

**Curriculum Map  
Personal Finance (352)  
Saugus High School  
Saugus Public Schools  
2009-2010**

Week 1		Week 2	
<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i>  <b>10.N.4</b> Use estimation to judge the reasonableness of results of computations and of solutions to problems involving real numbers.</p>		<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i>  <b>10.P.8</b> Solve everyday problems that can be modeled using systems of linear equations or inequalities. Apply algebraic and graphical methods to the solution. Use technology when appropriate. Include mixture, rate, and work problems.  <b>10.N.4</b> Use estimation to judge the reasonableness of results of computations and of solutions to problems involving real numbers.</p>	
<p align="center"><b>Unit/Topic/Lesson</b>  <b>UNIT ONE</b>  <b>PERSONAL EARNING POWER</b></p> <p>1. Salaries 2. Employment Opportunities</p>		<p align="center"><b>Unit/Topic/Lesson</b>  <b>UNIT ONE</b>  <b>PERSONAL EARNING POWER</b></p> <p>1. Commissions 2. Deductions</p>	
<p align="center"><b>Mission and Expectations</b></p> <p>1. <i>Critical Thinking Skills</i>    2. <i>Problem Solving Skills</i>    3. <i>Test Taking Skills</i></p>		<p align="center"><b>Mission and Expectations</b></p> <p>1. <i>Critical Thinking Skills</i>    2. <i>Problem Solving Skills</i>    3. <i>Test Taking Skills</i></p>	
<p align="center"><b>Objectives</b></p> <p>1. To compute the earnings from a part-time job. 2. To compare an hourly wage with a weekly or monthly salary. 3. To understand what benefits an employer may offer in addition to a paycheck.</p>	<p align="center"><b>Essential Question</b></p> <p>What is the major difference the way earnings are computed for salaried employees and for hourly employees?</p>	<p align="center"><b>Objectives</b></p> <p>1. To determine how much a person earns when his or her pay is based on a commission. 2. To calculate take-home pay by subtracting deductions from gross pay.</p>	<p align="center"><b>Essential Question</b></p> <p>What is difference between gross pay and net pay?</p>
<p align="center"><b>Teacher Resources</b></p> <p><i>Mathematics of Money</i> ©1995</p> <p>1. Chapter One lessons 2. Chapter One activities 3. Teacher Made Assessments 4. Teacher Contacted Speakers</p>	<p align="center"><b>Media Resources</b></p> <p>1. PowerPoint Presentations 2. Internet Labs 3. Teacher designed internet resources and activities.</p>	<p align="center"><b>Teacher Resources</b></p> <p><i>Mathematics of Money</i> ©1995</p> <p>1. Chapter One lessons 2. Chapter One activities 3. Teacher Made Assessments 4. Teacher Contacted Speakers</p>	<p align="center"><b>Media Resources</b></p> <p>1. PowerPoint Presentations 2. Internet Labs 3. Teacher designed internet resources and activities.</p>
<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic  <b>Review:</b> All weekly concepts.  <b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic  <b>Review:</b> All weekly concepts.  <b>Quiz:</b> Assessments given as warranted by the curriculum.  <b>Test:</b> On concepts of Personal Earning Power.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>

Week 3		Week 4	
<b>Performance Standards</b>		<b>Performance Standards</b>	
<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>		<p><i>The students will:</i>  <b>10.N.4</b> Use estimation to judge the reasonableness of results of computations and of solutions to problems involving real numbers.</p>	
<b>Unit/Topic/Lesson</b> <b>UNIT TWO</b> <b>CHECKING ACCOUNTS</b>		<b>Unit/Topic/Lesson</b> <b>UNIT TWO</b> <b>CHECKING ACCOUNTS</b>	
<ol style="list-style-type: none"> <li>1. Choosing a Bank</li> <li>2. Using Checks</li> <li>3. Writing Checks</li> </ol>		<ol style="list-style-type: none"> <li>1. Maintaining a Checkbook Register</li> <li>2. Reconciliation of the Checkbook Register</li> <li>3. Beginning of Checking Account Project</li> </ol>	
<b>Mission and Expectations</b>		<b>Mission and Expectations</b>	
<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>		<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>	
<b>Objectives</b>	<b>Essential Question</b>	<b>Objectives</b>	<b>Essential Question</b>
<ol style="list-style-type: none"> <li>1. To learn what different types of checking accounts are available.</li> <li>2. To write checks and deposits slips</li> <li>3. To endorse a check properly</li> <li>4. To calculate the interest and bank charges for a checking account.</li> </ol>	Why do people use checks for money transactions?	<ol style="list-style-type: none"> <li>1. To record and keep a checkbook register.</li> <li>2. To reconcile a bank statement with the corresponding check register balance.</li> </ol>	In order to reconcile, what should you do to your register with any outstanding checks and deposits?
<b>Teacher Resources</b>	<b>Media Resources</b>	<b>Teacher Resources</b>	<b>Media Resources</b>
<i>Mathematics of Money ©1995</i> <ol style="list-style-type: none"> <li>1. Chapter Two lessons</li> <li>2. Chapter Two activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>	<i>Mathematics of Money ©1995</i> <ol style="list-style-type: none"> <li>1. Chapter Two lessons</li> <li>2. Chapter Two activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>
<b>Evaluation/Activities</b>	<b>Completion date:</b>	<b>Evaluation/Activities</b>	<b>Completion date:</b>
<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<b>Completed by:</b>	<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<b>Comments:</b>
	<b>Comments:</b>		<b>Comments:</b>

Week 5		Week 6	
<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i>  <b>10.N.4</b> Use estimation to judge the reasonableness of results of computations and of solutions to problems involving real numbers.</p>		<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>	
<p align="center"><b>Unit/Topic/Lesson</b>  <b>UNIT TWO</b>  <b>CHECKING ACCOUNTS</b></p> <p>1. Completion of Checking Account Project  2. Presentation of Checking Account Project</p>		<p align="center"><b>Unit/Topic/Lesson</b>  <b>UNIT THREE</b>  <b>SAVING MONEY</b></p> <p>1. Savings  2. Different Types of Bank Accounts  3. Compound Interest</p>	
<p align="center"><b>Mission and Expectations</b></p> <p>1. <i>Critical Thinking Skills</i>      2. <i>Problem Solving Skills</i>      3. <i>Test Taking Skills</i></p>		<p align="center"><b>Mission and Expectations</b></p> <p>1. <i>Critical Thinking Skills</i>      2. <i>Problem Solving Skills</i>      3. <i>Test Taking Skills</i></p>	
<p align="center"><b>Objectives</b></p> <p>1. To complete checking account project from SFCU reconcile a bank statement with the corresponding check register balance.</p>	<p align="center"><b>Essential Question</b></p> <p>Why is it necessary to reconcile with each monthly bank statement?</p>	<p align="center"><b>Objectives</b></p> <p>1. To explain factors such as interest rates and liquidity that influence the return that your money can earn at financial institutions.  2. To explain the difference between regular savings accounts, money market accounts, and certificates of deposit.  3. To compute interest in a savings account using the compound interest formula.</p>	<p align="center"><b>Essential Question</b></p> <p>Why would a less liquid account earn higher interest than a more liquid account?</p>
<p align="center"><b>Teacher Resources</b></p> <p><i>Mathematics of Money</i> ©1995</p> <p>1. Chapter Two lessons  2. Chapter Two activities  3. Teacher Made Assessments  4. Teacher Contacted Speakers</p>	<p align="center"><b>Media Resources</b></p> <p>1. PowerPoint Presentations  2. Internet Labs  3. Teacher designed internet resources and activities.</p>	<p align="center"><b>Teacher Resources</b></p> <p><i>Mathematics of Money</i> ©1995</p> <p>1. Chapter Three lessons  2. Chapter Three activities  3. Teacher Made Assessments  4. Teacher Contacted Speakers</p>	<p align="center"><b>Media Resources</b></p> <p>1. PowerPoint Presentations  2. Internet Labs  3. Teacher designed internet resources and activities.</p>
<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic  <b>Review:</b> All weekly concepts.  <b>Quiz:</b> Assessments given as warranted by the curriculum.  <b>Test:</b> On the concepts of Checking the Account.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic  <b>Review:</b> All weekly concepts.  <b>Quiz:</b> Assessments given as warranted by the curriculum.  <b>Test:</b> On the concepts of Saving Money.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>

Week 7		Week 8	
<b>Performance Standards</b>		<b>Performance Standards</b>	
<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>		<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>	
<b>Unit/Topic/Lesson</b> <b>UNIT FOUR</b> <b>CONSUMER CREDIT</b>		<b>Unit/Topic/Lesson</b> <b>UNIT FOUR</b> <b>CONSUMER CREDIT</b>	
<ol style="list-style-type: none"> <li>1. Nature of Credit</li> <li>2. Functions of Credit</li> <li>3. Monthly Payments</li> <li>4. Borrowing Money</li> </ol>		<ol style="list-style-type: none"> <li>1. Managing Credit</li> <li>2. Problems with Credit</li> </ol>	
<b>Mission and Expectations</b>		<b>Mission and Expectations</b>	
<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>		<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>	
<b>Objectives</b>	<b>Essential Question</b>	<b>Objectives</b>	<b>Essential Question</b>
<ol style="list-style-type: none"> <li>1. To identify the major functions of credit.</li> <li>2. To calculate monthly payments on a loan and the total payment on a loan.</li> <li>3. To determine how much can he afford to borrow.</li> </ol>	<p>How does the use of credit raise the standard of living?</p>	<ol style="list-style-type: none"> <li>1. To cite problems with using credit</li> <li>2. To calculate monthly payments on a loan and the total payment on a loan.</li> <li>3. To compare the effects of the payback period of a loan on the total payments and interest charges.</li> </ol>	<p>What are indicators that someone is experiencing credit overload?</p>
<b>Teacher Resources</b>	<b>Media Resources</b>	<b>Teacher Resources</b>	<b>Media Resources</b>
<i>Mathematics of Money</i> ©1995 <ol style="list-style-type: none"> <li>1. Chapter Four lessons</li> <li>2. Chapter Four activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>	<i>Mathematics of Money</i> ©1995 <ol style="list-style-type: none"> <li>1. Chapter Four lessons</li> <li>2. Chapter Four activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>
<b>Evaluation/Activities</b>		<b>Evaluation/Activities</b>	
<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>

Week 9		Week 10	
<b>Performance Standards</b>		<b>Performance Standards</b>	
<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>		<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>	
<b>Unit/Topic/Lesson</b> <b>UNIT FOUR</b> <b>CONSUMER CREDIT</b>		<b>Unit/Topic/Lesson</b> <b>UNIT FOUR</b> <b>CONSUMER CREDIT</b>	
<ol style="list-style-type: none"> <li>1. Guidelines for Using Credit</li> <li>2. Credit Management</li> <li>3. Reducing Cost of Installment Loans</li> </ol>		<ol style="list-style-type: none"> <li>1. Amortization Schedules\</li> <li>2. Prepayment</li> <li>3. Rule 78</li> </ol>	
<b>Mission and Expectations</b>		<b>Mission and Expectations</b>	
<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>		<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>	
<b>Objectives</b>	<b>Essential Question</b>	<b>Objectives</b>	<b>Essential Question</b>
<ol style="list-style-type: none"> <li>1. To determine how much can be saved by understanding the various terms that an installment loan may carry.</li> <li>2. To compute the interest due, note reduction, and unpaid balance on a loan on a monthly basis.</li> </ol>	<p>What are ways to reduce the cost of an installment loan?</p>	<ol style="list-style-type: none"> <li>1. To create an amortization schedule for a loan.</li> <li>2. To calculate the total financed price with a lower-than-market-rate interest and rebate plans.</li> </ol>	<p>Why do most loan agreements require the borrower pay more in the early months of the loan period?</p>
<b>Teacher Resources</b>	<b>Media Resources</b>	<b>Teacher Resources</b>	<b>Media Resources</b>
<p><i>Mathematics of Money</i> ©1995</p> <ol style="list-style-type: none"> <li>1. Chapter Five lessons</li> <li>2. Chapter Five activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>	<p><i>Mathematics of Money</i> ©1995</p> <ol style="list-style-type: none"> <li>1. Chapter Five lessons</li> <li>2. Chapter Five activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>
<b>Evaluation/Activities</b>	<b>Completion date:</b>	<b>Evaluation/Activities</b>	<b>Completion date:</b>
<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p> <p><b>Test:</b> On the concepts of Consumer Credit.</p>	<p><b>Completed by:</b></p> <p><b>Comments:</b></p>

Week 11		Week 12	
<b>Performance Standards</b>		<b>Performance Standards</b>	
<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>		<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>	
<b>Unit/Topic/Lesson</b> <b>UNIT FIVE</b> <b>CREDIT CARDS</b>		<b>Unit/Topic/Lesson</b> <b>UNIT FIVE</b> <b>CREDIT CARDS</b>	
<ol style="list-style-type: none"> <li>1. Uses of Credit Cards</li> <li>2. Balances on Credit Cards</li> <li>3. Advantages vs. Disadvantages of Credit Cards</li> <li>4. Payment of Credit Cards Based on Fixed Payments</li> </ol>		<ol style="list-style-type: none"> <li>1. Interest Charges on Credit Cards</li> <li>2. Protection of Credit Cards</li> </ol>	
<b>Mission and Expectations</b>		<b>Mission and Expectations</b>	
<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>		<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>	
<b>Objectives</b>	<b>Essential Question</b>	<b>Objectives</b>	<b>Essential Question</b>
<ol style="list-style-type: none"> <li>1. To describe how credit cards are used.</li> <li>2. To determine the new balance that will be shown on a credit card statement after a purchase is made.</li> <li>3. To identify the advantages and disadvantages of credit cards.</li> <li>4. To determine how long it takes to pay off a credit card balance if a fixed payment is made each month.</li> </ol>	<p>What are some similarities and differences between an installment loan and credit card balance?</p>	<ol style="list-style-type: none"> <li>1. To understand the relationship between APR and interest charges.</li> <li>2. To calculate credit account interest, payments, and balances.</li> </ol>	<p>How can you be a responsible consumer when using credit cards?</p>
<b>Teacher Resources</b>	<b>Media Resources</b>	<b>Teacher Resources</b>	<b>Media Resources</b>
<p><i>Mathematics of Money ©1995</i></p> <ol style="list-style-type: none"> <li>1. Chapter Six lessons</li> <li>2. Chapter Six activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>	<p><i>Mathematics of Money ©1995</i></p> <ol style="list-style-type: none"> <li>1. Chapter Six lessons</li> <li>2. Chapter Six activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>
<b>Evaluation/Activities</b>		<b>Evaluation/Activities</b>	
<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>

Week 13		Week 14	
<b>Performance Standards</b>		<b>Performance Standards</b>	
<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>		<p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>	
<b>Unit/Topic/Lesson</b> <b>UNIT FIVE</b> <b>CREDIT CARDS</b>		<b>Unit/Topic/Lesson</b> <b>UNIT SIX</b> <b>CREDIT SCORES</b>	
<ol style="list-style-type: none"> <li>1. Average Daily Balance</li> <li>2. Credit Ratings</li> </ol>		<ol style="list-style-type: none"> <li>1. What is a Credit Score</li> <li>2. Determination of Credit Scores</li> <li>3. Your Credit Score</li> </ol>	
<b>Mission and Expectations</b>		<b>Mission and Expectations</b>	
<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>		<ol style="list-style-type: none"> <li>1. Critical Thinking Skills</li> <li>2. Problem Solving Skills</li> <li>3. Test Taking Skills</li> </ol>	
<b>Objectives</b>	<b>Essential Question</b>	<b>Objectives</b>	<b>Essential Question</b>
<ol style="list-style-type: none"> <li>1. To identify costs paid by retailers for selling on credit.</li> <li>2. To find the average daily balance of a credit card account for the month.</li> <li>3. To explore how the timing of a monthly payment affects the interest charge.</li> </ol>	<p>How is the average daily balance computed?</p>	<ol style="list-style-type: none"> <li>1. To determine an individual's credit rating, using a credit-scoring table.</li> </ol>	<p>In which situations will it be an advantage to have a high credit score?</p>
<b>Teacher Resources</b>	<b>Media Resources</b>	<b>Teacher Resources</b>	<b>Media Resources</b>
<p><i>Mathematics of Money ©1995</i></p> <ol style="list-style-type: none"> <li>1. Chapter Six lessons</li> <li>2. Chapter Six activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>	<p><i>Mathematics of Money ©1995</i></p> <ol style="list-style-type: none"> <li>1. Teacher Made Notes</li> <li>2. Teacher Made activities</li> <li>3. Teacher Made Assessments</li> <li>4. Teacher Contacted Speakers</li> </ol>	<ol style="list-style-type: none"> <li>1. PowerPoint Presentations</li> <li>2. Internet Labs</li> <li>3. Teacher designed internet resources and activities.</li> </ol>
<b>Evaluation/Activities</b>		<b>Evaluation/Activities</b>	
<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p> <p><b>Test:</b> On the concepts of Credit Cards.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p> <p><b>Test:</b> On the concepts of Credit Scores.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>

Week 15		Week 16	
<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i></p>		<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i></p> <p><b>10.N.4</b> Use estimation to judge the reasonableness of results of computations and of solutions to problems involving real numbers.</p>	
<p align="center"><b>Unit/Topic/Lesson</b> <b>UNIT SEVEN</b> <b>IDENTITY THEFT</b></p> <ol style="list-style-type: none"> <li>Protection Against Identity Theft</li> <li>Types of Identity Theft</li> <li>Contacting Agencies About Identity Theft</li> </ol>		<p align="center"><b>Unit/Topic/Lesson</b> <b>UNIT EIGHT</b> <b>OWNERSHIP</b></p> <ol style="list-style-type: none"> <li>Car Ownership</li> <li>Financing a Car</li> <li>Operating Costs of a Car</li> <li>Car Insurance</li> </ol>	
<p align="center"><b>Mission and Expectations</b></p> <p><i>1. Critical Thinking Skills      2. Problem Solving Skills      3. Test Taking Skills</i></p>		<p align="center"><b>Mission and Expectations</b></p> <p><i>1. Critical Thinking Skills      2. Problem Solving Skills      3. Test Taking Skills</i></p>	
<p align="center"><b>Objectives</b></p> <ol style="list-style-type: none"> <li>To discover how consumers should protect themselves.</li> <li>To learn places to contact if your identity is comprised.</li> </ol>	<p align="center"><b>Essential Question</b></p> <p>Why is it important not to share your social security number with others?</p>	<p align="center"><b>Objectives</b></p> <ol style="list-style-type: none"> <li>To compare terms for financing a car.</li> <li>To compute operating costs of a car and total costs per mile.</li> <li>To examine several types of insurance available for car owners.</li> </ol>	<p align="center"><b>Essential Question</b></p> <p>What are some differences between owning and leasing a car?</p>
<p align="center"><b>Teacher Resources</b></p> <p><i>Mathematics of Money ©1995</i></p> <ol style="list-style-type: none"> <li>Teacher Made Notes</li> <li>Teacher Made activities</li> <li>Teacher Made Assessments</li> <li>Teacher Contacted Speakers</li> </ol>	<p align="center"><b>Media Resources</b></p> <ol style="list-style-type: none"> <li>PowerPoint Presentations</li> <li>Internet Labs</li> <li>Teacher designed internet resources and activities.</li> </ol>	<p align="center"><b>Teacher Resources</b></p> <p><i>Mathematics of Money ©1995</i></p> <ol style="list-style-type: none"> <li>Chapter Ten lessons</li> <li>Chapter Ten activities</li> <li>Teacher Made Assessments</li> <li>Teacher Contacted Speakers</li> </ol>	<p align="center"><b>Media Resources</b></p> <ol style="list-style-type: none"> <li>PowerPoint Presentations</li> <li>Internet Labs</li> <li>Teacher designed internet resources and activities.</li> </ol>
<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p> <p><b>Test:</b> On the concepts of Identity Theft.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic</p> <p><b>Review:</b> All weekly concepts.</p> <p><b>Quiz:</b> Assessments given as warranted by the curriculum.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>

Week 17		Week 18	
<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i>  <b>10.N.4</b> Use estimation to judge the reasonableness of results of computations and of solutions to problems involving real numbers.  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>		<p align="center"><b>Performance Standards</b></p> <p><i>The students will:</i>  <b>10.P.7</b> Solve everyday problems that can be modeled using linear, reciprocal, quadratic, or exponential functions. Apply appropriate tabular, graphical, or symbolic methods to the solution. Include compound interest, and direct and inverse variation problems. Use technology when appropriate.</p>	
<p align="center"><b>Unit/Topic/Lesson</b>  <b>UNIT EIGHT</b>  <b>OWNERSHIP</b></p> <ol style="list-style-type: none"> <li>Home Ownership</li> <li>Mortgages, Down Payment, Points, and Closing Costs</li> <li>Home Loans</li> </ol>		<p align="center"><b>Unit/Topic/Lesson</b>  <b>UNIT NINE</b>  <b>INCOME TAX</b></p> <ol style="list-style-type: none"> <li>Federal and State Income Tax</li> <li>Forms 1040A and 1040EZ</li> <li>Completing Your Income Taxes</li> </ol>	
<p align="center"><b>Mission and Expectations</b></p> <p>1. <i>Critical Thinking Skills</i>      2. <i>Problem Solving Skills</i>      3. <i>Test Taking Skills</i></p>		<p align="center"><b>Mission and Expectations</b></p> <p>1. <i>Critical Thinking Skills</i>      2. <i>Problem Solving Skills</i>      3. <i>Test Taking Skills</i></p>	
<p align="center"><b>Objectives</b></p> <ol style="list-style-type: none"> <li>To consider some of the advantages and disadvantages of owning a home.</li> <li>To recognize the major costs to consider when purchasing a house, including the price, the mortgage loan, points, down payment, closing costs, and the cost of new furnishings.</li> <li>To compute the price of a home loan for which a family can qualify, on the basis of their monthly income.</li> </ol>	<p align="center"><b>Essential Question</b></p> <p>What is the correct procedure you should take when beginning to look for a new house?</p>	<p align="center"><b>Objectives</b></p> <ol style="list-style-type: none"> <li>To compare the tax owed with the amount withheld by the employer.</li> <li>To fill out forms 1040EZ.</li> </ol>	<p align="center"><b>Essential Question</b></p> <p>Do I have to pay or will I get a refund?</p>
<p align="center"><b>Teacher Resources</b>  <i>Mathematics of Money</i> ©1995</p> <ol style="list-style-type: none"> <li>Chapter Eleven lessons</li> <li>Chapter Eleven activities</li> <li>Teacher Made Assessments</li> <li>Teacher Contacted Speakers</li> </ol>	<p align="center"><b>Media Resources</b></p> <ol style="list-style-type: none"> <li>PowerPoint Presentations</li> <li>Internet Labs</li> <li>Teacher designed internet resources and activities.</li> </ol>	<p align="center"><b>Teacher Resources</b>  <i>Mathematics of Money</i> ©1995</p> <ol style="list-style-type: none"> <li>Teacher Nine Notes</li> <li>Teacher Nine activities</li> <li>Teacher Made Assessments</li> <li>Teacher Contacted Speakers</li> </ol>	<p align="center"><b>Media Resources</b></p> <ol style="list-style-type: none"> <li>PowerPoint Presentations</li> <li>Internet Labs</li> <li>Teacher designed internet resources and activities.</li> </ol>
<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic  <b>Review:</b> All weekly concepts.  <b>Quiz:</b> Assessments given as warranted by the curriculum.  <b>Test:</b> On the concepts of Ownership.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>	<p align="center"><b>Evaluation/Activities</b></p> <p><b>Homework:</b> To be given daily on each introduced topic  <b>Review:</b> All weekly concepts.  <b>Quiz:</b> Assessments given as warranted by the curriculum.  <b>Test:</b> On the concepts of Income Tax.</p>	<p><b>Completion date:</b></p> <p><b>Completed by:</b></p> <p><b>Comments:</b></p>

