

TABLES & GRAPHICS

Graphic images included in rules are published separately in this tables and graphics section. Graphic images are arranged in this section in the following order: Title Number, Part Number, Chapter Number and Section Number.

Graphic images are indicated in the text of the emergency, proposed, and adopted rules by the following tag: the word "Figure" followed by the TAC citation, rule number, and the appropriate subsection, paragraph, subparagraph, and so on.

CAB NAME HERE

Payday Loan

\$500, One Payment

Cost Disclosure

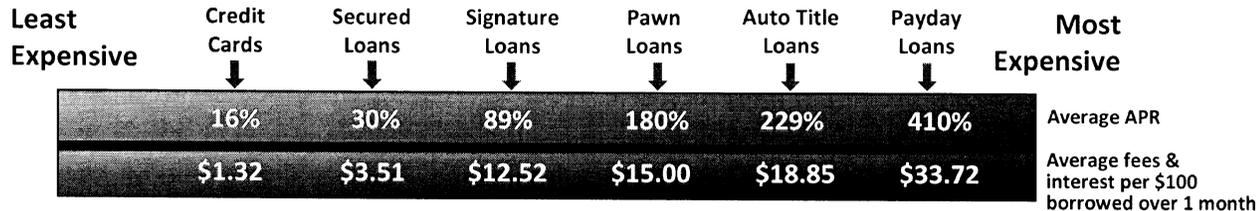
Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 10 %)	\$ 2.40
Fees paid to CAB name here	\$ 125.00
Total of payments (if I pay on time)	\$ 627.40

APR (cost of credit as a yearly rate)	664.30 %
Term of loan	2 weeks

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$ 127.40	\$ 627.40
1 Month	\$ 254.80	\$ 754.80
2 Months	\$ 509.60	\$ 1,009.60
3 Months	\$ 734.40	\$ 1,234.40

Cost of other types of loans:



Repayment:

Of 10 people who get a new single-payment payday loan:

	3 ½ will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	2 will renew 2 to 4 times before paying off the loan
	3 ½ will renew 5 or more times or will never pay off the loan

This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan *in full* when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

OCCC notice:

- This company is regulated by the Texas Office of Consumer Credit Commissioner (OCCC).
- OCCC Consumer Helpline: (800) 538-1579, consumer.complaints@occc.texas.gov.
- Visit occc.texas.gov for more information.
- This disclosure is provided under Texas Finance Code Section 393.223.

CAB NAME HERE

Payday Loan

\$500, 10 Payments

Cost Disclosure

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 10%)	\$ 26.00
Fees paid to CAB name here	\$ 775.00
Payment amounts (payments due every 2 weeks)	Payments #1-#9: \$ 136.24 (Final) Payment #10: \$ 74.84
Total of payments (if I pay on time)	\$ 1,301.00

APR (cost of credit as a yearly rate)	614.51 %
Term of loan	20 weeks

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$ 779.89	\$ 1,279.89
1 Month	\$ 784.28	\$ 1,284.28
2 Months	\$ 791.53	\$ 1,291.53
3 Months	\$ 796.74	\$ 1,296.74
20 Weeks	\$ 801.00	\$ 1,301.00

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment payday loan:	
	7 will pay the loan on time as scheduled (typically 5 months)
	1 will renew 1 to 4 times before paying off the loan
	2 will renew 5 or more times or will never pay off the loan.

This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan *in full* when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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CAB NAME HERE

Auto Title Loan

\$ 500, One Payment

Cost Disclosure



You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 10%)	\$ 5.41
Fees paid to CAB name here (includes a one-time \$33 title fee)	\$ 158.00
Total of payments (if I pay on time)	\$ 663.41

APR (cost of credit as a yearly rate)	297.68 %
Term of loan	1 month

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$ 160.52	\$ 660.52
1 Month	\$ 163.41	\$ 663.41
2 Months	\$ 293.61	\$ 793.61
3 Months	\$ 423.81	\$ 923.81

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment auto title loan:	
	3 will pay the loan on time as scheduled (typically 30 days)
	1 will renew 1 time before paying off the loan
	1½ will renew 2 to 4 times before paying off the loan
	4 ½ will renew 5 or more times or will never pay off the loan

This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan **in full** when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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CAB NAME HERE

Auto Title Loan

\$500, **11** Payments

Cost Disclosure



You can lose your car.

If you miss a payment or make a late payment, your car can be repossessed.

Cost of this loan:

Borrowed amount (cash advance)	\$ 500.00
Interest paid to lender (interest rate: 10%)	\$ 30.29
Fees paid to CAB name here (includes a one-time \$33 title fee)	\$ 868.00
Payment amounts (payments due every 2 weeks)	Payments #1-#10 \$ 132.45 (Final) Payment #11 \$ 74.07
Total of payments (if I pay on time)	\$ 1,398.57

APR (cost of credit as a yearly rate)	564.57	%
Term of Loan	22 weeks	

If I pay off the loan in:	I will have to pay interest and fees of approximately:	I will have to pay a total of approximately:
2 Weeks	\$ 873.25	\$ 1,373.25
1 Month	\$ 878.01	\$ 1,378.01
2 Months	\$ 886.06	\$ 1,386.06
3 Months	\$ 892.13	\$ 1,392.13
22 Weeks	\$ 898.29	\$ 1,398.57

Cost of other types of loans:

Least Expensive	Credit Cards	Secured Loans	Signature Loans	Pawn Loans	Auto Title Loans	Payday Loans	Most Expensive
	16%	30%	89%	180%	229%	410%	Average APR
	\$1.32	\$3.51	\$12.52	\$15.00	\$18.85	\$33.72	Average fees & interest per \$100 borrowed over 1 month

Repayment:

Of 10 people who get a new multi-payment auto title loan:

	5 ½ will pay the loan on time as scheduled (typically 6 months)
	1 will renew 1 time before paying off the loan
	1 will renew 2 to 4 times before paying off the loan
	2 ½ will renew 5 or more times or will never pay off the loan

This data is from 2014 reports to the OCCC.

Before getting this loan, ask yourself:

- Do I need to borrow this money?
- Can I pay back the loan *in full* when it is due?
- Can I pay my bills and repay this loan?
- Can I afford late charges if I miss a payment?
- Do I have other credit options?

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Figure: 10 TAC §10.614(e)(3)

Method	Beginning of 90 Day Notification Period
Written Local Estimate	Date of letter from the Utility Provider
HUD Utility Schedule Model	Date entered as "Form Date"
Energy Consumption Model	60 days after the end of the last month of the 12 month period for which data was used to compute the estimate
Actual Use Method	Date the allowance is approved by the Department

Figure: 10 TAC §11.2

Deadline	Documentation Required
01/04/2016	Application Acceptance Period Begins.
01/08/2016	Pre-Application Final Delivery Date (including waiver requests).
03/01/2016	<p>Full Application Delivery Date (including Quantifiable Community Participation documentation; Environmental Site Assessments (ESAs), Property Condition Assessments (PCAs); Appraisals; Primary Market Area Map; Site Design and Development Feasibility Report; all Resolutions necessary under §11.3 of this chapter related to Housing De-Concentration Factors).</p> <p>Final Input from Elected Officials Delivery Date (including Resolution for Local Government Support pursuant to §11.9(d)(1) of this chapter and State Representative Input pursuant to §11.9(d)(5) of this chapter).</p>
04/01/2016	Market Analysis Delivery Date pursuant to §10.205 of this title.
Mid-May	Final Scoring Notices Issued for Majority of Applications Considered “Competitive.”
June	Release of Eligible Applications for Consideration for Award in July.
July	Final Awards.
Mid-August	Commitments are Issued.
11/01/2016	Carryover Documentation Delivery Date.
06/30/2017	10 Percent Test Documentation Delivery Date.
12/31/2018	Placement in Service.
Five (5) business days after the date on the Deficiency Notice (without incurring point loss)	Administrative Deficiency Response Deadline (unless an extension has been granted).

Figure 19 TAC §101.3041(b)(1)

English: State of Texas Assessments of Academic Readiness Grades 3-8 Assessments Performance Standards

English Assessments	2015-2016 Standard	2016-2017 Standard	2017-2018 Standard	2018-2019 Standard	2019-2020 Standard	2020-2021 Standard	2021-2022 Recommended Level II	Recommended Level III
Grade 3 Mathematics	1360	1381	1402	1423	1444	1465	1486	1596
Grade 4 Mathematics	1467	1487	1507	1528	1548	1569	1589	1670
Grade 5 Mathematics	1500	1521	1542	1563	1583	1604	1625	1724
Grade 6 Mathematics	1536	1556	1575	1595	1614	1634	1653	1772
Grade 7 Mathematics	1575	1594	1613	1631	1650	1669	1688	1798
Grade 8 Mathematics	1595	1612	1630	1647	1665	1682	1700	1854
Grade 3 Reading	1345	1365	1386	1406	1427	1447	1468	1555
Grade 4 Reading	1434	1454	1473	1492	1511	1531	1550	1633
Grade 5 Reading	1470	1489	1508	1526	1545	1563	1582	1667
Grade 6 Reading	1517	1536	1554	1573	1592	1610	1629	1718
Grade 7 Reading	1567	1585	1603	1621	1638	1656	1674	1753
Grade 8 Reading	1587	1606	1625	1643	1662	1681	1700	1783
Grade 4 Writing	3550	3625	3700	3775	3850	3925	4000	4612
Grade 7 Writing	3550	3625	3700	3775	3850	3925	4000	4602
Grade 5 Science	3550	3625	3700	3775	3850	3925	4000	4402

English Assessments	2015-2016 Standard	2016-2017 Standard	2017-2018 Standard	2018-2019 Standard	2019-2020 Standard	2020-2021 Standard	2021-2022 Recommended Level II	Recommended Level III
Grade 8 Science	3550	3625	3700	3775	3850	3925	4000	4406
Grade 8 Social Studies	3550	3625	3700	3775	3850	3925	4000	4268

Spanish: State of Texas Assessments of Academic Readiness Grades 3-8 Assessments Performance Standards

Spanish Assessments	2015-2016 Standard	2016-2017 Standard	2017-2018 Standard	2018-2019 Standard	2019-2020 Standard	2020-2021 Standard	2021-2022 Recommended Level II	Recommended Level III
Grade 3 Mathematics	1360	1381	1402	1423	1444	1465	1486	1596
Grade 4 Mathematics	1467	1487	1507	1528	1548	1569	1589	1670
Grade 5 Mathematics	1500	1521	1542	1563	1583	1604	1625	1724
Grade 3 Reading	1318	1339	1360	1381	1402	1423	1444	1532
Grade 4 Reading	1413	1434	1455	1476	1497	1518	1539	1636
Grade 5 Reading	1461	1481	1501	1522	1542	1562	1582	1701
Grade 4 Writing	3550	3625	3700	3775	3850	3925	4000	4543
Grade 5 Science	3550	3625	3700	3775	3850	3925	4000	4402

Figure: 19 TAC §101.3041(b)(2)

**State of Texas Assessments of Academic Readiness Alternate Grades 3-8 Assessments Conversion Table
Reading, Writing, Mathematics, Science, and Social Studies**

Assessment	Level I: Developing Academic Performance	Level II: Satisfactory Academic Performance	Level III: Accomplished Academic Performance
Grade 3 Reading	< 300	300	381
Grade 4 Reading	< 300	300	384
Grade 5 Reading	< 300	300	387
Grade 6 Reading	< 300	300	371
Grade 7 Reading	< 300	300	371
Grade 8 Reading	< 300	300	379
Grade 3 Mathematics	< 300	300	375
Grade 4 Mathematics	< 300	300	387
Grade 5 Mathematics	< 300	300	379
Grade 6 Mathematics	< 300	300	373
Grade 7 Mathematics	< 300	300	375
Grade 8 Mathematics	< 300	300	365
Grade 4 Writing	< 300	300	363
Grade 7 Writing	< 300	300	359
Grade 5 Science	< 300	300	387
Grade 8 Science	< 300	300	382
Grade 8 Social Studies	< 300	300	372

Figure: 19 TAC §101.3041(c)(1)

State of Texas Assessments of Academic Readiness End-of-Course Assessments Performance Standards*

Assessment	2015-2016 Standard	2016-2017 Standard	2017-2018 Standard	2018-2019 Standard	2019-2020 Standard	2020-2021 Standard	2021-2022 Recommended Level II	Recommended Level III
Algebra I	3550	3625	3700	3775	3850	3925	4000	4333
Biology	3550	3625	3700	3775	3850	3925	4000	4576
English I	3775	3813	3850	3888	3925	3963	4000	4691
English II	3775	3813	3850	3888	3925	3963	4000	4831
U.S. History	3550	3625	3700	3775	3850	3925	4000	4440

* The standard in place when a student first takes an EOC assessment is the standard that will be maintained throughout the student's school career. Standards apply beginning with students first enrolled in Grade 9 or below in 2011-2012.

Figure: 19 TAC §101.3041(c)(2)

State of Texas Assessments of Academic Readiness Alternate End-of-Course Assessments Conversion Table
Algebra I, Biology, English I, English II, and U.S. History

Assessment	Level I: Developing Academic Performance	Level II: Satisfactory Academic Performance	Level III: Accomplished Academic Performance
Algebra I	< 300	300	361
Biology	< 300	300	383
English I	< 300	300	367
English II	< 300	300	366
U.S. History	< 300	300	368

Figure: 43 TAC §21.41(c)

Horizontal Clearances ¹					
Location	Functional Classification	Design Speed (mph)	Avg. Daily Traffic ²	Clear Zone Width (ft) ^{3,4,5}	
-	-	-	-	Minimum	Desirable
Rural	Freeways	All	All	30 (16 for ramps)	
Rural	Arterial	All	0-750	10	16
			750 – 1500	16	30
			> 1500	30	-
Rural	Collector	≥ 50	All	Use above rural arterial criteria.	
Rural	Collector	≤ 45	All	10	-
Rural	Local	All	All	10	-
Suburban	All	All	< 8,000	10 ⁶	10 ⁶
Suburban	All	All	8,000 – 12,000	10 ⁶	20 ⁶
Suburban	All	All	12,000 – 16,000	10 ⁶	25 ⁶
Suburban	All	All	> 16,000	20 ⁶	30 ⁶
Urban	Freeways	All	All	30 (16 for ramps)	
Urban	All (Curbed)	≥ 50	All	Use above suburban criteria insofar as available border width permits.	
Urban	All (Curbed)	≤ 45	All	4 from curb face	6
Urban	All (Uncurbed)	≥ 50	All	Use above suburban criteria.	
Urban	All (Uncurbed)	≤ 45	All	10	-

¹ Because of the need for specific placement to assist traffic operations, devices such as traffic signal supports, railroad signal/warning device supports, and controller cabinets are excluded from clear zone requirements. However, these devices should be located as far from the travel lanes as practical. Other non-breakaway devices should be located outside the prescribed clear zone or these devices should be protected with barrier.

² Average ADT over project life, i.e., 0.5 (present ADT plus future ADT). Use total ADT on two-way roadways and directional ADT on one-way roadways.

³ Without barrier or other safety treatment of appurtenances.

⁴ Measured from edge of travel lane for all cut sections and for all fill sections where side slopes are 1V:4H or flatter. Where fill slopes are steeper than 1V:4H it is desirable to provide a 10 ft area free of obstacles beyond the toe of slope.

⁵ Desirable, rather than minimum, values should be used where feasible.

⁶ Purchase of 5 ft or less of additional right-of-way strictly for satisfying clear zone provisions is not required.