130.243. Dollars and Sense

All writing prompts address TEKS (1) 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;

Think about the economic rights of individuals as consumers. Write an essay explaining the economic rights of individuals as consumers. (9th and 10th grade expository writing)

(2) 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 budgeting, expense records, and maintaining economic self-sufficiency;

Think about the need for personal and family financial planning. Write an essay in which you state your position on family financial planning, including budgeting, expense records, and maintain economic self-sufficiency. (10th and 11th grade persuasive writing)

(B) compare types of loans available to consumers and distinguish criteria for becoming a low-risk borrower;

Think about the types of loans available to consumers. Write an essay explain the criteria for becoming a low-risk borrower. (9th and 10th grade expository writing)

(C) connect mathematics to the understanding of interest, including avoiding and eliminating credit card debt;

Think about interest and credit card debt. Write an essay in which you state your position on avoiding and eliminating credit card debt. 910th and 11th grade persuasive writing)
(3) 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;

Think about consumer rights and responsibilities associated with renting or buying a home. Write an essay explaining consumer rights and responsibilities associated with renting or buying a home. (9th and 10th grade expository writing)

   (C) propose money-management skills necessary to make the transition from renting to home ownership.

Think about money-management skills necessary to make the transition from renting to home ownership. Write an essay explaining the money-management skills necessary to make the transition from renting to home ownership. (9th and 10th grade expository writing)

(4) 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;

Think about individual and family responsibilities in relation to environmental trends and issues. Write an essay in which you state your position on individual and family responsibilities in relation to environmental trends and issues. (10th and 11th grade persuasive writing)

   (D) explain government regulations for conserving natural resources.

Think about government regulations for conserving natural resources. Write an essay explaining government regulations for conserving natural resources. (9th and 10th grade expository writing)

(5) 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
Think about the economic effects of laws and regulations that pertain to consumers and providers of services. Write an essay explain the effects of laws and regulations that pertain to consumers and providers of services.

(6) The student integrates knowledge, skills, and practices required for careers in consumer services. The student is expected to:

(A) explain the roles and functions of individuals engaged in consumer services careers;

Think about the roles and functions of individuals engaged in consumer services careers. Write an essay explain the roles and functions of individuals engaged in consumer services careers.