



Meridian District #15 Curriculum Map

Teacher Name: McCleary
Grade: 12
Subject Area: Trans. Math 4



Month	Topic/Content	Skill	Standard	Instruction/Resources	Assessments
Aug Sept	Discretionary Expenses - Discretionary and Essential Expenses - Travel Expenses - Entertainment Expenses	- Determine mean, median and mode - Use sigma notation - Create and interpret a frequency table - Determine and interpret cumulative, relative, and cumulative relative frequency - Model a situation using a spreadsheet - Determine and interpret percentiles - Differentiate between measures of center and measures of dispersion - Compute range, variance, and standard deviation for a set of data	S.ID.1 S.ID.2 S.ID.3 S.ID.4 S.ID.5 S.ID.6 S.ID.7 S.ID.8	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	M&Ms project Unit 1 cumulative assessment

	- Vacation Expenses Banking Services - Checking Accounts - Reconciling a bank statement	- Measure dispersion using standard deviation units - Compute z-scores - Find percentages using the normal curve - Compute raw scores using z-scores - Explain checking accounts - Complete a check register - Reconcile a check register with a bank statement by hand and with a spreadsheet	A.CED.4 A.SSE.1a A.SSE.1b A.SSE.3 F.IF.4 F.IF.8b F.BF.1a F.BF.2 F.BF.5 N.RN.1 N.RN.2	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	Free checking fees project
Oct	Banking Services (cont) - Savings accounts - Exploring compound interest	- Explain savings accounts - Compute simple interest - Explain the concept of compounding interest - Compute compound interest using a table	A.CED.4 A.SSE.1a A.SSE.1b A.SSE.3 F.IF.4 F.IF.8b F.BF.1a F.BF.2 F.BF.5 N.RN.1 N.RN.2	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	Unit 2 cumulative assessment

	- Compound interest formula - Continuous compounding Consumer Credit - Introduction to consumer credit - Loans	- Understand the derivation of the compound interest formula - Make computations using the compound interest formula - Use the idea of limits to derive the constant e - Compute interest on an account that is continuously compounded - Define basic credit terms - Identify types of lending institutions - Compute finance charges for installment purchases - Read monthly payments from a table - Compute monthly payments using a formula - Compute interest on loans	A.CED.3 A.REI.1.1 A.SSE.1 A.SSE.2 A.SSE.3 F.IF.7.E F.IF.8.B F.BF.1.A F.BF.5 F.LE.4 F.LE.5 N.Q.1 N.Q.2 S.ID.6.A	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	
--	--	--	---	--	--

Nov	Consumer Credit (cont.) - Student Loans - Credit Cards - Credit Card Statements - Average Daily Balance	- Explain the options available for student loans - Calculate the interest due in various student loan situations - Apply the simplified daily interest formula - Define the basic vocabulary of credit cards - Compute an average daily balance - Identify and use the various entries in a credit card statement - Calculate the average daily balance using a credit calendar - Calculate the finance charge using a credit calendar	A.CED.3 A.REI.1.1 A.SSE.1 A.SSE.2 A.SSE.3 F.IF.7.E F.IF.8.B F.BF.1.A F.BF.5 F.LE.4 F.LE.5 N.Q.1 N.Q.2 S.ID.6.A	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	FICO Project Unit 3 cumulative assessment
Dec	Automobile Ownership Automobile Ads	- Compute the cost of classified ads - Compute the cost of sales tax	A.CED.2 A.CED.3 A.CED.4 A.REI.2 A.REI.11 A.SSE.1.b A.SSE.3 F.IF.1	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	Road Trip Project Unit 4 cumulative assessment

	- Automobile Transactions - Automobile Insurance - Probability - Driving Data	- Computes quartiles and IQR - Create a frequency distribution - Display information using box-and-whisker plots and stem-and-leaf plots - Identify different types of auto insurance coverage - Compute insurance costs - Compute payments on insurance claims - Read two-way tables - Compute conditional probabilities - Determine if events are independent - Interpret and create Venn diagrams - Write, interpret, and use the distance formula - Use the formula for the relationship between distance, fuel economy, and gas usage	F.IF.2 F.IF.3 F.IF.4 F.IF.6 F.IF.7.a F.IF.7.b F.IF.7.e F.IF.8.b F.IF.9 F.BF.2 F.BF.5 F.LE.1.b F.LE.1.c F.LE.2 F.LE.4 F.LE.5 G.C.5 S.ID.1 S.ID.2 S.ID.3 S.ID.4 S.ID.6 S.ID.7 S.CP.1 S.CP.2 S.CP.3 S.CP.4 S.MD.1 S.MD.2 S.MD.4		
--	--	---	---	--	--

Jan	Employment Basics - Looking for Employment - Pay Periods and Hourly Rates - Commissions, Royalties, and Piecework Pay - Employee Benefits	- Compute periodic salary based on annual salary - Interpet abbreviations in classified ads - Compute weekly, semimonthly, and biweekly earnings given annual salary - Compute hourly pay and overtime pay given hourly rate - Compute annual salaries based on percentage increase - Compute pay based on percent commission - Compute piecework pay - Explain advantages and disadvantages of pay based on production - Explain and calculate the value of certain employee benefits	A.CED.1 A.CED.2 A.CED.3 A.CED.4 A.REI.4 A.SSE.1 F.BF.1 F.BF.2 F.IF.1 F.IF.2 F.IF.4 F.IF.7.b F.IF.8 F.LE.1	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer	Famous Salaries Project Unit 5 Cumulative Assessment
-----	---	--	--	---	---

	• Social Security and Medicare	• Compute paycheck deductions for Social Security • Compute paycheck deductions for Medicare			
Feb	Income Taxes • Tax Tables, Worksheets, and Schedules • Modeling Tax Schedules • Income Statements • Form 1040 - Reporting Taxable Income	• Express tax schedules algebraically • Compute federal income taxes using a tax table and tax schedules • Construct income tax graphs using compound equations • Interpret and use the information on a pay stub, W-2 form, and 1099 form • File Form 1040 to compute tax liability • Understand how to report different types of income using Form 1040 and Schedule 1	A.CED.1 A.CED.2 A.CED.3 A.CED.4 A.REI.3 A.SSE.1 F.BF.1 F.BF.2 F.IF.1 F.IF.2 F.IF.4 F.IF.7.b F.IF.8 F.LE.1	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Many, many documents from irs.gov	Multiple tax filing projects Unit 6 Cumulative Assessment

	Reducing your Form 1040 Tax Liability	- Understand the difference between a tax credit and a tax deduction - File Form 1040 with schedule 1 - adjustments to income - File Form 1040 with schedule A - itemized deductions			
Mar	(Finish Unit 6) Independent Living - Finding a Place to Live - Reading a Floor Plan	- Calculate the affordability of a monthly rent - Determine the relationship between square footage and monthly rent - Determine lease signing costs - Calculate moving expenses - Compute the perimeter and the area of a polygon - Compute areas of irregular regions - Compute volumes of rectangular solids	A.APR.6 A.CED.2 A.CED.3 A.LE.1 A.REI.6 A.SSE.1 F.BF.1 G.C.5 G.MG.3 S.ID.6.A S.ID.6.C S.ID.8 G.SRT.2 G.SRT.6 G.SRT.7 G.SRT.8	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	Floor Plan Project Unit 7 Cumulative Assessment

	• Mortgage Application Process • Purchasing a Home	• Compute the monthly cost of paying for a house • Explain the research that is necessary before you purchase a home • Estimate closing costs • Create an amortization table for a fixed-rate mortgage • Create an amortization table for a fixed-rate mortgage with extra payments			
Apr	Independent Living (cont.) • Mortgage Points • Rentals, condominiums, and cooperatives	• Calculate discount points for a mortgage • Determine the breakeven time for discount points • Calculate negative points • Compute the costs of purchasing a cooperative or a condominium • Explain the advantages and disadvantages of purchasing different types of homes	A.APR.6 A.CED.2 A.CED.3 A.LE.1 A.REI.6 A.SSE.1 F.BF.1 G.C.5 G.MG.3 S.ID.6.A S.ID.6.C S.ID.8 G.SRT.2 G.SRT.6 G.SRT.7 G.SRT.8	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer Google Sheets	Floor Plan Project Unit 7 Cumulative Assessment

	The Stock Market - Business Organization - Stock Market Data - Stock Market Data Charts - Trends in Stock Closing Prices	- State the basic vocabulary of business organizations - Compute financial responsibility of business ownership based on ratios and percentages - Use stock data to follow the daily progress of a corporate stock - Interpret a stock bar chart - Create a stock bar chart - Interpret a stock candlestick chart - Create a stock candlestick chart - Explain how data is smoothed - Calculate simple moving averages using the arithmetic average formula - Calculate simple moving averages using the subtraction and addition method	A.CED.1 A.CED.2 A.CED.3 A.CED.4 A.REI.2 A.REI.3 A.REI.4.B A.REI.6 A.REI.7 A.REI.10 A.REI.11 A.REI.12 A.SSE.1 F.IE.4 F.IF.1 F.IF.4 F.IF.5 F.IF.7.A F.IF.8 S.ID.6 N.Q.1 N.Q.2 N.Q.3 N.CN S.ID.8 S.ID.9 S.IC.1 S.IC.3 S.IC.5	Financial Algebra: Advanced Algebra with Financial Applications (review copy) Kami PDF writer	Stock Research Project Unit 8 Cumulative Assessment
--	--	---	---	---	--

May	Finish unit 8 Prepare for final exam				
-----	---	--	--	--	--