) compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(C) identify functions of money, including medium of exchange, unit of measure, and store of value	Fundamental Principles of Money
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(D) describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments	Savings & Investment Strategies
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(E) explain the time value of money	Savings & Investment Strategies
(4) The student demonstrates an understanding of the fundamental principles of money. The student is expected to:	(F) discuss the purposes and importance of credit	Introduction to Credit
(5) The student examines economic systems. The student is expected to:	(A) explain sole proprietorships, partnerships, and corporations	Financial Aspects of Business
(5) The student examines economic systems. The student is expected to:	(B) identify factors affecting profit, revenue, and expenses	Financial Aspects of Business
(5) The student examines economic systems. The student is expected to:	(C) understand the rights and responsibilities of consumers within various economic systems	Consumer Economic Systems
(6) The student examines personal financial activities and the role of government. The student is expected to:	(A) analyze the importance and purpose of taxes	Understanding Personal Taxes
(6) The student examines personal financial activities and the role of government. The student is expected to:	(B) analyze monetary policy and fiscal policy	Fundamental Principles of Money
(6) The student examines personal financial activities and the role of government. The student is expected to:	(C) analyze the supply and demand for money	Fundamental Principles of Money
(6) The student examines personal financial activities and the role of government. The student is expected to:	(D) analyze the role of the Federal Reserve System	Fundamental Principles of Money
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(A) analyze the measure of consumer spending as an economic indicator	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(B) analyze the impact of a nation's unemployment rates	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(C) analyze the concept of Gross Domestic Product	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(D) analyze the economic impact of inflation on personal financial decision making	Inflation
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(E) analyze unemployment and inflation tradeoffs	Inflation
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(F) analyze the economic impact of interest rate fluctuations	Economics & Personal Finance
(7) The student discusses economic indicators impacting personal financial decision making. The student is expected to:	(G) analyze the impact of business cycles on personal financial decision making	Economics & Personal Finance
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(A) examine international current events as related to personal financial decision making	Economics & Personal Finance

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(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(B) examine currency exchange rates	Economics & Personal Finance
(8) The student analyzes the impact of international activities on personal financial decision making. The student is expected to:	(C) examine domestic and international labor issues as related to personal financial decision making	Economics & Personal Finance
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(A) develop a budget based on personal financial goals	Creating Personal Budget
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(B) explain the benefits of saving and investing	Savings & Investment Strategies
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(C) examine tax liabilities, including as they relate to the completion of a W-5	Understanding Personal Taxes
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(D) analyze a pay stub	Employee Compensation Components
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(E) interpret and reconcile bank statements	Financial Statements & Recordkeeping
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(F) maintain financial records	Financial Statements & Recordkeeping
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(G) evaluate credit scores	Borrowing Basics
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(H) use identify theft protection measures	Personal Risk Management
(9) The student examines how personal financial decisions are used to achieve financial goals. The student is expected to:	(I) prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables	Understanding Personal Taxes
(10) The student understands the purposes of financial service providers. The student is expected to:	(A) describe types of financial service providers, including banks and credit unions	Banking Products & Services
(10) The student understands the purposes of financial service providers. The student is expected to:	(B) evaluate financial service providers based on selection criteria such as location, interest rates, and benefits	Banking Products & Services
(10) The student understands the purposes of financial service providers. The student is expected to:	(C) analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments	Home Buying Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(D) explain loan evaluation criteria used by lending institutions	Borrowing Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(E) summarize the components of a loan application package	Borrowing Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(F) calculate a home loan payment schedule	Home Buying Basics: Understanding the Language
(10) The student understands the purposes of financial service providers. The student is expected to:	(G) calculate an automobile loan payment schedule	Car Buying Basics
(10) The student understands the purposes of financial service providers. The student is expected to:	(H) understand the risks of using a payday loan and title loan	Borrowing Basics
(11) The student identifies various investment strategies. The student is expected to:	(A) evaluate different types of investments such as stocks, bonds, and property	Savings & Investment Strategies
(11) The student identifies various investment strategies. The student is expected to:	(B) evaluate investment goals and objectives as they relate to risk tolerance	Savings & Investment Strategies
(11) The student identifies various investment strategies. The student is expected to:	(C) investigate the opportunities and costs of postsecondary education	Cost of Education & Training
(11) The student identifies various investment strategies. The student is expected to:	(D) investigate long-term needs and financial goals, including retirement	Retirement & Estate Planning
(11) The student identifies various investment strategies. The student is expected to:	(E) investigate the factors that affect the value of investments	Savings & Investment Strategies
(12) The student identifies methods to manage personal risk. The student is expected to:	(A) understand the concept of insurance	Insurance Basics: Overview

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(12) The student identifies methods to manage personal risk. The student is expected to:	(B) explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance	Insurance Basics: Life & Disability
(12) The student identifies methods to manage personal risk. The student is expected to:	(C) explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance	Insurance Basics: Home & Property
(12) The student identifies methods to manage personal risk. The student is expected to:	(D) understand the insurance claim settlement process	Insurance Basics: Making Claims