

**Banking and Financial Systems – Grade Levels 11-12**  
**TEKS Manager**

Credit: ½

Place a check (✓) in each column to show TEKS taught.

	TEKS	1 <sup>st</sup> 6 wks	2 <sup>nd</sup> 6 wks	3 <sup>rd</sup> 6 wks
	(b) Introduction. Students develop a foundation in the economical, financial, technological, international, social, and ethical aspects of business to become competent consumers, employees, and entrepreneurs. Students incorporate a broad base of knowledge that includes the legal, managerial, marketing, financial, ethical, and international dimensions of business to make appropriate business decisions.			
(c) Knowledge and skills.  (1) The student <b>evaluates</b> the role of money in the modern economy. The student is expected to:	(A) <b>outline</b> the history of money and banking in the United States economy;			
	(B) <b>explain</b> the composition of the money supply;			
	(C) <b>compare</b> current interest rates with the quantity of money required and available in money markets; and			
	(D) <b>explain</b> the operation of the Federal Reserve Bank and its role in the economy.			
(2) The student <b>identifies</b> the principal functions of financial institutions. The student is expected to:	(A) <b>compare</b> the functions of financial institutions (banks, savings and loans, credit unions);			
	(B) <b>analyze</b> the process of credit creation and its impact on a single financial institution and on the banking system as a whole;			
	(C) <b>outline</b> different types of credit and the cost of credit; and			
	(D) <b>critique</b> the methods of credit investigation and the concepts related to the use of credit analysis.			

	TEKS	1 <sup>st</sup> 6 wks	2 <sup>nd</sup> 6 wks	3 <sup>rd</sup> 6 wks
(3) The student <b>utilizes</b> the services of banking and financial institutions for loans, savings, and investing. The student is expected to:	(A) <b>compare</b> various types of checking accounts and attendant banking services;			
	(B) <b>explain</b> electronic banking;			
	(C) <b>calculate</b> the variety of options (maturities, interest) on consumer purchases; and			
	(D) <b>calculate</b> interest and account balances for savings accounts and certificates of deposit.			
(4) The student <b>compares</b> business financing opportunities with conventional or government options. The student is expected to:	(A) <b>compare</b> borrowing through conventional bank or non-bank lenders with government programs, for example, Small Business Administration, Farmers Home Administration;			
	(B) <b>contrast</b> the business and consumer implications of the Community Reinvestment Act (CRA);			
	(C) <b>outline</b> the costs and benefits of factoring as a source of cash flow; and			
	(D) <b>describe</b> the functions of The World Bank and The International Finance Corporation.			
(5) The student <b>assesses</b> the differences in mortgage transactions. The student is expected to:	(A) <b>compare</b> mortgage options available through lending institutions; and			
	(B) <b>identify</b> eligibility requirements for government secured mortgage options, for example, Federal Housing Authority, Federal National Mortgage Association, Veterans Administration.			
(6) The student <b>identifies</b> the economic theories and financial forces that influence international business. The student is expected to:	(A) <b>read</b> and <b>interpret</b> foreign exchange quotations;			
	(B) <b>describe</b> factors that impact foreign exchange rates; and			
	(C) <b>describe</b> types of payment methods on international transactions, for example, United States Export Import Bank, Overseas Private Investment Corporation, Small Business Administration.			