

# TEXAS ESSENTIAL KNOWLEDGE AND SKILLS (TEKS)

## Personal Financial Literacy

Grade: 5th Grade

Standard: 5.10.A

Description : Define income tax, payroll tax, sales tax, and property tax;

Standard: 5.10.B

Description : Explain the difference between gross income and net income;

Standard: 5.10.C\*

Description : Identify the advantages and disadvantages of different methods of payment, including check, credit card, debit card, and electronic payments;

Standard: 5.10.D\*

Description : Develop a system for keeping and using financial records;

Standard: 5.10.E

Description : Describe actions that might be taken to balance a budget when expenses exceed income; and

Standard: 5.10.F

Description : Balance a simple budget;



**AFTER SCHOOL CLUB**  
Alliance Financial Ministries, Inc

# Schedule MoolahLive Today!

Alliance Financial Ministries, Inc. is a 501(c) 3 non-profit organization that promotes financial literacy.

AFM provides financial educational programs for individuals and organizations that want to enjoy a more financially secure future. Our seminars cover a wide variety of financial topics.

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**AFM**  
ALLIANCE FINANCIAL MINISTRIES  
A non-profit financial literacy company



Club Moolah is a fun, dynamic and engaging 11-week after-school program for fifth graders. This after-school program is designed to strengthen the math skills of the fifth-graders that participate as well as prepare the students with knowledge about personal finance that will last a lifetime. Emphasis will be placed on helping students navigate through the personal financial literacy T.E.K.S (Texas essential knowledge and skills) mandated by the Texas Education Agency.

Club Moolah is a one of a kind experience filled with fun activities, money games, and stimulating sessions and workshops on money management. Students will also learn by participating in stimulating group projects on money management. The lessons learned in this program will create good financial habits that will last a lifetime. Students will learn that their choices early in life could have a HUGE impact on their future financial success.

