

# FINANCIAL ALGEBRA I- INSTRUCTIONAL GUIDE

## Unit 1: Discretionary and Essential Expenses

- 1.1 Discretionary and Essential Expenses (2 Days)
- 1.2 Travel Expenses (2 Days)
- 1.3 Entertainment Expenses (2 Days)
- **Formative Assessment (1 Day)**
- 1.4 Vacation Expenses (2 Days)
- 1.5 Personal Expenses (2 Days)
- **Formative Assessment (1 Day)**
- **Closure (1 Day)**
- **Common Assessment (1 Day)**
- **Optional Remediation (2 Days)**

**UNIT 1 = 14-16 Days**

## Unit 2: Banking Services

- 2.1 Checking Accounts (2 Days)
- 2.2 Reconcile a Bank Statement (2 Days)
- 2.3 Savings Accounts (2 Days)
- **Formative Assessment (1 Day)**
- 2.4 Explore Compound Interest (2 Days)
- 2.5 Compound Interest Formula (2 Days)
- 2.7 Future Value of Investment (2 Days)
- 2.8 (2 Days) Present Value of Investment
- **Formative Assessment (1 Day)**
- **Closure (1 Day)**
- **Common Assessment (1 Day)**
- **Optional Remediation (2 Days)**

**UNIT 2 = 18-20 Days**

## UNIT 3: Consumer Credit

- 3.1 Introduction to Consumer Credit (2 Days)
- 3.2 Loans (2 Days)
- 3.3 Student Loans (2 Days)
- **Formative Assessment (1 Day)**
- 3.4 Loan Calculations and Regression (2 Days)
- 3.5 Credit Cards (2 Days)
- 3.6 Credit Card Statement (2 Days)
- 3.7 Average Daily Balance (2 Days)
- **Formative Assessment (1 Day)**
- **Closure (1 Day)**
- **Common Assessment (1 Day)**
- **Optional Remediation (2 Days)**

**UNIT 3 = 18-20 Days**

#### **UNIT 4: Automobile Ownership**

- 4.1 Automobile Ads (2 Days)
- 4.2 Automobile Transactions (2 Days)
- 4.3 Automobile Insurance (2 Days)
- **Formative Assessment (1 Day)**
- 4.4 Probability: The Basis of Insurance (2 Days)
- Supplement 4.5/4.6 (1 Day)
- 4.7 Driving Data (2 Days)
- **Formative Assessment (1 Day)**
- Supplement 4.8 (1 Day)
- 4.9 Accident Investigation Data (2 Days)
- **Closure (1 Day)**
- **Unit Assessment (1 Day)**
- **Optional Remediation (2 Days)**

**UNIT 4 = 18-20 Days**

#### **UNIT 5: Employment Basics**

- 5.1 Looking for Employment (2 Days)
- 5.2 Pay Periods and Hourly Rates (2 Days)
- 5.3 Commissions, Royalties, and Piecework Pay (2 Days)
- 5.4 Employee Benefits (2 Days)
- 5.5 Social Security and Medicare (2 Days)
- **Formative Assessment (1 Day)**

**UNIT 5 S1 = 11 Days**

**SEMESTER 1- REVIEW & FINAL EXAM (5 Days)**