

Spearfish School District Curriculum/ Pacing Guide
Grade/

Instructional Focus	Focus Summary
1 Suggested Time Frame: 1-2 weeks	Whole Numbers and Decimals
2 Suggested Time Frame: 2-3 weeks	Fractions
3 Suggested Time Frame: 2-3 weeks	Percents
4 Suggested Time Frame: 2-3 weeks	Equations and Formulas
5 Suggested Time Frame: 2-3 weeks	Bank Services
6 Suggested Time Frame:	Payroll

Instructional Focus	Focus Summary
2-3 weeks	
<p style="text-align: center;">7</p> <p>Suggested Time Frame: 2-3 weeks</p>	<p>Mathematics of Buying</p>

<p style="text-align: center;">8</p> <p>Suggested Time Frame: 2-3 weeks</p>	<p>Mathematics of Selling</p>
<p style="text-align: center;">9</p> <p>Suggested Time Frame: 2-3 weeks</p>	<p>Simple Interest</p>
<p style="text-align: center;">10</p> <p>Suggested Time Frame: 2-3 weeks</p>	<p>Compound Interest and Inflation</p>
<p style="text-align: center;">11</p> <p>Suggested Time Frame:</p>	<p>Annuities, Stocks, and Bonds</p>

2-3 weeks	
12 Suggested Time Frame: 2-3 weeks	Business and Consumer Loans
13 Suggested Time Frame: 2-3 weeks	Taxes and Insurance
14 Suggested Time Frame: 2-3 weeks	Depreciation
15 Suggested Time Frame: 2-3 weeks	Financial Statements and Ratios
16 Suggested Time Frame: 2-3 weeks	Budgeting and Business Statistics

Spearfish School District Curriculum/ Pacing Guide/ Grade

Instructional Focus 1	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
	1.1	BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions	<ul style="list-style-type: none"> ● Define whole numbers ● Round whole numbers ● Add whole numbers ● Round numbers to estimate answers 	addends [p. 3] difference [p. 5] multiplicand [p. 6] round whole numbers digits [p. 2] multiplication [p. 3] addition [p. 3]	Textbook MyLab Math Vidoes Powerpoints Quick check questions

Instructional Focus 1	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		BMATH.1.2- Use algebraic operations to solve problems. BMATH.1.3- Use common international standards of measurement when solving problems. BMATH.1.4- Analyze data using common statistical procedures.	<ul style="list-style-type: none"> ● Subtract whole numbers ● Multiply whole numbers ● Divide whole numbers 	addends addition amount difference digits dividend multiplicand multiplication multiplier round whole	Projects Class activities Guest speakers Case Study
	1.2	BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions BMATH.1.2- Use algebraic operations to solve problems. BMATH.1.3- Use common international standards of measurement when solving problems. BMATH.1.4- Analyze data using common statistical procedures.	<ul style="list-style-type: none"> ● Find indicator words in application problems ● Learn the steps for solving application problems ● Learn to estimate answers ● Solve application problems 	numbers subtraction borrow division operations subtrahend comma divisor partial products sum front-end rounding product total decimal point	Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study
	1.3	BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions BMATH.1.2- Use algebraic operations to solve problems. BMATH.1.3- Use common international standards of	<ul style="list-style-type: none"> ● Read and write decimal numbers ● Round decimal numbers 	quotient decimal system minuend round whole numbers indicator words decimal number trailing zeros	Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study

Instructional Focus 1	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>			
	1.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>	<ul style="list-style-type: none"> ● Add decimals ● Estimate answers ● Subtract decimals 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>
		<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>	<ul style="list-style-type: none"> ● Multiply decimals ● Divide decimals 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 1	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 2	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
Suggested Time Frame:	2.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>	<ul style="list-style-type: none"> Recognize types of fractions Convert mixed numbers to improper fractions Convert improper fractions to mixed numbers Write a fraction in lowest terms Use the rules for divisibility 	<p><u>cancel</u> [p. 60]</p> <p><u>common denominator</u> [p. 48]</p> <p><u>common fraction</u> [p. 42]</p> <p><u>decimal equivalent</u> [p. 69]</p> <p><u>denominator</u> [p. 42]</p> <p><u>fraction</u> [p. 42]</p> <p><u>improper fraction</u> [p. 42]</p> <p><u>inspection</u> [p. 48]</p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 2	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>		<p><u>Least Common Denominator (LCD) [p. 48]</u> <u>like fractions [p. 48]</u> <u>lowest terms [p. 44]</u> <u>method of prime numbers [p. 48]</u> <u>mixed number [p. 42]</u> <u>numerator [p. 42]</u> <u>prime number [p. 49]</u> <u>proper fraction [p. 42]</u> <u>quotient [p. 43]</u> <u>unlike fractions [p. 48]</u></p>	
	2.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.4-Demonstrate problem solving by applying</p>	<ul style="list-style-type: none"> ● Add and subtract like fractions ● Find the least common denominator ● Add and subtract unlike fractions ● Rewrite fractions with a common denominator 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 2	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>			
	2.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p>	<ul style="list-style-type: none"> ● Add mixed numbers ● Add with carrying ● Subtract mixed numbers ● Subtract with borrowing 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 2	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation			
	2.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>	<ul style="list-style-type: none"> • Multiply proper fractions • Use cancellation • Multiply mixed numbers • Divide fractions • Divide mixed numbers • Multiply or divide by whole numbers 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 2	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
	2.5	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>	<ul style="list-style-type: none"> ● Convert decimals to fractions ● Convert fractions to decimals ● Know common decimal equivalents 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 2	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Assessments: <u>How do my students demonstrate their understanding and how do I measure their learning?</u></p> <p>Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework</p> <p>Summative: Projects, Quizzes, Tests</p>					

Instructional Focus 3	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Suggested Time Frame:</p>	<p>3.1</p>	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p>	<ul style="list-style-type: none"> ● Write a decimal as a percent ● Write a fraction as a percent ● Write a percent as a decimal ● Write a percent as a fraction ● Write a fractional percent as a decimal 	<p><u>base [p. 89]</u> <u>decrease</u> <u>problem [p. 108]</u> <u>formula for base [p. 94]</u> <u>formula for rate [p. 100]</u> <u>hundredths [p. 80]</u> <u>increase</u> <u>problem [p. 108]</u> <u>part [p. 89]</u> <u>percent [p. 80]</u> <u>percent</u> <u>formula [p. 87]</u> <u>percents [p. 80]</u> <u>rate [p. 89]</u> <u>sales tax [p. 88]</u> <u>whole [p. 89]</u></p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 3	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>			
	3.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p>	<ul style="list-style-type: none"> ● Know the 3 components of a percent problem ● Learn the basic percent formula ● Solve for part ● Recognize the terms associated with base, rate, and part ● Calculate Sales tax ● Learn the standard format of percent problems 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 3	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>			
	3.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>	<ul style="list-style-type: none"> • Use the basic percent formula to solve for base • Find the sales when tax amount and tax rate are known • Find the investment when interest payment and rate of interest are known 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 3	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>			
	3.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> ● Use the basic percent formula to solve for rate ● Solve for the rate in application problems 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 3	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>			
	3.5	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of</p>	<ul style="list-style-type: none"> • Learn to identify an increase or decrease problem • Apply the basic diagram for increase word problems • Use the basic percent formula to solve for bases in increases problems • Apply the basic diagram for decrease word problems 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 3	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>	<ul style="list-style-type: none"> Use the basic percent formula to solve for base in decrease problems 		

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 4	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
Suggested Time Frame:	4.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying</p>	<ul style="list-style-type: none"> • Learn the basic terminology of equations. • Use basic rules to solve equations • Solve equations requiring more than one operation. • Combine like terms in equations. • Use the distributive property to simplify equations. 	<p><u>addition rule</u> [p. 122]</p> <p><u>cross multiply</u> [p. 150]</p> <p><u>cross product</u> [p. 149]</p> <p><u>distributive property</u> [p. 126]</p> <p><u>equation</u> [p. 122]</p> <p><u>expression</u> [p. 122]</p> <p><u>left side</u> [p. 122]</p> <p><u>like terms</u> [p. 125]</p> <p><u>method of cross product</u> [p. 149]</p> <p><u>multiplication rule</u> [p. 122]</p> <p><u>proportion</u> [p. 149]</p> <p><u>ratio</u> [p. 148]</p> <p><u>reciprocal</u> [p. 124]</p> <p><u>right side</u> [p. 122]</p> <p><u>solution</u> [p. 122]</p> <p><u>substitute</u> [p. 122]</p> <p><u>term</u> [p. 122]</p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 4	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		mathematical principles in the areas of inventory and depreciation		<u>unlike terms [p. 125]</u>	
	4.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p>	<ul style="list-style-type: none"> • Translate phrases into mathematical expressions. • Write equations from given information. • Solve application problems. 	<u>variable [p. 122]</u>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 4	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation			
	4.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to</p>	<ul style="list-style-type: none"> • Evaluate formulas for given values of the variables. • Solve formulas for a specific variable. • Use standard business formulas to solve word problems. • Evaluate formulas containing exponents. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 4	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>			
	4.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p>	<ul style="list-style-type: none"> • Define ratio. • Set up a proportion. • Solve a proportion for unknown values. • Use proportions to solve problems. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

		<p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>			
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Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
5					
Suggested Time Frame:	5.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of</p>	<ul style="list-style-type: none"> • Understand banks and recent trends. • Understand checking accounts and checks. • Calculate the monthly service charges. • Identify the parts of a deposit slip. • Identify the parts of a check stub. • Complete the parts of a check register. 	<p><u>adjusted bank balance</u> [p. 190]</p> <p><u>ATM card</u> [p. 182]</p> <p><u>automated teller machine (ATM)</u> [p. 172]</p> <p><u>balance</u> [p. 176]</p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 5	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p> <p>BMATH.3.2- Compare various methods of financial investments</p>		<p><u>balanced</u> [p. 190]</p> <p><u>bank statement</u> [p. 188]</p> <p><u>blank endorsement</u> [p. 175]</p> <p><u>bouncing a check</u> [p. 188]</p> <p><u>business checking account</u> [p. 174]</p> <p><u>canceled (check)</u> [p. 176]</p> <p><u>cashier's check</u> [p. 182]</p> <p><u>certificates of deposit (CDs)</u> [p. 182]</p> <p><u>check register</u> [p. 178]</p> <p><u>check stubs</u> [p. 176]</p> <p><u>checks</u></p> <p><u>outstanding</u> [p. 188]</p> <p><u>credit card</u> [p. 182]</p> <p><u>credit history</u> [p. 173]</p> <p><u>crowdsourcing</u> [p. 172]</p>	

Instructional Focus 5	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>current balance</u> [p. 190] <u>debit card</u> [p. 172] <u>deposit slip</u> [p. 175]</p>	
	5.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to</p>	<ul style="list-style-type: none"> • Identify bank services available to customers. • Understand interest-paying checking plans. • Understand credit-card, debit-card, and mobile payment fees. 	<p><u>deposit ticket</u> [p. 175] <u>deposits in transit (DIT)</u> [p. 189] <u>direct deposit</u> [p. 172] <u>direct payment</u> [p. 173] <u>electronic banking</u> [p. 172] <u>electronic commerce (EC)</u> [p. 172] <u>electronic payment</u> [p. 177] <u>endorse</u> [p. 175] <u>identity theft</u> [p. 173] <u>interest</u> [p. 174] <u>Internet service providers</u> [p. 172]</p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 5	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>maintenance charge per month</u> [p. 174]</p> <p><u>mobile banking</u> [p. 172]</p> <p><u>mobile payment</u> [p. 182],</p> <p><u>mobile ticketing</u> [p. 172]</p> <p><u>money market account</u> [p. 182]</p> <p><u>money order</u> [p. 182]</p> <p><u>nonsufficient funds (NSF)</u> [p. 182]</p> <p><u>notary service</u> [p. 182]</p>	
	5.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> • Know the importance of reconciling a checking account. • Reconcile a bank statement. • List the outstanding checks. • Find the adjusted bank balance or the current balance. 	<p><u>online banking</u> [p. 172]</p> <p><u>overdraft</u> [p. 182]</p> <p><u>overdraft fees</u> [p. 000]</p> <p><u>overdraft protection</u> [p. 182]</p> <p><u>per-debit charge</u> [p. 174]</p> <p><u>personal</u></p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 5	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the</p>		<p><u>checking account</u> [p. 174]</p> <p><u>personal identification number</u> (PIN) [p. 172]</p> <p><u>point of sale</u> (POS) [p. 173]</p> <p><u>prepaid card</u> [p. 172]</p> <p><u>reconciliation</u> [p. 188]</p> <p><u>restricted endorsement</u> [p. 175]</p> <p><u>returned check</u> [p. 190]</p> <p><u>returned-deposit item</u> [p. 182]</p> <p><u>service fees</u> [p. 172]</p> <p><u>smart card</u> [p. 172]</p> <p><u>special endorsement</u> [p. 175]</p> <p><u>stop-payment order</u> [p. 182]</p> <p><u>transaction</u> [p. 172]</p> <p><u>transaction costs</u> [p. 176]</p>	

Instructional Focus 5	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		use of budgets, checking accounts, credit cards, and charge accounts		<u>transaction register</u> [p. 177] <u>Uniform Product Code (UPC)</u> [p. 173]	

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 6	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
Suggested Time Frame:	6.1	BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions BMATH.1.2- Use algebraic operations to solve problems. BMATH.1.3- Use common international standards of measurement when solving problems.	<ul style="list-style-type: none"> • Calculate gross earnings for salaries and wages. • Find overtime earnings for more than 40 hours of work per week. • Use the overtime premium method of calculating gross earnings. • Find thee overtime earnings for over 8 hours of work per day. • Understand double time, shift differentials, and split-shift premiums. • Find equivalent earnings for different pay periods. • Find overtime for salaried employees. 	<u>allowances</u> [p. 217] <u>commission rate</u> [p. 216] <u>compensatory time (comp time)</u> [p. 208] <u>daily overtime</u> [p. 208] <u>deductions</u> [p. 205]	Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study

Instructional Focus 6	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the</p>		<p><u>differential</u></p> <p><u>piece rate [p. 215]</u></p> <p><u>double time [p. 208]</u></p> <p><u>Employer's Quarterly Federal Tax Return [p. 235]</u></p> <p><u>Fair Labor Standards Act [p. 206]</u></p> <p><u>Federal Insurance Contributions Act (FICA) [p. 222]</u></p> <p><u>Federal Unemployment Tax Act (FUTA) [p. 235]</u></p> <p><u>Form 941 [p. 235]</u></p> <p><u>fringe benefits [p. 235]</u></p> <p><u>Great Depression [p. 222]</u></p> <p><u>gross earnings [p. 205]</u></p> <p><u>hourly wage [p. 205]</u></p> <p><u>incentive rates [p. 214]</u></p>	

Instructional Focus 6	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		use of budgets, checking accounts, credit cards, and charge accounts		<u>income tax withheld</u> [p. 228]	
	6.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p>	<ul style="list-style-type: none"> • Find the gross earnings for piecework. • Determine the gross earnings for differential piecework. • Find the gross pay for piecework with a guaranteed hourly wage. • Calculate the overtime earnings for piecework. • Find the gross earnings using commission rate time sales. • Determine a commission using the variable commission rate. • Find the gross earnings with a salary plus commission. 	<u>Internal Revenue Service (IRS)</u> [p. 228] <u>marital status</u> [p. 228] <u>median</u> [p. 218] <u>Medicare</u> [p. 222] <u>net pay</u> [p. 205] <u>overtime</u> [p. 206] <u>overtime premium method</u> [p. 207] <u>pay period</u> [p. 209] <u>payroll ledger</u> [p. 205] <u>percentage method</u> [p. 228] <u>personal income tax</u> [p. 228] <u>piecework rate</u> [p. 214] <u>quotas</u> [p. 215] <u>returns</u> [p. 217]	Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study

Instructional Focus 6	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>salary</u> [p. 209] <u>salary plus commission</u> [p. 218] <u>SDI deduction</u> [p. 224] <u>shift differential</u> [p. 208] <u>sliding scale</u> [p. 217] <u>Social Security</u> [p. 222] <u>split-shift premium</u> [p. 208] <u>state income taxes</u> [p. 233] <u>straight</u></p>	
	6.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>	<ul style="list-style-type: none"> • Understand FICA. • Find FICA tax and Medicare tax. • Determine the FICA tax and the Medicare tax paid by a self-employed person. • Find the state disability insurance deduction. 	<p><u>commission</u> [p. 216] <u>time-and-a-half rate</u> [p. 206] <u>time card</u> [p. 205] <u>time rates</u> [p. 214] <u>unemployment insurance tax</u> [p. 235] <u>variable commission</u> [p. 217] <u>wage bracket method</u> [p.</p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 6	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>228]</u> <u>withholding allowances</u> <u>[p. 228]</u></p>	

Instructional Focus 6	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
	6.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the</p>	<ul style="list-style-type: none"> • Understand the employee's withholding allowance certificate. • Find the federal withholding tax using the percentage method. • Find the state withholding ta using the state income tax rate. • Find the net pay when given gross wages, taxes, and other deductions. • Find the quarterly amount owed to the internal revenue service. • Understand additional employer responsibilities and employee benefits. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 6	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 7	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Suggested Time Frame:</p>	7.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p>	<ul style="list-style-type: none"> • Complete an invoice. • Understand common shipping terms. • Identify invoice abbreviations. • Calculate trade discounts and understand why they are given. • Differentiate between single and series discounts. • Calculate each series discount separately. 	<p><u>AS OF [p. 263]</u></p> <p><u>cash discount [p. 261]</u></p> <p><u>cash on delivery (COD) [p. 247]</u></p> <p><u>chain discount [p. 249]</u></p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p>

Instructional Focus 7	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p>	<ul style="list-style-type: none"> • Use complements to calculate series discounts. • Use a table to find the net cost equivalent of series discounts. 	<p><u>complement</u> [p. 250]</p> <p><u>distribution chain</u> [p. 247]</p> <p><u>end of month (EOM)</u> [p. 267]</p> <p><u>extension total</u> [p. 247]</p> <p><u>extra dating (extra, ex., X)</u> [p. 268]</p> <p><u>free alongside ship (FAS)</u> [p. 247]</p> <p><u>free on board (FOB)</u> [p. 247]</p> <p><u>FOB destination</u> [p. 247]</p> <p><u>invoice</u> [p. 247]</p> <p><u>invoice total</u> [p. 247]</p> <p><u>list price</u> [p. 247]</p> <p><u>manufacturer</u> [p. 247]</p> <p><u>net cost</u> [p. 249]</p> <p><u>net cost equivalent</u> [p. 250]</p> <p><u>net price</u> [p. 249]</p>	<p>Case Study</p>

Instructional Focus 7	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>ordinary dating method</u> [p. 261] <u>partial payment</u> [p. 269] <u>postdated "AS OF"</u> [p. 263] <u>prox.</u> [p. 267] <u>proximo</u> [p. 267]</p>	
	7.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p>	<ul style="list-style-type: none"> Express a series discount as an equivalent single discount. Find the list price given the series discount and the net cost. 	<p><u>purchase invoice</u> [p. 247] <u>receipt-of-goods dating (ROG)</u> [p. 267] <u>retailer</u> [p. 247] <u>sales invoice</u> [p. 247] <u>series discount</u> [p. 249] <u>single discount</u> [p. 249] <u>single discount equivalent</u> [p. 257] <u>suggested retail price</u> [p. 241] <u>suppliers</u> [p. 247] <u>supply chain</u> [p. 247] <u>trade discounts</u> [p. 249]</p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 7	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>unit price [p. 247)</u></p> <p><u>wholesaler [p. 247)</u></p>	
	7.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p>	<ul style="list-style-type: none"> • Calculate net cost after discounts. • Use the ordinary dating method. • Determine whether cash discounts are earned. • Use postdating when calculating cash discounts. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 7	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p>			

Instructional Focus 7	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
	7.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p>	<ul style="list-style-type: none"> • Solve cash discount problems with end-of-month dating. • Use receipt-of-goods dating to solve cash discount problems. • Use extra dating to solve discount problems. • Determine credit given for partial payment of an invoice. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 7	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
<p>Assessments: <u>How do my students demonstrate their understanding and how do I measure their learning?</u></p> <p>Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework</p> <p>Summative: Projects, Quizzes, Tests</p>					

Instructional Focus 8	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
Suggested Time Frame:	8.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the</p>	<ul style="list-style-type: none"> Recognize the terms used in selling. Use the basic formula for markup. Calculate markup based on cost. Apply percent to markup problems. 	<p><u>absolute loss</u> [p. 299]</p> <p><u>actual physical counts</u> [p. 305]</p> <p><u>actual selling price</u> [p. 298]</p> <p><u>average inventory</u> [p. 304]</p> <p><u>barcode</u> [p. 305]</p> <p><u>break-even point</u> [p. 299]</p> <p><u>continuous inventory</u> [p. 305]</p> <p><u>conversion formulas</u> [p. 292]</p> <p><u>cost</u> [p. 281]</p> <p><u>electronic product code (EPC)</u> [p. 305]</p> <p><u>first-in, first-out (FIFO) method</u> [p. 307]</p> <p><u>formula for markdown</u> [p. 298]</p> <p><u>gross loss</u> [p. 299]</p> <p><u>gross profit</u> [p. 281]</p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 8	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>inventory shrinkage</u> [p. 304]</p> <p><u>inventory turnover</u> [p. 304]</p> <p><u>inventory turns</u> [p. 304]</p> <p><u>last-in, first-out (LIFO) method</u> [p. 308]</p> <p><u>margin</u> [p. 281]</p> <p><u>markdown</u> [p. 298]</p> <p><u>markup</u> [p. 281]</p>	
	8.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p>	<ul style="list-style-type: none"> • Understand the phrase markup based on selling price. • Solve markup problems when selling price is the base. • Use the markup formula to solve variations of markup problems. • Determine the percent markup on cost and the equivalent percent markup on selling price. • Convert markup percent on cost to markup percent on selling price. • Convert markup percent on selling price to markup percent on cost. • Find the selling price for perishables. 	<p><u>markup formula</u> [p. 281]</p> <p><u>markup on cost</u> [p. 282]</p> <p><u>markup on selling price</u> [p. 288]</p> <p><u>net earnings</u> [p. 281]</p> <p><u>net profit</u> [p. 281]</p> <p><u>operating expenses</u> [p. 281]</p> <p><u>operating loss</u> [p. 299]</p> <p><u>overhead</u> [p. 281]</p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 8	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>percent of markdown</u> [p. 298]</p> <p><u>periodic inventory</u> [p. 305]</p> <p><u>perpetual inventory</u> [p. 305]</p> <p><u>radio frequency identification (RFID)</u> [p. 305]</p> <p><u>reduced net profit</u> [p. 299]</p> <p><u>reduced price</u> [p. 298]</p> <p><u>method</u> [p. 306]</p> <p><u>weighted average (average cost)</u> [p. 305]</p> <p><u>universal product code (UPC)</u></p> <p><u>turnover at retail</u> [p. 304]</p> <p><u>turnover at cost</u> [p. 304]</p> <p><u>stock turnover</u> [p. 304] [p. 306]</p>	
	8.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals,</p>	<ul style="list-style-type: none"> • Define the term markdown when applied to selling. • Calculate markdown, reduced price, and percent of markdown. 		<p>Textbook MyLab Math Videos</p>

Instructional Focus 8	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p>	<ul style="list-style-type: none"> • Define the terms associated with loss. • Determine the break-even point and operating loss. • Determine the amount of a gross or absolute loss. 	<p><u>specific identification method (p.306)</u></p> <p><u>selling price [p. 281]</u></p> <p><u>sale price [p. 298]</u></p> <p><u>inventory [p. 308]</u></p> <p><u>retail method of estimating inventory (p.308)</u></p>	<p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 8	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
	8.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p>	<ul style="list-style-type: none"> • Determine average inventory. • Calculate inventory turnover. • Methods for tracking inventory. • Use the specific identification method to value inventory. • Determine inventory value using the weighted-average method. • Use the FIFO method to value inventory. • Use the LIFO method to value inventory. • Estimate inventory value using the retail method. 		<p>Textbook MyLab Math Videos Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 8	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 8	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources

Instructional Focus 9	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions for Instructional Focus	Essential Vocabulary	Resources
Suggested Time Frame:	9.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying</p>	<ul style="list-style-type: none"> • Solve for simple interest. • Calculate maturity value. • Use a table to find the number of days from one date to another. • Use the actual number of days in a month to find the number of days from one date to another. • Find exact and ordinary interest. • Define the basic terms used with notes. • Find the due date of a note. 	<p>annual percentage rate (APR) [p. 346]</p> <p>bank discount [p. 352]</p> <p>banker's interest [p. 328]</p> <p>bankruptcy [p. 324]</p> <p>collateral [p. 330]</p> <p>compound interest [p. 324]</p> <p>consumer installment loan [p. 324]</p> <p>cosign [p. 325]</p> <p>discount [p. 353]</p> <p>discounting the note [p. 352]</p> <p>discount period [p. 352]</p> <p>discount rate [p. 352]</p> <p>due date [p. 353]</p> <p>effective rate of interest [p. 346]</p> <p>exact interest [p. 328]</p> <p>face value [p. 329]</p> <p>factoring [p. 355]</p> <p>factors [p. 355]</p> <p>foreclose [p. 330]</p> <p>interest [p. 354]</p> <p>interest-in-advance notes [p. 343]</p> <p>length of a loan [p. 326]</p> <p>loan amount [p. 343]</p> <p>maker [p. 329]</p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 9	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions for Instructional Focus	Essential Vocabulary	Resources
		<p>mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>maturity date [p. 329]</u> <u>maturity value [p. 353]</u> <u>nominal rate [p. 346]</u> <u>ordinary interest [p. 328]</u> <u>payee [p. 329]</u> <u>payer [p. 329]</u> <u>prime rate [p. 324]</u> <u>principal [p. 329]</u> <u>proceeds [p. 352]</u> <u>promissory note [p. 329]</u> <u>rate [p. 324]</u> <u>recourse [p. 352]</u> <u>risk [p. 352]</u> <u>simple discount note [p. 343]</u> <u>simple interest [p. 324]</u> <u>simple interest note [p. 329]</u> <u>Stafford loan [p. 343]</u> <u>stated rate [p. 346]</u> <u>T-bills [p. 347]</u> <u>term [p. 326]</u> <u>time [p. 324]</u> <u>true rate [p. 346]</u> <u>Truth in Lending Act [p. 346]</u> <u>U.S. Treasury bills [p. 337]</u></p>	
	9.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> • Find the principal. • Find the rate. • Find the time. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 9	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions for Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p> <p>BMATH.3.2- Compare various methods of financial investments</p> <p>BMATH.3.3- Demonstrate knowledge of financial</p>			

Instructional Focus 9	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions for Instructional Focus	Essential Vocabulary	Resources
		transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts			
	9.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p>	<ul style="list-style-type: none"> • Define the basic terms used with simple discount notes. • Find the bank discount and proceeds. • Find the face value. • Find the effective interest rate. • Understand U.S. Treasury bills. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 9	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions for Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
	9.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>	<ul style="list-style-type: none"> • Understand the concept of discounting a note. • Find the proceeds when discounting simple interest notes. • Find the proceeds when discounting simple discount notes. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 9	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions for Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking</p>			

Instructional Focus 9	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions for Instructional Focus	Essential Vocabulary	Resources
		accounts, credit cards, and charge accounts			

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 10	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
Suggested Time Frame:	10.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p>	<ul style="list-style-type: none"> • Use the simple interest formula $I=PRT$ to calculate compound interest. • Identify interest rate per compounding period and number of compounding periods. • Use the formula $M=P(1+i)^n$ to find compound amount. • Use the table to find compound amount. 	<p>CD [p. 387] CPI [p. 388] certificate of deposit [p. 387] compound amount [p. 373] compound interest [p. 373] compounded daily [p. 384] compounding period [p. 375] consumer price index [p. 388] cost of living index [p. 388] deflation [p. 389] exponents [p. 376] formula for compound interest [p. 376] future amount [p. 373] future value [p. 373] inflation [p. 388] interest-bearing checking accounts [p. 384] interest rate per compounding period [p. 375] money market accounts [p. 384]</p>	<p>Textbook MyLab Math Videos Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 10	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>number of compounding periods [p. 375]</u> <u>present value [p. 373]</u> <u>savings accounts [p. 384]</u> <u>simple interest [p. 373]</u> <u>time deposit [p. 387]</u></p>	
	10.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p>	<ul style="list-style-type: none"> • Define savings and other interest-bearing accounts. • Find interest compounded daily. • Define time deposit accounts. • Define inflation and the consumer price index. • Examine the effect of inflation on spendable income. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects</p>

Instructional Focus 10	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p>	<ul style="list-style-type: none"> Understand the role of the government related to inflation. 		<p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 10	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
	10.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p>	<ul style="list-style-type: none"> • Define the terms 'future value' and 'present value'. • Calculate present value. • Use future value and present value to estimate the value of a business. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 10	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 10	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
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Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Suggested Time Frame:</p>	<p>11.1</p>	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to</p>	<ul style="list-style-type: none"> Define the basic terms involved with annuities. Find the amount of an annuity. Find the amount of an annuity due. Understand different retirement accounts. 	<p>401(k) [p. 412] 403(b) [p. 412] <u>amount of the annuity</u> [p. 410] <u>annual meeting</u> [p. 433] <u>annuity</u> [p. 408] <u>annuity due</u> [p. 411] <u>bankrupt</u> [p. 434] <u>board of directors</u> [p. 433] <u>bond</u> [p. 443] <u>budget deficits</u> [p. 444] <u>capital</u> [p. 433] <u>common stock</u> [p. 433] <u>compound amount of the annuity</u> [p. 408] <u>corporation</u> [p. 433] <u>coupon rate</u> [p. 443] <u>current yield</u> [p. 435] <u>discount brokers</u> [p. 434] <u>diversify</u> [p. 438] <u>dividends</u> [p. 434] Dow Jones Industrial Average Ip. 4371 <u>equivalent cash price</u> [p. 420] ETF Ip. 438]</p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>exchange-traded funds (ETFs)</u> [p. 438]</p> <p><u>executive officers</u> [p. 433]</p> <p><u>face value</u> [p. 443]</p> <p><u>future value of the annuity</u> [p. 408]</p> <p><u>individual retirement account (IRA)</u> [p. 412]</p> <p><u>interest</u> [p. 443]</p> <p><u>interest rate spreads</u> [p. 427]</p> <p><u>IRA</u> [p. 412]</p> <p><u>issuer</u> [p. 443]</p> <p><u>limited liability</u> [p. 433]</p> <p><u>mature</u> [p. 443]</p> <p><u>maturity date</u> [p. 443]</p> <p><u>mutual fund</u> [p. 438]</p> <p><u>NASDAQ Composite Index</u> [p. 437]</p> <p><u>ordinary annuity</u> [p. 408]</p> <p><u>par value</u> [p. 443]</p> <p><u>payment period</u> [p. 408]</p> <p><u>PE ratio</u> [p. 436]</p> <p><u>preferred stock</u> [p. 433]</p> <p><u>present value</u> [p. 416]</p> <p><u>price earnings (PE) ratio</u> [p. 435]</p> <p><u>privately held corporation</u> [p. 433]</p> <p><u>publicly held corporation</u></p>	

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
				<p>[p. 433] <u>regular IRA [p. 412]</u> <u>risk [p. 438]</u> <u>Roth IRA [p. 412]</u> <u>sinking fund [p. 424]</u> <u>sinking fund table [p. 425]</u> <u>Standard and Poor's 500 [p. 4371]</u> <u>stock [p. 433]</u> <u>stockbrokers [p. 434]</u> <u>stock certificates [p. 433]</u> <u>stock exchanges [p. 433]</u> <u>stockholders [p. 433]</u> <u>stock ratios [p. 435]</u> <u>term [p. 408]</u> <u>yield to maturity [p. 444]</u></p>	
	11.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> • Define the present value of an ordinary annuity. • Use the formula to find the value of an ordinary annuity. • Find the equivalent cash price of an ordinary annuity. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p> <p>BMATH.3.2- Compare various methods of financial investments</p> <p>BMATH.3.3- Demonstrate knowledge of financial transactions by comparing the</p>			

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		use of budgets, checking accounts, credit cards, and charge accounts			
	11.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p>	<ul style="list-style-type: none"> • Understand the basics of a sinking fund. • Set up a sinking fund table. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
	11.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p>	<ul style="list-style-type: none"> • Learn the basics about stocks. • Read stock tables. • Find the current yield on a stock. • Find the stock's PE ratio. • Define three common stock indexes. • Define mutual funds and exchange traded funds. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
	11.5	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying</p>	<ul style="list-style-type: none"> • Define the basics of bonds. • Read bond tables. • Find the commission charge on bonds and the cost of bonds. • Understand how mutual funds containing bonds are used for monthly income. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 11	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		mathematical principles in the areas of inventory and depreciation BMATH.3.1-Calculate different personal tax scenarios BMATH.3.2-Compare various methods of financial investments BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts			

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Suggested Time Frame:</p>	<p>12.1</p>	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the</p>	<ul style="list-style-type: none"> • Define open-end credit. • Define revolving charge accounts. • Use the unpaid balance method. • Use the average daily balance method. • Define loan consolidation. 	<p><u>accelerated mortgages</u> [p. 491]</p> <p><u>adjustable rate mortgages</u> (ARM) [p. 493]</p> <p><u>amortization schedule</u> [p. 483]</p> <p><u>amortize</u> [p. 467]</p> <p><u>annual percentage rate</u> [p. 461]</p> <p><u>approximate annual percentage rate (APR)</u> [p. 468]</p> <p><u>average daily balance method</u> [p. 460]</p> <p><u>consolidate loans</u> [p. 462]</p> <p><u>credit history</u> [p. 467] <u>credit limit</u> [p. 457] <u>credit score</u> [p. 494]</p> <p><u>debit cards</u> [p. 457]</p> <p><u>defaulting on debt</u> [p. 462] <u>escrow accounts</u> [p. 493]</p> <p><u>FICO</u> [p. 494]</p> <p><u>finance charges</u> [p. 467] <u>fixed-rate loans</u> [p. 493]</p> <p><u>foreclosure</u> [p. 493]</p> <p><u>grace period</u> [p. 458]</p> <p><u>impound accounts</u> [p. 493]</p> <p><u>installment cost</u> [p. 468]</p> <p><u>installment loan</u></p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>[p. 467] itemized billing [p. 458]</u> <u>late fees [p. 458]</u> <u>mortgage [p. 490]</u> <u>mortgage rates [p. 490]</u> <u>nominal rate [p. 467]</u> <u>open-end credit [p. 457]</u> <u>over-the-limit fees [p. 458]</u> <u>personal property [p. 482]</u> <u>real estate [p. 482]</u> <u>real property [p. 482]</u> <u>refinance [p. 490]</u> <u>refund of unearned interest [p. 477]</u> <u>repayment schedule [p. 491]</u> <u>repossess [p. 482]</u> <u>revolving charge account [p. 457]</u> <u>Rule of 78 [p. 476]</u> <u>Stafford loan [p. 468]</u> <u>stated rate [p. 467]</u> <u>strict monthly budget [p. 462]</u> <u>Truth in Lending Act [p. 467]</u> <u>underwater [p. 493]</u> <u>unearned interest [p. 477]</u> <u>United States Rule [p. 475]</u> <u>unpaid balance method [p. 458]</u></p>	

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
	12.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the</p>	<ul style="list-style-type: none"> • Define installment loan. • Find the total installment cost and the finance charge. • Use the formula for approximate APR. • Use the table to find APR. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
	12.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p>	<ul style="list-style-type: none"> • Use the United States Rule for an early payment. • Find the amount due on the maturity date using the United States Rule. • Use the Rule of 78 when prepaying a loan. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
	12.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the</p>	<ul style="list-style-type: none"> • Define personal property and real estate. • Use the formula for amortization to find payment. • Set up an amortization schedule. • Find monthly payments. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			
	12.5	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p>	<ul style="list-style-type: none"> • Determine monthly payments on a home. • Prepare a repayment schedule. • Define escrow accounts. • Define fixed and variable rate loans. • Understand your credit score. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			

Instructional Focus 12	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Assessments: <u>How do my students demonstrate their understanding and how do I measure their learning?</u></p> <p>Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework</p> <p>Summative: Projects, Quizzes, Tests</p>					

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Suggested Time Frame:</p>	13.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p>	<ul style="list-style-type: none"> Define fair market value and assessed value. Find the tax rate. Find the property tax. Express tax rate in percent, in dollars per \$100, in dollars per \$1000, and in mills. Find taxes given the assessed value and the tax rate. 	<p>1099 forms [p. 519]</p> <p>actuarial [p. 541]</p> <p>adjusted gross income [p. 519]</p> <p>assessed value [p. 512]</p> <p>assessment rate [p. 512]</p> <p>bodily injury coverage [p. 541]</p> <p>cash value [p. 551]</p> <p>casualty or theft losses [p. 524]</p> <p>catastrophic event [p. 532]</p> <p>claims [p. 532]</p> <p>coinsurance clause [p. 534]</p> <p>collision coverage [p. 534]</p>	<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>		<p><u>comprehensive coverage [p. 534]</u> <u>contents [p. 532]</u> <u>coverage [p. 532]</u> <u>decreasing term insurance [p. 550]</u> <u>deductible [p. 543]</u> <u>disability insurance [p. 537]</u> <u>dollars per \$100 [p. 513]</u> <u>dollars per \$1000 [p. 513]</u> <u>endowment policies [p. 551]</u> <u>face value [p. 533]</u> <u>fair market value [p. 512]</u> <u>gifts to charity [p. 524]</u> <u>health insurance [p. 537]</u> <u>head of household [p. 521]</u> <u>homeowners' policy [p. 532]</u> <u>income tax [p. 518]</u> <u>individual retirement account (IRA) [p. 519]</u> <u>insurance [p. 511]</u> <u>insurance policy [p. 532]</u> <u>Interest Paid by You [p. 524]</u> <u>Internal Revenue Service [p. 518]</u> <u>IRS [p. 518]</u> <u>itemized deductions [p.</u></p>	

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits		<u>523]</u> <u>level-premium</u> <u>term insurance</u> <u>[p. 550]</u> <u>liability insurance</u> <u>[p. 537]</u> <u>life insurance [p.</u> <u>549]</u> <u>limited-payment</u> <u>life [p. 551]</u> <u>long-term care</u> <u>insurance [p. 537]</u> <u>medical and dental</u> <u>expenses</u> <u>[p. 523]</u> <u>medical insurance</u> <u>[p. 542]</u> <u>mills [p. 513]</u> <u>multiple carriers</u> <u>[p. 535]</u> <u>no-fault [p. 544]</u> <u>ordinary life [p.</u> <u>551] permanent</u> <u>life [p. 551]</u> <u>policy [p. 532]</u> <u>policy limits [p.</u> <u>542]</u> <u>premium [p. 533]</u> <u>premium factor [p.</u> <u>552] property</u> <u>damage coverage</u> <u>[p. 542]</u> <u>property-tax rate</u> <u>[p. 512]</u> <u>risk [p. 511]</u> <u>renter's insurance</u> <u>[p. 537]</u> <u>replacement cost</u> <u>[p. 534] standard</u> <u>deduction [p. 521]</u> <u>straight life [p.</u> <u>551]</u>	

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
				<u>taxable income [p. 521]</u> <u>tax assessor [p. 512]</u> <u>taxes [p. 511]</u> <u>Taxes You Paid [p. 524] term</u> <u>insurance [p. 550]</u> <u>territorial ratings [p. 533]</u> <u>underinsured [p. 534]</u> <u>underwriters [p. 533]</u> <u>uninsured motorist coverage [p. 544]</u> <u>universal life [p. 551]</u> <u>variable life [p. 551]</u> <u>W-2 forms [p. 519]</u> <u>whole life [p. 551]</u> <u>workers' compensation [p. 537]</u> <u>youthful [p. 544]</u>	
	13.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> • List the four steps that determine income-tax liability. • Find the adjusted gross income. • Know the standard deduction amounts. • Find the taxable income and income tax. • List possible deductions. • Determine a balance due or a refund from the internal revenue service. • Prepare a 1040 tax form along with schedules 1 and B. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p> <p>BMATH.3.2- Compare various methods of financial investments</p> <p>BMATH.3.3- Demonstrate knowledge of financial transactions by comparing the</p>			

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	13.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p>	<ul style="list-style-type: none"> • Define the terms policy, coverage, face value, and premium. • Find the annual premium for fire insurance. • Use the coinsurance formula. • Understand multiple-carrier insurance. • List additional types of insurance coverage. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	13.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p>	<ul style="list-style-type: none"> • Describe the factors that affect the cost of motor-vehicle insurance. • Define liability insurance. • Define property damage insurance. • Describe comprehensive and collision insurance. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions</p>

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p>	<ul style="list-style-type: none"> • Define no-fault and uninsured motorist insurance. • Apply youthful-operator factors. • Find the amounts paid by the insurance company and the insured. 		<p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	13.5	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p>	<ul style="list-style-type: none"> • Understand life insurance that does not accumulate cash value. • Understand life insurance that accumulates cash value. • Find the annual premium for life insurance. • Use premium factors with different modes of premium payment. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p>			

Instructional Focus 13	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits			

Assessments: How do my students demonstrate their understanding and how do I measure their learning?

Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework

Summative: Projects, Quizzes, Tests

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
Suggested Time Frame:	14.1	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> • Understand the terms used in depreciation. • Use the straight-line method of depreciation to find the amount of depreciation each year. • Use the straight-line method to find the book value of an asset. • Use the straight-line method to prepare a depreciation schedule. 	<p>200% method [p. 573] accelerated cost recovery system (ACRS) [p. 596] accelerated depreciation [p. 573] accumulated depreciation [p. 565] book value [p. 565] cost [p. 565]</p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial</p>		<p><u>declining-balance</u> [p. 565]</p> <p><u>depreciable amount</u> [p. 566]</p> <p><u>depreciation</u> [p. 565]</p> <p><u>depreciation fraction</u> [p. 580]</p> <p><u>depreciation schedule</u> [p. 567]</p> <p><u>double-declining-balance rate</u> [p. 573]</p> <p><u>half-year convention</u> [p. 597]</p> <p><u>income tax method</u> [p. 596]</p> <p><u>intangible assets</u> [p. 565]</p> <p><u>Internal Revenue Service</u> [p. 565]</p> <p><u>modified accelerated cost recovery system (MACRS)</u> [p. 596]</p> <p><u>no salvage value</u> [p. 567]</p> <p><u>Publication 946</u> [p. 596]</p> <p><u>recovery classes</u> [p. 596]</p> <p><u>recovery periods</u> [p. 596]</p> <p><u>residual value</u> [p. 565]</p> <p><u>salvage value</u> [p. 565]</p> <p><u>scrap value</u> [p. 565]</p> <p><u>straight-line depreciation</u> [p. 566]</p> <p><u>sum-of-the-years'-digits</u></p>	

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>		<p>[p. 580] tangible assets [p. 565] units of production [p. 591] useful life [p. 565]</p>	
	14.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p>	<ul style="list-style-type: none"> • Describe the declining-balance method of depreciation. • Find the double-declining-balance rate. • Use the double-declining-balance method to find the amount of depreciation and the book value for each year. • Use the double-declining-balance method to prepare a depreciation schedule. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	14.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p>	<ul style="list-style-type: none"> • Understand the sum-of-the-year's-digits method of depreciation. • Find the depreciation fraction for the sum-of-year's-digits method. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions</p>

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p>	<ul style="list-style-type: none"> • Use the sum-of-the-years'-digits method to find the amount of depreciation for each year. • Prepare a depreciation schedule for the sum-of-the-years'-digits method. 		<p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	14.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p>	<ul style="list-style-type: none"> • Describe the units-of-production method of depreciation. • Use the units-of-production method to find the depreciation per unit. • Calculate the annual depreciation using the units-of-production method. • Prepare a depreciation schedule using the units-of-production method. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance</p>			

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		programs through comparisons related to benefits			
	14.5	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p>	<ul style="list-style-type: none"> • Understand the modified accelerated cost recovery system (MACRS). • Determine the recovery period of different types of property. • Find the depreciation rate, given the recovery period and recovery year. • Use the MACRS to find the amount of depreciation schedule using the MACRS. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			

Instructional Focus 14	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Assessments: <u>How do my students demonstrate their understanding and how do I measure their learning?</u></p> <p>Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework</p> <p>Summative: Projects, Quizzes, Tests</p>					

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Suggested Time Frame:</p>	<p>15.1</p>	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p>	<ul style="list-style-type: none"> • Understand the terms on an income statement. • Prepare an income statement. 	<p><u>Accountant</u> <u>Acid test</u> <u>Acid-test ratio</u> <u>Assets</u> <u>Average owner's equity</u> <u>Balance sheet</u> <u>Banker's ratio</u> <u>Comparative balance sheet</u> <u>Comparative income statement</u> <u>Cost of goods sold</u> <u>Current assets</u> <u>Current liabilities</u> <u>Current ratio</u> <u>Direct competitor</u> <u>Ending inventory</u> <u>Financial ratios</u> <u>Fixed assets</u> <u>Gross profit</u> <u>Gross profit on sales</u> <u>Gross sales</u> <u>Horizontal analysis</u></p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>		<p><u>Income statement</u></p> <p><u>Initial inventory</u></p> <p><u>Liabilities</u></p> <p><u>Liquid assets</u></p> <p><u>Liquidity</u></p> <p><u>Long-term liability</u></p> <p><u>Market share</u></p> <p><u>NASDAQ</u></p> <p><u>Net income</u></p> <p><u>Net income after taxes</u></p> <p><u>Net income before taxes</u></p> <p><u>Net sales</u></p> <p><u>Net worth</u></p> <p><u>Operating expenses</u></p> <p><u>Overhead</u></p> <p><u>Owner's equity</u></p> <p><u>Plant & equipment</u></p> <p><u>Plant assets</u></p> <p><u>Publicly held corporation</u></p> <p><u>Quick ratio</u></p> <p><u>Ratio of net income after taxes to average owner's equity</u></p> <p><u>Returns</u></p> <p><u>Short-term liability</u></p> <p><u>Stockholder's equity</u></p> <p><u>Total revenue</u></p> <p><u>Vertical analysis</u></p>	

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
	15.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the</p>	<ul style="list-style-type: none"> • Compare income statements using vertical analysis. • Compare income statements to published charts. • Compare income statements using horizontal analysis. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	15.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> • Understand the terms on a balance sheet. • Prepare a balance sheet. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1- Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3- Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4- Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5- Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1- Calculate different personal tax scenarios</p> <p>BMATH.3.2- Compare various methods of financial investments</p> <p>BMATH.3.3- Demonstrate knowledge of financial transactions by comparing the</p>			

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	15.4	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p>	<ul style="list-style-type: none"> • Compare balance sheets using vertical analysis. • Compare balance sheets using horizontal analysis. • Find financial ratios. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			

Instructional Focus 15	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Assessments: <u>How do my students demonstrate their understanding and how do I measure their learning?</u></p> <p>Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework</p> <p>Summative: Projects, Quizzes, Tests</p>					

Instructional Focus 16	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
<p>Suggested Time Frame:</p>	<p>16.1</p>	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p>	<ul style="list-style-type: none"> • Understanding expected and unexpected expenses. • Controlling expenses. • Controlling your financial future using planning and budgeting. 	<p><u>Average</u> <u>Bar graph</u> <u>Bimodal</u> <u>Circle graph</u> <u>Comparative line graph</u> <u>Degrees</u> <u>Expected expenses</u> <u>Frequency distribution</u> <u>Graph</u> <u>Information society</u> <u>Line graph</u> <u>Mean</u> <u>Measure of central tendency</u> <u>Median</u> <u>Mode</u> <u>Ordered array</u> <u>Pie chart</u> <u>Statistics</u> <u>Tally mark</u> <u>Unexpected expenses</u></p>	<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

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		<p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>		<p><u>Weighted average</u> <u>Weighted mean</u></p>	

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	16.2	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p> <p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the</p>	<ul style="list-style-type: none"> • Construct and analyze a frequency distribution. • Make a bar graph. • Make a line graph. • Draw a circle graph. 		<p>Textbook MyLab Math Vidoes Powerpoints Quick check questions Projects Class activities Guest speakers Case Study</p>

Instructional Focus 16	Strand	Targeted Standards-based Essential Skills & Concepts	Learning Goals / Essential Questions For Instructional Focus	Essential Vocabulary	Resources
		<p>areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts</p> <p>BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits</p>			
	16.3	<p>BMATH.1.1-Solve Problems involving whole #'s, decimals, fractions, percents, ratios, averages, & proportions</p> <p>BMATH.1.2- Use algebraic operations to solve problems.</p> <p>BMATH.1.3- Use common international standards of measurement when solving problems.</p>	<ul style="list-style-type: none"> • Find the mean of a list of numbers. • Find the weighted mean. • Find the median. • Find the mode. 		<p>Textbook</p> <p>MyLab Math</p> <p>Videos</p> <p>Powerpoints</p> <p>Quick check questions</p> <p>Projects</p> <p>Class activities</p> <p>Guest speakers</p> <p>Case Study</p>

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		<p>BMATH.1.4- Analyze data using common statistical procedures.</p> <p>BMATH.2.1-Calculate different business tax scenarios</p> <p>BMATH.2.2- Calculate payroll and human resource problems</p> <p>BMATH.2.3-Demonstrate knowledge of different financial management situations</p> <p>BMATH.2.4-Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales</p> <p>BMATH.2.5-Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation</p> <p>BMATH.3.1-Calculate different personal tax scenarios</p> <p>BMATH.3.2-Compare various methods of financial investments</p> <p>BMATH.3.3-Demonstrate knowledge of financial transactions by comparing the</p>			

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		use of budgets, checking accounts, credit cards, and charge accounts BMATH.3.4-Demonstrate knowledge of selected insurance programs through comparisons related to benefits			
<p>Assessments: <u>How do my students demonstrate their understanding and how do I measure their learning?</u></p> <p>Formative: Observations, Quick check problems, Textbook problems, MyLab Math problems, class activities, homework</p> <p>Summative: Projects, Quizzes, Tests</p>					