Week/Month	Learning Objective	Key Vocabulary	Instructional Resources
August-September	Add, subtract, multiply, divide decimals Change between fractions, decimals, and percents Calculate elapsed time Apply order of operations Calculate: ● straight time pay ● overtime pay ● pay by filling out a timecard ● piece rate pay ● straight and graduated commission pay ● pay based on a yearly salary	Order of Operation Reciprocal Straight time Overtime Time and a half Double time Piecework Salary Commission Graduated Commision	Note Sheets Book - *Mathematics with Business Application* Mid Penn Bank - Booklet
October-November	Complete a check register Explain what is on a bank statement Reconcile a check register Fill out a withdrawal/deposit slip Calculate: ● simple interest ● compound interest	deposit check overdraft register balance statement canceled Check reconcile withdrawal passbook interest principal APR Simple/Compound Interest	

Week/Month	Learning Objective	Key Vocabulary	Instructional Resources
December-January	Calculate: ● Sales tax & total purchase price ● unit price ● markdown and sales price ● unpaid balance ● finance charge (interest) ● average daily balance ● new balance	Sales Tax Sales Receipt Coupons refunds rebates sale price mark down discount statement finance charge previous balance periodic rate unpaid-balance average daily balance	Note Sheets Book - *Mathematics with Business Application* https://platform.everfi.net
January	Calculate: ● interest and maturity value for single payment loans ● interest and maturity value for installment loans ● refund of finance charge	single payment loan promissory note maturity value term ordinary interest exact interest installment loan down payment repayment schedule final payment rebate schedule	

Week/Month	Learning Objective	Key Vocabulary	Instructional Resources
February	Calculate: ● dealer cost ● insurance cost ● ownership cost ● lease cost ● rental cost ● monthly payment ● interest ● allocation of payment ● real estate taxes ● homeowners premium	base price options destination charge sticker price used car guide liability insurance bodily injury insurance property damage insurance comprehensive collision insurance deductible base premium age group insurance-rating group annual premium driver rating factor variable costs fixed costs depreciation closed/Open Lease residual value rent collision waiver mortgage closing costs real estate taxes assessed value market value mills homeowner's insurance loss of use coverage personal liability medical coverage replacement value premium fire protection class	Note Sheets Book - *Mathematics with Business Application* https://platform.everfi.net

Week/Month	Learning Objective	Key Vocabulary	Instructional Resources
March	Explain: ● health insurance risks ● life insurance types ● buying and selling stocks and bonds Calculate: ● health insurance payments ● life insurance premiums	basic plan group/non group plan comprehensive plan major medical plan deductible coinsurance beneficiary face value unit of coverage whole life limited payment whole life term universal plan cash value loan value CD Annual yield stock bond dividend face value quoted price	Note Sheets Book - *Mathematics with Business Application* https://platform.everfi.net
April	Make and explain what is on a budget	expenditures fixed costs annual costs expense summary	
May-June	Calculate: ● recruitment costs ● employee benefit costs ● employee travel costs ● workers compensation ● packaging dimensions ● break even point	recruit merit pay cost of living adjustment benefits disability insurance travel expenses release time direct material direct labor cost prime cost Break even fixed/variable costs defective time study	