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Definitions

CALPADS	California Longitudinal Pupil Achievement Data System
CTE Technical Prep	A course within a CTE technical career pathway or program that has been articulated with a postsecondary education or through an apprenticeship program of at least 2 years following secondary instruction.
Instructional Level Code	Represents a nonstandard instructional level at which the content of a specific course is either above or below a 'standard' course instructional level. These levels may be identified by the actual level of instruction or identified by equating the course content and level of instruction with a state or nationally recognized advanced course of study, such as IB or AP.
Instructional Level Honors, UC Certified	Includes all AP courses.
Instructional Level Honors, non UC Certified	Requires Board approval.
Instructional Level College	Includes ACE courses. Equivalent to college course and content, but not an AP course. Not related to section, but to course.

EDUCATIONAL SERVICES

Course Title: Financial Analysis - #0202

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EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **1 Gross Income**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Data Analysis, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Statistics and Probability- (Analyze and interpret data using common statistical procedures), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 4- (Study individual development and identity).

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to:

- 1.1 Calculate straight-time pay.
- 1.2 Calculate straight-time, overtime, and total pay.
- 1.3 Calculate the total hours on a weekly timecard.
- 1.4 Compute total pay on a piecework basis.
- 1.5 Determine salary per pay period.
- 1.6 Calculate straight commission and determine gross pay.
- 1.7 Compute total graduated commission.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

Teachers will use a variety of instructional strategies that may include direct instruction utilizing Smart Notebook software to teach and demonstrate each concept to students, as well as utilize the on-line book resources available.

Students may take notes in pre-printed note packets or workbooks.

Teachers will guide practice as students work independently, collaboratively in pairs or in groups to discover, investigate, practice and apply the concepts and skills of the course to a mastery level.

Technology solutions for the student may include: WebQuest activities, Online Learning Center, Study-to-Go online content, online math practice, Podcasts, StudentWorks Online, and other on-line book resources. Smart responders and/or Chromebooks may be used to assess and adjust student progress.

Assessments: Describe the Formative and Summative assessments that will be used to demonstrate learning and mastery of the standards.

Formative assessments will include warm-ups, classwork, homework, individual and collaborative quizzes, and investigative activities.

Summative assessments will include chapter tests, a first semester final and a year-end final, and culminating projects.

Interventions: Describe methods used to support students who fail to master unit Formative and Summative assessments.

Collaboration of students will allow peer-tutoring within learning environment. Re-teaching concepts components will occur followed by monitoring of independent practice. Utilizing online courses, such as tutoring and homework videos as well as practice assessments. Students may access additional remedial sessions made available by the teacher, the math department, or the school site. These may include teacher office hours, peer-tutoring, or on-line textbook resources.

EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **2 Net Income**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Problem Solving, Reasoning and Proof, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11-Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Measurement- (Use common international standards of measurement when solving problems), Statistics and Probability- (Analyze and interpret data using common statistical procedures), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 6 -(Study power, authority, and governance)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 2.1 Determine the amount withheld for federal income tax.
- 2.2 Compute state taxes on a straight percent basis.
- 2.3 Determine state taxes on a graduated income tax basis.
- 2.4 Compute the amount withheld for Social Security and Medicare taxes.
- 2.5 Calculate the deduction for group insurance.
- 2.6 Calculate net pay per pay period.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

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Formative assessments will include warm-ups, classwork, homework, individual and collaborative quizzes, and investigative activities.

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EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **3 Recordkeeping**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Data Analysis, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Statistics and Probability- (Analyze and interpret data using common statistical procedures), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Science Education Standards: NSES 3- (Molecular basis of heredity)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 3.1 Compute the average monthly expenditure.
- 3.2 Use records of past expenditures to prepare a monthly budget sheet.
- 3.3 Compare the amount budgeted to actual expenditures.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

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Students may take notes in pre-printed note packets or workbooks.

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Assessments: Describe the Formative and Summative assessments that will be used to demonstrate learning and mastery of the standards.

Formative assessments will include warm-ups, classwork, homework, individual and collaborative quizzes, and investigative activities.

Summative assessments will include chapter tests, a first semester final and a year-end final, and culminating projects.

Interventions: Describe methods used to support students who fail to master unit Formative and Summative assessments. Collaboration of students will allow peer-tutoring within learning environment. Re-teaching concepts components will occur followed by monitoring of independent practice. Utilizing online courses, such as tutoring and homework videos as well as practice assessments. Students may access additional remedial sessions made available by the teacher, the math department, or the school site. These may include teacher office hours, peer-tutoring, or on-line textbook resources.

EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **4 Checking Accounts**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Measurement, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 5-(Study interactions among individuals, groups, and institutions)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 4.1 Compute the total checking account deposit.
- 4.2 Write a check.
- 4.3 Calculate the balance in a check register.
- 4.4 Calculate the current balance on a checking account bank statement.
- 4.5 Reconcile a check register with a bank account statement.
- 4.6 Compute online banking charges and update the check register.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

Teachers will use a variety of instructional strategies that may include direct instruction utilizing Smart Notebook software to teach and demonstrate each concept to students, as well as utilize the on-line book resources available.

Students may take notes in pre-printed note packets or workbooks.

Teachers will guide practice as students work independently, collaboratively in pairs or in groups to discover, investigate, practice and apply the concepts and skills of the course to a mastery level.

Technology solutions for the student may include: WebQuest activities, Online Learning Center, Study-to-Go online content, online math practice, Podcasts, StudentWorks Online, and other on-line book resources. Smart responders and/or Chromebooks may be used to assess and adjust student progress.

Assessments: Describe the Formative and Summative assessments that will be used to demonstrate learning and mastery of the standards.

Formative assessments will include warm-ups, classwork, homework, individual and collaborative quizzes, and investigative activities.

Summative assessments will include chapter tests, a first semester final and a year-end final, and culminating projects.

Interventions: Describe methods used to support students who fail to master unit Formative and Summative assessments.

Collaboration of students will allow peer-tutoring within learning environment. Re-teaching concepts components will occur followed by monitoring of independent practice. Utilizing online courses, such as tutoring and homework videos as well as practice assessments. Students may access additional remedial sessions made available by the teacher, the math department, or the school site. These may include teacher office hours, peer-tutoring, or on-line textbook resources.

EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **5 Savings Accounts**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Measurement, Data Analysis, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 7- (Study how people organize for the production, distribution, and consumption of goods and services)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 5.1 Complete a savings account deposit slip and compute the total deposit.
- 5.2 Fill out a savings account withdrawal slip.
- 5.3 Compute the new balance on a savings account statement.
- 5.4 Calculate simple interest and the amount.
- 5.5 Determine the compound interest and the amount.
- 5.6 Find compound interest using a table and the compound interest formula.
- 5.7 Calculate the interest for daily compounding.
- 5.8 Compute the future value of an ordinary annuity and an annuity due.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

Teachers will use a variety of instructional strategies that may include direct instruction utilizing Smart Notebook software to teach and demonstrate each concept to students, as well as utilize the on-line book resources available.

Students may take notes in pre-printed note packets or workbooks.

Teachers will guide practice as students work independently, collaboratively in pairs or in groups to discover, investigate, practice and apply the concepts and skills of the course to a mastery level.

Technology solutions for the student may include: WebQuest activities, Online Learning Center, Study-to-Go online content, online math practice, Podcasts, StudentWorks Online, and other on-line book resources. Smart responders and/or Chromebooks may be used to assess and adjust student progress.

Assessments: Describe the Formative and Summative assessments that will be used to demonstrate learning and mastery of the standards.

Formative assessments will include warm-ups, classwork, homework, individual and collaborative quizzes, and investigative activities.

Summative assessments will include chapter tests, a first semester final and a year-end final, and culminating projects.

Interventions: Describe methods used to support students who fail to master unit Formative and Summative assessments.

Collaboration of students will allow peer-tutoring within learning environment. Re-teaching concepts components will occur followed by monitoring of independent practice. Utilizing online courses, such as tutoring and homework videos as well as practice assessments. Students may access additional remedial sessions made available by the teacher, the math department, or the school site. These may include teacher office hours, peer-tutoring, or on-line textbook resources.

EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **6 Cash Purchases**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Measurement, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 7- (Study how people organize for the production, distribution, and consumption of goods and services)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 6.1 Compute sales tax.
- 6.2 Calculate the total purchase price.
- 6.3 Determine the unit price.
- 6.4 Find the best buy based on unit price.
- 6.5 Calculate an item's final price after using a coupon or receiving a rebate.
- 6.6 Find the dollar amount of the markdown.
- 6.7 Compute the sale price when the markdown rate is known.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

Teachers will use a variety of instructional strategies that may include direct instruction utilizing Smart Notebook software to teach and demonstrate each concept to students, as well as utilize the on-line book resources available.

Students may take notes in pre-printed note packets or workbooks.

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Interventions: Describe methods used to support students who fail to master unit Formative and Summative assessments.

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EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **7 Charge Accounts and Credit Cards**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Measurement, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 1- (Study culture and cultural diversity)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

7.1 Calculate the new balance on a charge account.

7.2 Compute the finance charge by using the unpaid-balance method.

7.3 Compute the finance charge based on the average-daily-balance method---- new purchases included.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

Teachers will use a variety of instructional strategies that may include direct instruction utilizing Smart Notebook software to teach and demonstrate each concept to students, as well as utilize the on-line book resources available.

Students may take notes in pre-printed note packets or workbooks.

Teachers will guide practice as students work independently, collaboratively in pairs or in groups to discover, investigate, practice and apply the concepts and skills of the course to a mastery level.

Technology solutions for the student may include: WebQuest activities, Online Learning Center, Study-to-Go online content, online math practice, Podcasts, StudentWorks Online, and other on-line book resources. Smart responders and/or Chromebooks may be used to assess and adjust student progress.

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Interventions: Describe methods used to support students who fail to master unit Formative and Summative assessments. Collaboration of students will allow peer-tutoring within learning environment. Re-teaching concepts components will occur followed by monitoring of independent practice. Utilizing online courses, such as tutoring and homework videos as well as practice assessments. Students may access additional remedial sessions made available by the teacher, the math department, or the school site. These may include teacher office hours, peer-tutoring, or on-line textbook resources.

EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **8 Loans**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Measurement, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 4- (Study individual development and identity)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 8.1 Compute the maturity value and interest rate of a single-payment loan.
- 8.2 Calculate the down payment and the amount financed on an installment loan.
- 8.3 Calculate the monthly payment, total amount repaid, and finance charge on an installment loan.
- 8.4 Calculate the payment to interest, payment to principal, and new balance.
- 8.5 Compute the final payment when paying off an installment loan.
- 8.6 Determine the annual percentage rate of a loan using a table and a formula.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

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Students may take notes in pre-printed note packets or workbooks.

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EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **9 Vehicle Transportation**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Measurement, Data Analysis, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NSES 1- (Develop abilities necessary to do scientific inquiry)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 9.1 Compute the sticker price of a new vehicle.
- 9.2 Calculate the dealer's cost of a new vehicle.
- 9.3 Calculate the average retail price or wholesale price of a used vehicle.
- 9.4 Use tables to compute the annual premium for vehicle insurance.
- 9.5 Compute the total cost per mile of operating and maintaining a vehicle.
- 9.6 Calculate the total cost of leasing a vehicle.
- 9.7 Calculate the cost to rent a vehicle and the cost per mile to drive a rented vehicle.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

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EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **10 Housing Costs**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Measurement, Data Analysis, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Council for the Social Studies: NCSS 10- (Study the ideals, principals, and practices of citizenship in a democratic republic)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 10.1 Compute the mortgage loan amount.
- 10.2 Use a table or formula to determine the monthly payment, the total amount paid, and the total interest charged.
- 10.3 Calculate the total closing cost.
- 10.4 Compute the allocation of the monthly payment to principal and interest and the new principal.
- 10.5 Calculate the assessed value and real estate taxes for a home.
- 10.6 Determine the amount of coverage for homeowners insurance.
- 10.7 Calculate the annual homeowners insurance premium.
- 10.8 Compute the total housing cost and compare it with suggested guidelines.
- 10.9 Calculate the average monthly cost of renting a home, and compare the total costs or renting to the total costs of owning a home.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

Teachers will use a variety of instructional strategies that may include direct instruction utilizing Smart Notebook software to teach and demonstrate each concept to students, as well as utilize the on-line book resources available.

Students may take notes in pre-printed note packets or workbooks.

Teachers will guide practice as students work independently, collaboratively in pairs or in groups to discover, investigate, practice and apply the concepts and skills of the course to a mastery level.

Technology solutions for the student may include: WebQuest activities, Online Learning Center, Study-to-Go online content, online math practice, Podcasts, StudentWorks Online, and other on-line book resources. Smart responders and/or Chromebooks may be used to assess and adjust student progress.

Assessments: Describe the Formative and Summative assessments that will be used to demonstrate learning and mastery of the standards.

Formative assessments will include warm-ups, classwork, homework, individual and collaborative quizzes, and investigative activities.

Summative assessments will include chapter tests, a first semester final and a year-end final, and culminating projects.

Interventions: Describe methods used to support students who fail to master unit Formative and Summative assessments.

Collaboration of students will allow peer-tutoring within learning environment. Re-teaching concepts components will occur followed by monitoring of independent practice. Utilizing online courses, such as tutoring and homework videos as well as practice assessments. Students may access additional remedial sessions made available by the teacher, the math department, or the school site. These may include teacher office hours, peer-tutoring, or on-line textbook resources.

EDUCATIONAL SERVICES

Department: **Mathematics**

Course Title: **Financial Analysis**

Course Number: **#0202**

Unit Title: **11 Insurance**

Content Area Standards (Please identify the source): List content standards students will master in this unit.

National Council of Teachers of Mathematics Standards: Numbers & Operations, Algebra, Data Analysis, Problem Solving, Communication, Connections, Representation

National Council of Teachers of English Standards: NCTE 1- Reading for Perspective, NCTE 3- Evaluation Strategies, NCTE 4- Communication Skills, NCTE 5- Communication Strategies, NCTE 6- Applying Knowledge, NCTE 7-Evaluating Data, NCTE 8-Developing Research Skills, NCTE 10-Applying Non-English Perspectives, NCTE 11- Participating in Society, NCTE 12- Applying Language Skills

Business Standards Correlations: Mathematical Foundations-(Apply basic mathematical operations to solve problems), Number Relationships and Operations- (Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions), Patterns Functions and Algebra-(Use algebraic operations to solve problems), Problem Solving Applications-(Use mathematical procedures to analyze and solve business problems).

National Science Education Standards: NSES 5 - (Students should develop an understanding of personal and community health)

Unit Outline: A detailed descriptive summary of all topics covered in the unit. Explain what the students will learn, know and be able to do.

Students will be able to..

- 11.1 Compute health insurance premiums.
- 11.2 Calculate the amount the patient pays for health care.
- 11.3 Utilize tables to compute the annual premium for term life insurance.
- 11.4 Apply tables to data to compute the annual premiums for three types of life insurance.

Instructional Strategies: Indicate how the Instructional Strategies support the delivery of the curriculum and the course goals. Indicate how assignments support the Common Core State Standards.

Teachers will use a variety of instructional strategies that may include direct instruction utilizing Smart Notebook software to teach and demonstrate each concept to students, as well as utilize the on-line book resources available.

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