Texas 3rd Grade TEKS / *Excel* Math Correlation

Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
MATHEMATICAL PROCESS STANDARDS		
(1) The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:		
(A) apply mathematics to problems arising in everyday life, society, and the workplace;	Everyday: 10, 11, 12, 15, 20, 22, 26, 32, 40, 44, 70, 82, 83, 85, 87, 88, 89, 96, 105, 110, 111, 112, 115, 122, 125, 137, 146, 152 Society: 10, 20, 22, 32, 40, 44, 83, 85, 88, 96, 111, 114, 115, 125, 126, 137, 146, 151, 152 Workplace: 10, 20, 22, 26, 44, 85, 146, 151	3, 7, 8, 10, 14, 18, 20, 22, 23, 25, 26, 27, 29, 32, 37, 38, 42, 43, 45, 47, 51, 53, 54, 59, 61, 62, 64, 66, 67, 69, 71, 74, 80, 81, 84, 92, 96, 97, 98, 99, 103, 105, 106, 108, 109, 112, 113, 118, 117, 120, 121, 122, 128, 130, 131, 133, 135, 137, 139, 140, 142, 143, 148, 152, 153 Activity 1 (Volume 1- 7) 5, 8, 10, 11, 13, 14
(B) use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;	Everyday: 10, 11, 12, 15, 20, 22, 26, 32, 40, 44, 70, 82, 83, 85, 87, 88, 89, 96, 105, 110, 111, 112, 115, 122, 125, 137, 146, 152 Society: 10, 20, 22, 32, 40, 44, 83, 85, 88, 96, 111, 114, 115, 125, 126, 137, 146, 151, 152 Workplace: 10, 20, 22, 26, 44, 85, 146, 151	3, 7, 8, 10, 14, 18, 20, 22, 23, 25, 26, 27, 29, 32, 37, 38, 42, 43, 45, 47, 51, 53, 54, 59, 61, 62, 64, 66, 67, 69, 71, 74, 80, 81, 84, 92, 96, 97, 98, 99, 103, 105, 106, 108, 109, 112, 113, 118, 117, 120, 121, 122, 128, 130, 131, 133, 135, 137, 139, 140, 142, 143, 148, 152, 153 Activity 1 (Volume 1- 7) 5, 8, 10, 11, 13, 14
(C) select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;	Everyday: 10, 11, 12, 15, 20, 22, 26, 32, 40, 44, 70, 82, 83, 85, 87, 88, 89, 96, 105, 110, 111, 112, 115, 122, 125, 137, 146, 152 Society: 10, 20, 22, 32, 40, 44, 83, 85, 88, 96, 111, 114, 115, 125, 126, 137, 146, 151, 152 Workplace: 10, 20, 22, 26, 44, 85, 146, 151	3, 7, 8, 10, 14, 18, 20, 22, 23, 25, 26, 27, 29, 32, 37, 38, 42, 43, 45, 47, 51, 53, 54, 59, 61, 62, 64, 66, 67, 69, 71, 74, 80, 81, 84, 92, 96, 97, 98, 99, 103, 105, 106, 108, 109, 112, 113, 118, 117, 120, 121, 122, 128, 130, 131, 133, 135, 137, 139, 140, 142, 143, 148, 152, 153 Activity 1 (Volume 1- 7) 5, 8, 10, 11, 13, 14
(D) communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;	Everyday: 10, 11, 12, 15, 20, 22, 26, 32, 40, 44, 70, 82, 83, 85, 87, 88, 89, 96, 105, 110, 111, 112, 115, 122, 125, 137, 146, 152 Society: 10, 20, 22, 32, 40, 44, 83, 85, 88, 96, 111, 114, 115, 125, 126, 137, 146, 151, 152 Workplace: 10, 20, 22, 26, 44, 85, 146, 151	3, 7, 8, 10, 14, 18, 20, 22, 23, 25, 26, 27, 29, 32, 37, 38, 42, 43, 45, 47, 51, 53, 54, 59, 61, 62, 64, 66, 67, 69, 71, 74, 80, 81, 84, 92, 96, 97, 98, 99, 103, 105, 106, 108, 109, 112, 113, 118, 117, 120, 121, 122, 128, 130, 131, 133, 135, 137, 139, 140, 142, 143, 148, 152, 153 Activity 1 (Volume 1- 7) 5, 8, 10, 11, 13, 14

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
(E) create and use representations to organize, record, and communicate mathematical ideas;	Everyday: 10, 11, 12, 15, 20, 22, 26, 32, 40, 44, 70, 82, 83, 85, 87, 88, 89, 96, 105, 110, 111, 112, 115, 122, 125, 137, 146, 152 Society: 10, 20, 22, 32, 40, 44, 83, 85, 88, 96, 111, 114, 115, 125, 126, 137, 146, 151, 152 Workplace: 10, 20, 22, 26, 44, 85, 146, 151	3, 7, 8, 10, 14, 18, 20, 22, 23, 25, 26, 27, 29, 32, 37, 38, 42, 43, 45, 47, 51, 53, 54, 59, 61, 62, 64, 66, 67, 69, 71, 74, 80, 81, 84, 92, 96, 97, 98, 99, 103, 105, 106, 108, 109, 112, 113, 118, 117, 120, 121, 122, 128, 130, 131, 133, 135, 137, 139, 140, 142, 143, 148, 152, 153 Activity 1 (Volume 1- 7) 5, 8, 10, 11, 13, 14
(F) analyze mathematical relationships to connect and communicate mathematical ideas; and	Everyday: 10, 11, 12, 15, 20, 22, 26, 32, 40, 44, 70, 82, 83, 85, 87, 88, 89, 96, 105, 110, 111, 112, 115, 122, 125, 137, 146, 152 Society: 10, 20, 22, 32, 40, 44, 83, 85, 88, 96, 111, 114, 115, 125, 126, 137, 146, 151, 152 Workplace: 10, 20, 22, 26, 44, 85, 146, 151	3, 7, 8, 10, 14, 18, 20, 22, 23, 25, 26, 27, 29, 32, 37, 38, 42, 43, 45, 47, 51, 53, 54, 59, 61, 62, 64, 66, 67, 69, 71, 74, 80, 81, 84, 92, 96, 97, 98, 99, 103, 105, 106, 108, 109, 112, 113, 118, 117, 120, 121, 122, 128, 130, 131, 133, 135, 137, 139, 140, 142, 143, 148, 152, 153 Activity 1 (Volume 1- 7) 5, 8, 10, 11, 13, 14
(G) display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.	Everyday: 10, 11, 12, 15, 20, 22, 26, 32, 40, 44, 70, 82, 83, 85, 87, 88, 89, 96, 105, 110, 111, 112, 115, 122, 125, 137, 146, 152 Society: 10, 20, 22, 32, 40, 44, 83, 85, 88, 96, 111, 114, 115, 125, 126, 137, 146, 151, 152 Workplace: 10, 20, 22, 26, 44, 85, 146, 151	3, 7, 8, 10, 14, 18, 20, 22, 23, 25, 26, 27, 29, 32, 37, 38, 42, 43, 45, 47, 51, 53, 54, 59, 61, 62, 64, 66, 67, 69, 71, 74, 80, 81, 84, 92, 96, 97, 98, 99, 103, 105, 106, 108, 109, 112, 113, 118, 117, 120, 121, 122, 128, 130, 131, 133, 135, 137, 139, 140, 142, 143, 148, 152, 153 Activity 1 (Volume 1- 7) 5, 8, 10, 11, 13, 14

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
NUMBER AND OPERATIONS		
(2) The student applies mathematical process standards to represent and compare whole numbers and understand relationships related to place value. The student is expected to:		
(A) compose and decompose numbers up to 100, as a sum of so many ten thousands, so many thousands, so many hundreds, so many tens, and so many ones using objects, pictorial models, and numbers, including expanded notation as appropriate;	Objects: 1, 6, 7, 12, 14, 19, 23, 34, 43, 47, 51, 64, 67, 132, 133 Pictures: 1, 7, 12, 14, 19, 23, 34, 47, 64, 67, 132, 133 Expanded Notation: 1, 7, 9, 12, 14, 19, 23, 27, 34, 43, 47, 49, 64, 67, 79, 100, 132, 133, 150	Activity 7
(B) describe the mathematical relationships found in the base-10 place value system through the hundred thousands place;	1, 2, 6, 7, 9, 12, 14, 19, 23, 27, 34, 43, 47, 48, 49, 61, 67, 79, 91, 94, 100, 101, 102, 103, 104, 132, 133, 150, 153, 154	85
(C) represent a number on a number line as being between two consecutive multiples of 10; 100; 1,000; or 10,000 and use words to describe relative size of numbers in order to round whole numbers; and	Number Line: 7, *12, *27, *48, 60, 70, *79, 90, *99 Rounding: 60, 70, 75, 85, 90, 95, 115, 134	
(D) compare and order whole numbers up to 100,000 and represent comparisons using the symbols >, <, or =.	Compare: 4, 21, 36, 38, 48, 57, 92, 98, 104, 127 Order: 4, 13, 36, 38, 48, 53, 98, 104, 113 **<, >, =:** 4, 21, 36, 38, 48, 57, 92, 99, 104	Compare: 30 Order: 82, 93, 116, 123, 146 **<, >, =:** 91

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
NUMBER AND OPERATIONS		
(3) The student applies mathematical process standards to represent and explain fractional units. The student is expected to:		
(A) represent fractions greater than zero and less than or equal to one with denominators of 2, 3, 4, 6, and 8 using concrete objects and pictorial models, including strip diagrams and number lines;	Denominator 2: 10, 31, 66, 108, 130, *147, 148 Denominator 3: 54, 66, 108, 109, 140, 148 Denominator 4: 54, 66, 130, 140, 148 Denominator 6: 54, 66, 82, 130, 137, 140, 148 Denominator 8: 54, 66, 82, 130, 137, 140, 147, 148	Activity 6, 9, 15
(B) determine the corresponding fraction greater than zero and less than or equal to one with denominators of 2, 3, 4, 6, and 8 given a specified point on a number line;	Denominator 2: 10, 66, 108, 109, *147, 148 Denominator 3: *54, 66, 109, *147, 148 Denominator 4: *54, 66, 108, 109, 140, *147, 148 Denominator 6: *54, 66, 109, 140, *137, *147, 148 Denominator 8: *54, 66, 108, 109, 140, *137, *147, 148	Activity 6
(C) explain that the unit fraction 1/*b* represents the quantity formed by one part of a whole that has been partitioned into *b* equal parts where *b* is a non-zero whole number;	54, 66, 82, 109, 130, 137, 140, 147, 148, 149	Activity 6, 9, 15
(D) compose and decompose a fraction *a*/*b* with a numerator greater than zero and less than or equal to *b* as a sum of parts 1/*b*;	54, 66, 109, 130, 137, 140, 147, 148, 149	Activity 6, 9, 15
(E) solve problems involving partitioning an object or a set of objects among two or more recipients using pictorial representations of fractions with denominators of 2, 3, 4, 6, and 8;	Denominator 2: 31, 54, 66, 130, 109, 147, 148 Denominator 3: 54, 66, 109, 148 Denominator 4: 54, 66, 109, 130, 140, 147, 148 Denominator 6: 54, 66, 82, 109, 137, 140, 147, 148 Denominator 8: 54, 66, 82, 137, 140, 147, 148	Activity 6, 7, 9, 15
(F) represent equivalent fractions with denominators of 2, 3, 4, 6, and 8 using a variety of objects and pictorial models, including number lines;	*66, 109, 140, 148, 149	Activity 6, 9, 15
(G) explain that two fractions are equivalent if and only if they are both represented by the same point on the number line or represent the same portion of a same size whole for an area model;	*66, 109, 140, 147, 148, 149	Activity 6, 9
(H) compare two fractions having the same numerator or denominator in problems by reasoning about their sizes and justifying the conclusion using symbols, words, objects, and pictorial models	*66, 109, 140, 147, 148, 149	Activity 6, 9, 15

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
NUMBER AND OPERATIONS		
(4) The student applies mathematical process standards to develop and use strategies and methods for whole number computations in order to solve problems with efficiency and accuracy. The student is expected to:		
(A) solve with fluency one-step and two-step problems involving addition and subtraction within 1,000 using strategies based on place value, properties of operations, and the relationship between addition and subtraction;	1, 2, 3, 6, 7, 8, 9, 11, 12, 13, 14, 15, 16, 17, 19, 22, 23, 24, 25, 26, 27, 28, 29, 31, 32, 33, 34, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 47, 48, 51, 52, 57, 58, 61, 64, 67, 68, 69, 73, 74, 75, 76, 79, 81, 83, 84, 85, 92, 96, 98, 105, 122, 136, 146, 155	1, 2, 3, 5, 6, 7, 10, 13, 16, 18, 19, 21, 22, 23, 24, 26, 28, 31, 33, 35, 36, 37, 38, 39, 40, 43, 44, 45, 48, 49, 52, 54, 56, 57, 63, 68, 77, 79, 83, 89, 101, 107, 110, 114, 119, 122, 129, 130, 137, 141, 144, 152 Activity 3, 5, 7, 8
(B) round to the nearest 10 or 100 or use [and] compatible numbers to estimate solutions to addition and subtraction problems;	60, 70, 75, 85, 90, 95, 115, 134	
(C) determine the value of a collection of coins and bills;	16, 22, 33, 44, 51, 82, 114, 126, 127, 134, 146	55, 92 Activity *8
(D) determine the total number of objects when equally-sized groups of objects are combined or arranged in arrays up to 10 by 10;	1, 2, 7, 12, 14, 19, 23, 31, 34, 58, 67, 71, 87, 88, 94, 101, 102	Activity 7
(E) represent multiplication facts by using a variety of approaches such as repeated addition, equal-sized groups, arrays, area models, equal jumps on a number line, and skip counting;	39, 43, 46, 47, 53, 54, 61, 68, 71, 76, 80, 81, 85, 91, 92, 93, 95, 96, 97, 113, 117, 118, 126, 127, 131, 142, 143, 151, 153	Activity 4, 5
(F) recall facts to multiply up to 10 by 10 with automaticity and recall the corresponding division facts;	39, 43, 44, 46, 47, 48, 49, 51, 52, 53, 56, 57, 58, 59, 61, 64, 67, 68, 69, 71, 72, 73, 74, 76, 79, 81, 82, 83, 84, 85, 86, 87, 89, 92, 96, 97, 98, 99, 103, 105, 107, 108, 113, 117, 118, 119, 124, 126, 127, 131, 136, 142,1 43, 144, 151, 153, 154	Activity 4, 5
(G) use strategies and algorithms, including the standard algorithm, to multiply a two-digit number by a one-digit number. Strategies may include mental math, partial products, and the commutative, associative, and distributive properties;	53, 61, 68, 73, 74, 85, 103, 113, 117, 118, 121, 131, 153, 154 3 digit: 91, 95	Activity 5, 8

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
(H) determine the number of objects in each group when a set of objects is partitioned into equal shares or a set of objects is shared equally;	1, 31, 34, 46, 58, 59, 71, 87, 88, 93, 94, 101, 102, 103, 111, 118, 122, 132, 133, 153, 154	Activity 4, 7
(I) determine if a number is even or odd using divisibility rules	31, 46, 53, 63, 80	35, 57 Activity 7
(J) determine a quotient using the relationship between multiplication and division	71, 81, 93, 94, 96, 101, 102, 103, 117, 118, 132, 133, 142, 151, 153, 154	
(K) solve one-step and two-step problems involving multiplication and division within 100 using strategies based on objects; pictorial models, including arrays, area models, and equal groups; properties of operations; or recall of facts.	Objects: 43, 53, 61, 68, 71, 87, 88, 121 Pictures: 58, 68, 71, 87, 88, 93, 94, 96, 102, 103, 118, 126, 127, 132, 133, 153 Array: 43, 61, 71, 87, 93, 94, 97, 101, 102, 103, 118, 132, 133, 153, 154 Equal Groups: 46, 58, 61, 68, 71, 87, 88, 93, 101, 102, 103, 117, 118, 122, 131, 132, 153, 154 Recall Facts: 31, 39, 43, 46, 53, 61, 71, 73, 74, 76, 92, 93, 94, 96, 97, 105, 111, 117, 126, 142, 151	95 Activity 4, 5, 7, 8

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
ALGEBRAIC REASONING		
(5) The student applies mathematical process standards to analyze and create patterns and relationships. The student is expected to:		
(A) represent one- and two-step problems involving addition and subtraction of whole numbers to 1,000 using pictorial models , number lines , and equations;	1, 7, 8, 9, 11, 12, 13, 14, 15, 16, 17, 19, 22, 23, 24, 28, 29, 32, 34, 36, 37, 40, 41, 42, 43, 45, 47, 48, 52, 61, 64, 67, 75, 76, 83, 85, 89, 96, 98, 99, 105, 122, 123, 136, 143, 146, 152, 155	3, 5, 6, 7, 9, 10, 12, 13, 16, 18, 19, 21, 22, 23, 24, 26, 28, 29, 33, 35, 36, 37, 38, 39, 40, 43, 44, 45, 48, 49, 52, 54, 56, 57, 62, 64, 65, 69, 79, 81, 97, 99, 102, 103, 105, 106, 112, 117, 122, 128, 130, 137, 138, 139, 144, 152 Activity 5, 7, 8
(B) represent and solve one- and two-step multiplication and division problems within 100 using arrays, strip diagrams, and equations;	31, 39, 43, 46, 53, 58, 59, 71, 76, 81, 85, 87, 88, 92, 93, 94, 97, 102, 103, 105, 107, 111, 118, 121, 126, 127, 131, 132, 133, 151, 153, 154	34, 89, 95, 99, 105, 106, 130, 137 Activity 4, 5, 7, 8
(C) describe a multiplication expression as a comparison such as 3 x 24 represents 3 times as much as 24;	39, 43, 46, 61, 68, 71, 76, 96, 97, 117, 127, 131, 143	95 Activity 4
(D) determine the unknown whole number in a multiplication or division equation relating three whole numbers when the unknown is either a missing factor or product; and	76, 81, 92, 107, *126, *127, 143, 144 Addition: 36	34, 70, 73, 75, 83, 89, 94, 101, 107, 110, 114, 119, 124, 127, 133, 134, 141, 149, 154 Activity 5, 8
(E) represent real-world relationships using number pairs in a table and verbal descriptions	31, 80, 114, 126, 127, 155	127 Activity 10

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
GEOMETRY AND MEASUREMENT		
(6) The student applies mathematical process standards to analyze attributes of two-dimensional geometric figures to develop generalizations about their properties. The student is expected to:		
(A) classify and sort two- and three-dimensional solids, including cones, cylinders, spheres, triangular and rectangular prisms, and cubes, based on attributes using formal geometric language;	8, 41, 69, 77, 86, 106, 110, 119, 120, 124, 129, 139, 141, 145	4, 17, 41, 46, 50, 58, 60, 72, 76, 78, 86, 87, 90, 104, 111, 115, 126, 132, 136, 145, 147, 150, 151 Activity 2
(B) use attributes to recognize rhombuses, parallelograms, trapezoids, rectangles, and squares as examples of quadrilaterals and draw examples of quadrilaterals that do not belong to any of these subcategories;	8, 41, 69, 77, 86, 106, 110, 120, 124, 129, 135	4, 17, 50, 60, 86, 87, 90, 104, 111, 115, 126, 136, 147, 151 Activity 2
(C) determine the area of rectangles with whole number side lengths in problems using multiplication related to the number of rows times the number of unit squares in each row;	72, 86, 124, 135, 145	86, 104, 111, 115, 136, 147, 151 Activity 2, 12
(D) decompose composite figures formed by rectangles into non-overlapping rectangles to determine the area of the original figure using the additive property of area; and	72, 124, 135, 145	*50, *58, *60, 86, *87, 104, 111, 126, *132, 136, 147, 151 Activity 2, 12
(E) decompose two congruent two-dimensional figures into parts with equal areas and express the area of each part as a unit fraction of the whole and recognize that equal shares of identical wholes need not have the same shape.	*72, 120, *124, *135, *145	*76 Activity 2, 12

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
GEOMETRY AND MEASUREMENT		
(7) The student applies mathematical process standards to select appropriate units, strategies, and tools to solve problems involving customary and metric measurement. The student is expected to:		
(A) represent fractions of halves, fourths, and eighths as distances from zero on a number line;	10, 66, 108, 109, 140	Activity 10
(B) determine the perimeter of a polygon or a missing length when given perimeter and remaining side lengths in problems;	86, 116 Line Segments 56 Lengths 74	
(C) determine the solutions to problems involving addition and subtraction of time intervals in minutes using pictorial models or tools such as a 15-minute event plus a 30-minute event equals 45 minutes;	18, *26, 65, 78, 83, *84, 89, 112, 152	3, 64 Activity 11
(D) determine when it is appropriate to use measurements of liquid volume (capacity) or weight; and	32, 50, 62, 63, 83, 121, 125	Activity 1: (Volume: 1- 5), 13 (Weight 1-7)
(E) determine liquid volume (capacity) or weight using appropriate units and tools.	32, 62, 63, 83, 121, 125 Volume cubes: 135, 145	133 Activity 1: (Volume: 1- 5), 13 (Weight 1-7)
DATA ANALYSIS		
(8) The student applies mathematical process standards to solve problems by collecting, organizing, displaying, and interpreting data. The student is expected to:		
(A) summarize a data set with multiple categories using a frequency table, dot plot, pictograph, or bar graph with scaled intervals; and	5, 20, 35, 126, 129	23, 97, 143 Activity 1 (Volume 1-5), 10, 14
(B) solve one- and two-step problems using categorical data represented with a frequency table, dot plot, pictograph, or bar graph with scaled intervals.	5, 20, 35, 126, 129	23, 97, 143 Activity 1 (Volume 4-5), 10, 14

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Texas Essential Knowledge and Skills	*Excel* Math Lesson Numbers	Stretch Lesson Numbers Activity Numbers
PERSONAL FINANCIAL LITERACY		
(9) The student applies mathematical process standards to manage one's financial resources effectively for lifetime financial security. The student is expected to:		
(A) explain the connection between human capital/labor and income;	*16, *22, *33, 44, 80, *82, *146, 151 Create A Problem (back of tests): *13, *17, *20, *22, *24	*45, *55, *92, *105, *122, *130 Activity *9
(B) describe the relationship between the availability or scarcity of resources and how that impacts cost;	*16, *22, *33, 44, 80, *82, *127, *146 Create A Problem (back of tests): *13, *17, *20, *22, *24	*45, *55, *92, *105, *122, *130 Activity *9
(C) identify the costs and benefits of planned and unplanned spending decisions;	*16, *22, *33, 44, *80, *82, *114, *126, *127, *146 Create A Problem (back of tests): *13, *17, *20, *22, *24	*45, *55, *92, *105, *122, *130 Activity *9
(D) explain that credit is used when wants or needs exceed the ability to pay and that it is the borrower's responsibility to pay it back to the lender, usually with interest;	*16, *22, *33, *44, *82, *146 Create A Problem (back of tests): *13, *17, *20, *22, *24	*45, *55, *92, *105, *122, *130 Activity *9
(E) list reasons to save and explain the benefit of a savings plan , including for college ; and	*16, *22, *33, 44, *82, *146 Create A Problem (back of tests): *13, *17, *20, *22, *24	*45, *55, *92, *105, *122, *130 Activity *9
(F) identify decisions involving income, spending, saving, credit, and charitable giving.	*16, *22, *33, 44, *80, *82, *114, *127*146 Create A Problem (back of tests): *13, *17, *20, *22, *24	*45, *55, *92, *105, *122, *130 Activity *9

Please Note: Excel Math does not have a specific curriculum component for **'Personal Financial Literacy,'** but the above referenced Lessons and Activities give opportunity for teachers to teach these concepts.

These are advanced Excel Math concepts that go beyond Texas Standards for Grade 3.

Concept	Lesson		Concept	Lesson
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