

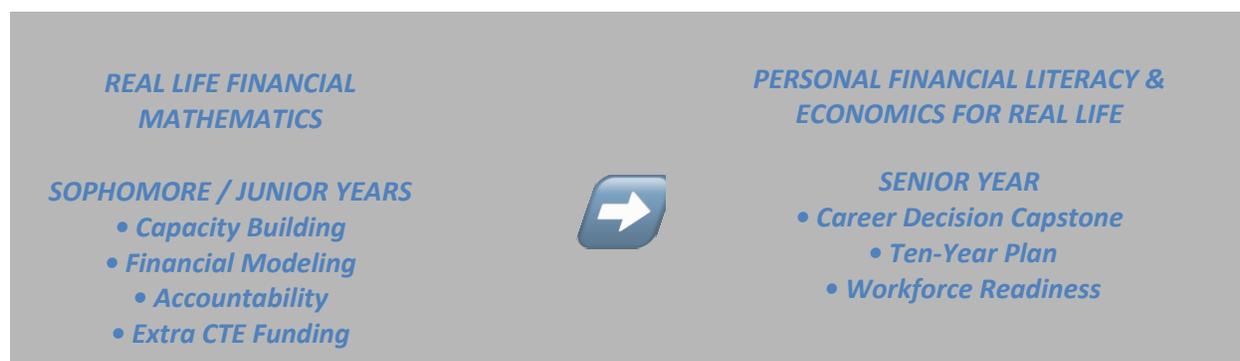


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Real-Life Financial Literacy Framework - A Single or Two-Step Option

Texas districts have flexibility in implementing the new personal financial literacy graduation requirement. Decker’s one-semester ***Personal Financial Literacy & Economics for Real Life (PFL&E4RL)*** course fully satisfies state standards.

Districts seeking a broader developmental approach may extend the framework by offering students ***Real Life Financial Mathematics (RLFM)***, a one-year math credit with extra CTE funding, once students have passed Algebra I. This course is ideal for grades 10 or 11, creating a two-course progression that builds capacity with the senior-year ***PFL&E4RL*** course as a capstone. The choice is not between compliance and non-compliance, but between meeting requirements and strategically leveraging critical thinking education.



Transforming a Requirement into a Strategic Advantage

Beginning with the 2026–2027 freshman class, Texas requires a one-semester personal financial literacy and economics course for students **graduating in 2030**. Although all approved courses meet state standards and cover budgeting, credit, compound interest, and the time value of money, our courses go beyond these concepts. Our ***Real Life*** courses focus on developing critical thinking skills in preparation for employment in the age of AI.

The leadership question is not whether to comply. It is **how instructional time can be strategically used to prepare students for life after graduation.**

Decker & Associates, with more than 50 years of award-winning financial planning and education experience, offers a vertically aligned two-course model that transforms financial literacy into applied career and life-decision science, preparing students to graduate with direction, structured reasoning skills, and awareness of workforce shifts driven by artificial intelligence.

Capacity Building through Real Life Courses

Real Life Financial Mathematics (RLFM), a one-year Mathematics / CTE Course for grades 9–12, with Algebra 1 as the only prerequisite, is eligible for additional CTE funding. ***RLFM*** offers an academic advantage. Sophomores and juniors have the time and motivation to implement what they have learned:

- Strengthen academic performance, increasing GPA
- Qualify and enroll in AP and dual-credit courses
- Evaluate career direction and future financial security results
- Develop long-term financial awareness
- Accept responsibility for decisions, actions, and consequences

Personal Financial Literacy & Economics for Real Life (PFL&E 4RL) is a one-semester course that meets graduation requirements. It is a Social Studies course, offered as a single course or as a capstone and part of the two-course strategic critical thinking combination.

In both courses, students engage in:

- Multi-variable decision analysis
- Risk and tradeoff evaluation
- Written justification of reasoning
- Team-based collaboration
- Long-term planning models

Measurable Outcomes

With professional development support, pilot programs with 358 Houston-area Title I sophomore students achieved:

- 100% high school graduation
- 98% post-secondary enrollment
- 91.7% post-secondary completion

These outcomes reflect structured planning, ownership of decisions, and students' integration of goals and course materials with long-term goals. Your district and students can achieve the outcomes above through our complimentary professional development, delivered over 10 virtual meetings.

Teachers can observe and assess progress in higher-order reasoning. Of course, one or two courses do not completely develop critical thinking by age 18. The course material, instructor's delivery, and students' mastery of course concepts are a strong foundation and a jump-start for the neurological development of the prefrontal cortex, which begins at age 15 and continues through age 26.

Educators also receive practical frameworks, structured questioning models, and assessment tools that make critical thinking visible and measurable within financial instruction. Professional development is complimentary and provided over ten weeks of live virtual meetings. Sessions are recorded, so teachers who are unable to attend the live sessions can listen to the meetings at their convenience.

The Leadership Opportunity

If districts dedicate instructional time to personal financial literacy, students can also enhance their critical thinking and preparation for employment with AI while meeting graduation requirements.

It can produce decision-ready graduates prepared for the complexity of modern careers, post-secondary education, and an evolving workforce shaped by artificial intelligence.

For more information, visit the FAQs on www.DeckerUSA.com or contact Lorraine@DeckerUSA.com