

# Unit # 7 Bargain Shopping/Factoring

## Daily Planner and Proficiency Scale

Resource : [ALEKS Math Placement](#) [ASVAB study guide](#) [Dave Ramsey Foundations U](#) Assignments in canvas **(CV)** and Chapter Link

### Week 1

<p>Day 1 BARGAIN SHOPPING</p> <p>WorkBook PDF <a href="#">Chapter 7 PDF</a></p> <p>Page 142-145</p> <ul style="list-style-type: none"> <li>Survey “What do other high school students know about bargain shopping?”</li> <li>Key Terms</li> <li>Measure your progress</li> <li>Journal “Explain the best deal you have ever negotiated?”</li> </ul> <p>LT: I will consider How Bargain Shopping is a part of a Healthy Financial Plan.</p> <p>SC: I understand that saving money is part of financial security.</p>	<p>Day 2 Bargain Shopping Draw to read Pg. 146-148</p> <ul style="list-style-type: none"> <li>It’s OK to want a better deal</li> <li>The first key.</li> <li>The benefits of being a wise consumers</li> <li>Negotiating with integrity</li> <li>Journal “ Why is it uncommon in the US to negotiate?”</li> <li>Journal “Why is it not necessary to purchase replacement warranties?”</li> </ul> <p><a href="#">Video 7.1.1 Bargain Shopping 7m</a> <a href="#">Video 7.2.1 Seven Rules 12m</a> <b>CV Daily Decisions</b></p> <p>LT: I will learn about the importance of Bargain Shopping in Building Wealth.</p> <p>SC: I can see how my daily decisions can affect my future.</p>	<p>Day 3 How to get a Deal Draw to Read Page 149-152 Draw to Read</p> <ul style="list-style-type: none"> <li>How to score a deal</li> <li>Seal the deal</li> <li>The Second Key</li> <li>The Third Key</li> <li>Journal “How to use cash”</li> <li>Journal “ How is silence powerful in negotiating?”</li> <li>Journal “How is bargain shopping part of the plan?”</li> </ul> <p><a href="#">Video 7.2.2 Negotiating 15m</a> <a href="#">Video 7.2.3 Negotiating 10m</a> <a href="#">Video 7.2.4 Negotiating 7m</a></p> <p><b>CV 7 Basics of Negotiating</b></p> <p>LT: I will learn 7 Basic ways to negotiate in order to save money</p> <p>SC:I Understand these rules</p> <ol style="list-style-type: none"> <li>1 Always tell the truth.</li> <li>2 Use the power of Cash</li> <li>3 Walk away power</li> <li>4 Shut up - Silence</li> <li>5 “That’s not good enough!”</li> <li>6 Good guy, bad guy</li> <li>7 “If I” "If you" take-away</li> </ol>	<p>Day 4 Finding Deals Draw to Read Pg. 153-155</p> <ul style="list-style-type: none"> <li>Don’t get stuck with buyers remorse</li> <li>Places to get deals</li> <li>Everyday bargain hunting adds up.</li> <li>How to stretch your money</li> <li>Journal “ Have you used social media to get deals?”</li> </ul> <p><a href="#">Video 7.3.1 Great Deals 11m</a> <a href="#">Ramsey Radio Show Video 10m</a></p> <p>Speaking of <a href="#">Military Museum</a></p> <p><b>Group Activity</b> Food for Thought</p> <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>What is an auction?</li> <li>What is a consignment shop?</li> <li>What is an estate sale?</li> <li>What is a foreclosure?</li> <li>What is a markup?</li> <li>What is “walk away power?”</li> <li>What is the meaning of opportunity cost?</li> <li>How can paying cash save me money?</li> </ul>
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Week 2

Day 5 MATH NO 1st and 5th  
LCM, Factors, PEMDAS  
Algebra Skills

[Factoring for GCF Video 3m](#)

**LEAST COMMON MULTIPLES**  
Use factors as they appear the most. then multiply them together.

LCM =  $2 * 2 * 2 * 3 * 7 = 168$

PEMDAS

[Quizizz U7 Lesson 1 Factors](#)  
[U7 CFA 1 Factoring 12 Q CFA1](#)

[Teacher Test Link](#) Pg 1-4

LT: I will be able to use general math skills.  
SC: I Can find LCM and factors of numbers as well as using PEMDAS.

Day 6 MATH Wytopp Days  
Extra material as needed  
Tues 1-4  
Wed 5-8

Be flexible  
NOTE: This week 1st and 5th hour are shorted a day on Monday.

**Possible Activity**  
STATISTICS IN MARKETING  
Teacher guided discussion  
Sources

[Reliability and Validity](#)

[Confirmation and Selection Bias](#)

[Wiki Misuse of Stats](#)

[Margin of Error](#)

[Examples Video 3m](#)

[Ted Video 4m](#)

Day 7 MATH  
Distribution, Like terms, Canceling and Simplifying

The Distributive Property:  
 $a(b+c) = ab+ac$   
Where a, b and c are any real numbers.

In this expression, what like terms could you combine?

$4y + m + 5 + 3y + 3m$   
 $4m + 7y + 5$

[Quizizz U7 Lesson 2 Algebra](#)  
[U7 CFA 2 Algebra CFA 2](#)

[Teacher Test Link](#) PAGE 5-6

LT: I will be able to use my Algebra 1 Skills to evaluate and solve problems  
SC: I can evaluate and solve problems involving combining like terms, distribution, and solving for the variable x

Day 9 MATH DAY LONG  
[Quizizz Lesson 3 Link FOIL](#)  
[Assessment Link Foil 12Q CFA 3](#)

LT: I will learn to use foil, factoring and refresh my Algebra 2 skills.  
SC: I can demonstrate use of FOIL and Factoring (quadratics)

$(5n + 3)(n + 6)$   
 $5n^2 + 30n + 3n + 18$   
 $5n^2 + 33n + 18$   
the product is trinomial

First :  $5n(n) = 5n^2$   
Outside :  $5n(6) = 30n$   
Inside :  $3(n) = 3n$   
Last :  $3(6) = 18$

Diamond/generic rectangle  
 $y = ax^2 + bx + c$

Quadratic Formula

Formula

$$x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$

when  $ax^2 + bx + c = 0$

[Teacher Test Link](#) Page 7

\*could move to Monday as needed

## Week 3

Day 9 AS a class

\*\*\*Could move to Friday and move the week up as needed.

Watch and read

[Consumer Reports Video 2m.](#)

[Penn State Lesson 6m](#)

[Unit Pricing Dirty Little Secret](#)

Day 10 REVIEW and TEST

Finish ALL CFA's as a review.

You may look at the results to review.



LESSON  
**U7 CFA 1 Factoring**  
12 Slides 9th - 12th Grade Mathematics  
Wendy Pratt · 12 days ago



LESSON  
**U7 CFA 2 Algebra**  
6 Slides 9th - 12th Grade Mathematics  
Wendy Pratt · 9 days ago



LESSON  
**U7 CFA 3 FOIL and Factoring**  
10 Slides 11th - 12th Grade Mathematics  
Wendy Pratt · 51 minutes ago

**Math TEST on Canvas**

Day 11 PERSONAL FINANCE

REVIEW AND SUMMARY

Pg 156-159

- Rules of negotiating
- Take Action Challenge
- Money in Review  
Matching and MC

[Kahoot Review](#)

Single Player Link

Day 12 PERSONAL FINANCE

**TEST on Ramsey material**

## Unit # 7 Factoring /Bargain Shopping

**Level 4 Advanced/Proficient 90 -100% A**  
**Level 3 Approaching Proficient 80-89% B**  
**Level 2 Basic Skills 70 or 79% C**  
**Level 1 Below Basic 60-69% D**

### ----- MATH PLACEMENT TEST SKILLS -----

#### Level 2 MATH Success Criteria      CFA 1      TEST

- Students will be able to use general math skills involving finding LCM and factors of numbers as well as using PEMDAS.
- Students will be able to use Algebra skills to evaluate and solve problems involving combining like terms, distribution, and solving for x.

**Examples include:**

least common multiple of 2 and 8:

If  $0.05z = 1$ , then  $z =$

$$3(x + 1) = 5(x - 2) + 7.$$

$$7x \times (8-3) \div 5$$

Simplify:

$$[(7y^2 + 3xy - 9) - (2y^2 + 3xy - 5)]$$

$$ab = \frac{b}{4}$$

$$\frac{x^2 - xy}{y - x} = \left( \frac{y^2 + y}{3xy} \right) \left( \frac{3x + 3}{y^2 + 2y + 1} \right) =$$

Students will understand how to use FOIL and factor quadratics to find zeros

$$(5n + 3)(n + 6)$$

$$5n^2 + 30n + 3n + 18$$

$$5n^2 + 33n + 18$$

the product is **trinomial**

**F**irst :  $5n(n) = 5n^2$

**O**utside :  $5n(6) = 30n$

**I**nside :  $3(n) = 3n$

**L**ast :  $3(6) = 18$

✕
🔄
⋮
🖍️
➡

## Diamond/generic rectangle

$y = ax^2 + bx + c$

Product

First and Last Coefficients

$ac = mn$

$m$        $n$

Middle

$b = m + n$

Sum

GCF

Height

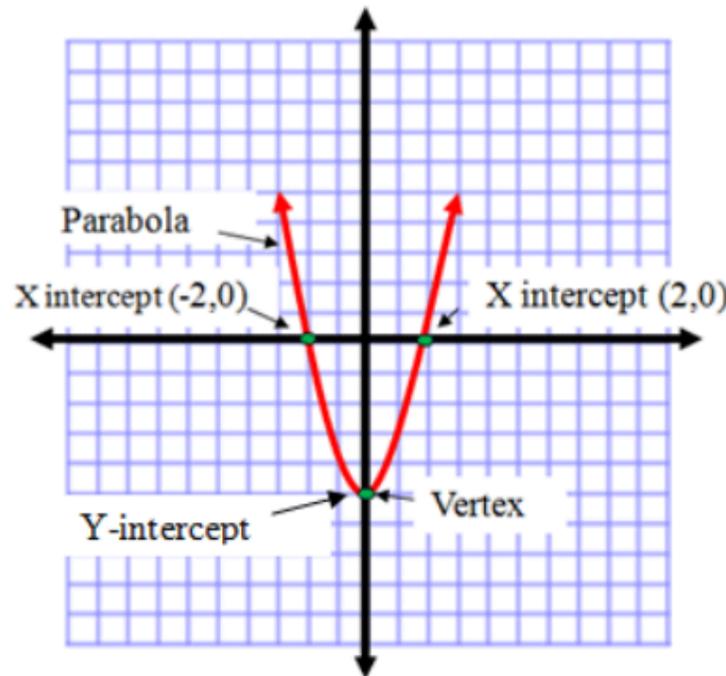
Base 1	Base 2
1st Term	Factor n
Factor m	Last term

Students will be able to use the quadratic formula and find factors with roots as well as graph quadratic functions by using zero product property.

## Quadratic Formula

$$x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$$

[Graphing Quadratic Equations](#)



This parabola opens up and can be classified as **concave up**.

All parabolas that **open up** will have a **positive** "a" value.

The vertex is the lowest point or the **minimum point**.

# SUPPORTING STANDARDS FOR MATH TOPIC

[Wyoming State Standards PDF High School Starts on Page 77](#)

## National Standards

Algebra – Arithmetic with Polynomials and Rational Expressions	High School	
<p><b>Perform arithmetic operations on polynomials. (C)</b>  <b>A.APR.C.1</b> Understand that polynomials form a system analogous to the integers, namely, they are closed under the operations of addition, subtraction, and multiplication; add, subtract, and multiply polynomials.</p>	<p><b>EEA.APR.C.1</b> Add and subtract polynomials.</p>	<p><b>Level IV AA Students will:</b>  <b>EEA.APR.C.1</b> Add, subtract, and multiply polynomials.  <b>Level III AA Students will:</b>  <b>EEA.APR.C.1</b> Add and subtract polynomials.  <b>Level II AA Students will:</b>  <b>EEA.APR.C.1</b> Add polynomials.  <b>Level I AA Students will:</b>  <b>EEA.APR.C.1</b> Identify a polynomial, limited to monomial, binomial and trinomial.</p>
<p><b>Use complex numbers in polynomial identities and equations. (F)</b>  <b>N.CN.F.7</b> Solve quadratic equations with real coefficients that have complex solutions.  <b>N.CN.F.8-9 (+) STANDARD FOR ADVANCED COURSES</b></p>	<p><b>EEN.CN.F.7-9</b> Not applicable.</p>	<p><b>***The Extended Standards Educator Committee determined there are no real-world applications for this standard that are appropriate for this population and/or they have been covered in previous standards.</b></p>
<p><b>A.REI.1.4</b> Solve quadratic equations in one variable.</p> <p><b>A.</b> Use the method of completing the square to transform any quadratic equation in <math>x</math> into an equation of the form <math>(x - p)^2 = q</math> that has the same solutions.</p> <p><b>B.</b> Solve quadratic equations by inspection (e.g., for <math>x^2 = 49</math>), taking square roots, completing the square, the quadratic formula and factoring, as appropriate to the initial form of the equation. Recognize when the quadratic formula gives complex solutions and write them as <math>a \pm bi</math> for real numbers <math>a</math> and <math>b</math>.</p> <p><b>C. (+)</b> Derive the quadratic formula from the general form of a quadratic equation.</p>	<p><b>EEA.REI.1.4</b> Not applicable.</p>	<p><b>***The Extended Standards Educator Committee determined there are no real-world applications for this standard that are appropriate for this population and/or they have been covered in previous standards.</b></p>

-----DAVE RAMSEY FOUNDATION SKILLS -----

Priority Standard Proficiency Scale	
Score:	Standard:
Score 4	The student will: I will be able to actively engage in purchases using the principles learned in level 3 by bargain shopping.
	3.5 No major errors or omissions regarding 3.0 content and partial knowledge of the 4.0 content.
Score 3	The student will: I will understand what an auction is as well as a consignment shop, an estate sale and a foreclosure and the opportunities they present to get a good deal. I will understand what a markup is as well as “walk away power?” I grasp the meaning of opportunity cost and how paying cash can save me money.
	2.5 - No major errors or omissions regarding 2.0 content and partial knowledge of the 3.0 content.
Score 2	The student will: I will understand what an auction is as well as a consignment shop, an estate sale and a foreclosure and the opportunities they present to get a good deal.
	1.5 No major errors or omissions regarding 1.0 content and partial knowledge of the 2.0 content.
Score 1	The student will: I understand there are opportunities to save money if I learn where to find them.

## SUPPORTING STANDARDS FOR FINANCIAL LITERACY

### Supporting Standards: [2017 National Standards](#)

#### **Standard 1. Develop a plan for spending and saving.**

<i>Kindergarten Benchmarks</i>	<i>4th Grade Additional Benchmarks</i>	<i>8th Grade Additional Benchmarks</i>	<i>12th Grade Additional Benchmarks</i>
<ul style="list-style-type: none"> <li>a. Decide uses for personal funds.</li> <li>b. Share an experience of waiting to have enough money to buy something.</li> <li>c. Predict possible spending decisions in advance of a family trip or other special occasion.</li> <li>d. Tell about a personal savings goal in terms of a special occasion in the near future, such as a gift or special event.</li> <li>e. Explain why money saved in a bank or credit union is still a personal belonging.</li> <li>f. Show how to add money to and withdraw money from a personal account in a bank or credit union.</li> <li>g. Point out examples of alternatives to activities that charge fees.</li> <li>h. Differentiate between private and public property.</li> <li>i. Explain how receiving a toy as a gift is different from sharing a friend's toy while playing.</li> </ul>	<ul style="list-style-type: none"> <li>a. Explain how saving money can improve financial well-being.</li> <li>b. Create a way to keep track of money spent.</li> <li>c. Categorize types of household expenses and sources of income.</li> <li>d. Calculate the sales tax for a given purchase.</li> <li>e. Describe ways that people can decrease expenses to save more of their incomes.</li> <li>f. Demonstrate how to allocate weekly income for spending, saving and sharing goals.</li> <li>g. Give an example of how government uses tax revenues.</li> </ul>	<ul style="list-style-type: none"> <li>a. Assess how spending priorities reflect goals and values.</li> <li>b. Analyze how spending and saving behavior can affect overall well-being.</li> <li>c. Discuss the components of a personal spending plan, including income, planned saving and expenses.</li> <li>d. Compare saving strategies, including "Pay Yourself First" and comparison shopping.</li> <li>e. Compare the advantages and disadvantages of saving for financial goals.</li> <li>f. Illustrate how inflation can affect spending power over time.</li> <li>g. Justify the value of an emergency fund.</li> <li>h. Explain why saving is a prerequisite to investing.</li> </ul>	<ul style="list-style-type: none"> <li>a. Use a plan to manage spending and achieve financial goals.</li> <li>b. Specify how monetary and non-monetary assets can contribute to net worth.</li> <li>c. Analyze how changes in life circumstances can affect a personal spending plan.</li> <li>d. Investigate changes in personal spending behavior that contribute to wealth building.</li> <li>e. Determine how charitable giving fits into a spending plan.</li> </ul>

