

**Ineligible TEKS (Adopted 2012/Implemented 2014-2015)**  
**Grade 3 Math**

(9) Personal financial literacy. The student applies mathematical process standards to manage one's financial resources effectively for lifetime financial security. The student is expected to:

(C) identify the costs and benefits of planned and unplanned spending decisions;

(F) identify decisions involving income, spending, saving, credit, and charitable giving.