

Mathematics of Personal Finance focuses on real-world financial literacy, personal finance, and business subjects. Students apply what they learned in Algebra I and Geometry to topics including personal income, taxes, checking and savings accounts, credit, loans and payments, car leasing and purchasing, home mortgages, stocks, insurance, and retirement planning.

Students then extend their investigations using more advanced mathematics, such as systems of equations (when studying cost and profit issues) and exponential functions (when calculating interest problems). To assist students for whom language presents a barrier to learning or who are not reading at grade level, Mathematics of Personal Finance includes audio resources in both Spanish and English.

This course is built to state standards as they apply to Mathematics of Personal Finance and adheres to the National Council of Teachers of Mathematics' (NCTM) Problem Solving, Communication, Reasoning, and Mathematical Connections Process standards.

Length: Two semesters

## UNIT 1: WHAT IS MONEY?

### LESSON 1: MONEY DEFINED

#### Study: Money Defined

Define money and understand how it is created. Understand the three functions of money as a medium of exchange, a unit of account, and a store of value.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### Quiz: Money Defined

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 2: HOW MONEY IS CREATED

#### Study: How Money Is Created

Understand the concept of fractional reserve banking. Understand the role of treasury bonds and the Federal Reserve.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### Quiz: How Money Is Created

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 3: INFLATION AND RECESSION

#### Study: Inflation and Recession

Understand the concepts of inflation, deflation, and recession.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: Inflation and Recession**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 4: THE NATIONAL AND GLOBAL DEBT**

### **Study: The National and Global Debt**

Understand how national debt is created. Explore the concept of global debt. Practice working with large numbers.

Determine whether the national debt is growing linearly.

Duration: 0 hrs 45 mins Scoring: 0 points

### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: The National and Global Debt**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 5: OTHER FORMS OF CURRENCY**

### **Study: Other Forms of Currency**

Explore the relationship between two currencies. Learn how to use exchange rates to change from one currency to another.

Duration: 0 hrs 45 mins Scoring: 0 points

### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: Other Forms of Currency**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 6: WHAT IS MONEY? WRAP-UP**

### **Review: What Is Money?**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### **Practice: What Is Money?**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

### **Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

### **Test (CS): What Is Money?**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

### **Test (TS): What Is Money?**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## **UNIT 2: COST OF LIVING AND BUDGET**

### **LESSON 1: TYPES OF WAGES**

#### **Study: Types of Wages**

Understand the difference between hourly rate and salary. Use the hourly rate to calculate gross pay from a time card. Learn how to take overtime and tips into account.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Types of Wages**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 2: COMPENSATION PACKAGES**

#### **Study: Compensation Packages**

Learn the various types of benefits that may be part of a compensation package. Explore situations in which a higher-paying job is not necessarily the best overall compensation.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Compensation Packages**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 3: PIECE RATE**

#### **Study: Piece Rate**

Understand the concept of piece rate. Learn how to estimate hourly pay from piece rate. Model hourly and piece rates as linear equations through the origin.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Piece Rate**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 4: LINEAR EQUATIONS AND WAGES**

#### **Study: Linear Equations and Wages**

Learn how to model salary that includes a start fee. Understand the concept of a  $y$ -intercept. Use piecewise functions to model bonus pay.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Linear Equations and Wages**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 5: PERCENT AGES AND COMMISSION**

#### **Study: Percentages and Commission**

Understand how to use percentages to calculate commission pay with the formula  $C = prn$ .

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Percentages and Commission**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 6: TAKE-HOME PAY: REQUIRED DEDUCTIONS****Study: Take-Home Pay: Required Deductions**

Understand how taxes, Social Security, and Medicare are required deductions. Practice calculating the effect of such deductions.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Take-Home Pay: Required Deductions**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 7: TAKE-HOME PAY: OPTIONAL DEDUCTIONS****Study: Take-Home Pay: Optional Deductions**

Explore the concept of an optional deduction, such as health insurance, life insurance, disability, and retirement. Practice calculating net or take-home pay.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Take-Home Pay: Optional Deductions**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 8: INCOME AND CAREER****Study: Income and Career**

Understand various sources of income and the relationship between income and career preparation. Describe the correlation between income and a worker's skills and education.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Income and Career**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 9: COST OF LIVING AND BUDGET****Study: Budget Sheets**

Explore various types of monthly expenditures. Practice preparing and using a budget.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: Cost of Living and Budget**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 10: INCOME AND BUDGETING WRAP-UP**

### **Review: Income and Budgeting**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### **Practice: Income and Budgeting**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

### **Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

### **Test (CS): Income and Budgeting**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

### **Test (TS): Income and Budgeting**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## **UNIT 3: INCOME TAX**

### **LESSON 1: TAXABLE INCOME**

#### **Study: Taxable Income**

Understand the concept of taxable income. Make calculations based on the standard deduction. Consider issues surrounding filing status.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Taxable Income**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 2: ITEMIZED DEDUCTIONS**

#### **Study: Itemized Deductions**

Understand the concept of adjusted gross income. Explore the types of itemized deductions.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Itemized Deductions**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 3: TAX BRACKETS**

#### **Study: Tax Brackets**

Understand the tax bracket system.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Tax Brackets**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 4: SUBMITTING YOUR TAX FORM****Study: Submitting Your Tax Form**

See how to fill out a tax form (1040EZ).

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Submitting Your Tax Form**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 5: INCOME TAX WRAP-UP****Review: Income Tax**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Practice: Income Tax**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

**Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

**Test (CS): Income Tax**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

**Test (TS): Income Tax**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

**UNIT 4: CHECKING AND SAVINGS****LESSON 1: SIMPLE INTEREST****Study: Simple Interest**

Define interest. Understand simple interest and the formula  $I = prt$ . Practice computing a balance in an account while incorporating interest.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Simple Interest**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: EXPONENTIAL GROWTH**

**Study: Exponential Growth**

Review exponents. Practice evaluating exponential expressions. Define the concept of exponential growth and decay.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Exponential Growth**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 3: COMPOUND INTEREST****Study: Compound Interest**

Define compound interest for a general number of periods. Practice using the formula  $B = p(1 + r)^n$  and reading compound interest tables. Explore continuous compounding as an example of exponential growth.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Compound Interest**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 4: THE RULE OF 72****Study: The Rule of 72**

Calculate and estimate the amount of time needed for an investment to double. Use inflation rate to calculate and estimate the amount of time for buying power to halve.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Rule of 72**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 5: CHECKING ACCOUNTS****Study: Checking Accounts**

Understand how checking accounts work, including interest, and how to write a check. Understand the fees associated with a checking account, such as overdraft fees and service charges.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Checking Accounts**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 6: BALANCING YOUR CHECKBOOK****Study: Balancing Your Checkbook**

Practice balancing a checkbook. Learn how to read bank statements.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Balancing Your Checkbook**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 7: COMPARING CHECKING ACCOUNTS****Study: Comparing Checking Accounts**

Compare two checking accounts based on various factors.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Comparing Checking Accounts**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 8: SAVINGS ACCOUNTS****Study: Savings Accounts**

Understand the difference between a savings account and a checking account. Work with APR and APY. Perform calculations involving deposits and withdrawals.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Savings Accounts**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 9: COMPARING SAVINGS ACCOUNTS****Study: Comparing Savings Accounts**

Compare two savings accounts based on various factors.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Comparing Savings Accounts**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 10: CHECKING AND SAVINGS WRAP-UP****Review: Checking and Savings**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Practice: Checking and Savings**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

**Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.



Duration: 0 hrs 30 mins Scoring: 30 points

### **Test (CS): Checking and Savings**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

### **Test (TS): Checking and Savings**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## **UNIT 5: PURCHASING AND CREDIT**

### **LESSON 1: SALES TAX**

#### **Study: Sales Tax**

Learn how to calculate sales tax based on percentages. Consider various state sales taxes and practice calculating totals while taking exempt items into account.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Sales Tax**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 2: COUPONS, REBATES, AND SALES**

#### **Study: Coupons, Rebates, and Sales**

Understand the effect of a coupon, rebate, or sale. Calculate the purchase total using the formula  $item\ price - deduction + tax$ .

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Coupons, Rebates, and Sales**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 3: MARKETING**

#### **Study: Marketing**

Understand the impact of marketing, advertising, and sales strategies/techniques on purchasing decisions.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Marketing**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 4: CREDIT CARDS**

#### **Study: Credit Cards**

Understand how credit cards work and learn the language of credit. Compute the APR and effective rate of a given credit card.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Credit Cards**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 5: CALCULATING CREDIT CARD INTEREST****Study: Calculating Credit Card Interest**

Learn how credit card companies compute interest. Explore the average daily balance, previous balance, and adjusted balance methods.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Calculating Credit Card Interest**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 6: TRACKING PAYMENTS AND PURCHASES****Study: Tracking Payments and Purchases**

Make a table that shows the effects of making payments and additional purchases on the balance.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Tracking Payments and Purchases**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 7: COMPARING CREDIT CARDS****Study: Comparing Credit Cards**

Compare the advantages and disadvantages of using cash versus a credit card. Compare cards by considering terms of use such as annual fees and a lower APR, no fees and a higher APR, or an introductory APR.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Comparing Credit Cards**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 8: CREDIT SCORES****Study: Credit Scores**

Learn the factors that are used to compute a credit score. Understand the scoring system. Understand how to improve your credit score. Use a hypothetical credit score table to determine a credit score.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Credit Scores

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 9: BANKRUPTCY

### Study: Bankruptcy

Define personal and business bankruptcy. Understand how bankruptcy works. See how bankruptcy affects your credit score.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Bankruptcy

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 10: PURCHASING AND CREDIT WRAP-UP

### Review: Purchasing and Credit

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### Practice: Purchasing and Credit

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

### Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

### Test (CS): Purchasing and Credit

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

### Test (TS): Purchasing and Credit

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## UNIT 6: LOANS AND PAYMENTS

### LESSON 1: SINGLE AND PAYDAY LOANS

#### Study: Single and Payday Loans

Define single and payday loans. Calculate the interest payments on single and payday loans. Compare APR to EAR (effective annual rate).

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### Quiz: Single and Payday Loans

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 2: INSTALLMENT LOANS AND LAYAWAY

#### Study: Installment Loans and Layaway

Understand how installment loans work. Learn the process of buying something on layaway. Calculate the number of weeks needed to pay off debts or purchases.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Installment Loans and Layaway

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 3: MONTHLY PAYMENT

### Study: Monthly Payment

Derive and use the monthly payment formula. Learn the term *amortization*. Calculate the rate per period when the compounding period matches the number of payment periods.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Monthly Payment

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 4: LOAN PRE-APPROVALS

### Study: Loan Pre-Approvals

Use the monthly payment formula to solve for the maximum loan amount. Calculate the rate per period.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Loan Pre-Approvals

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 5: DEFERRED PAYMENTS

### Study: Deferred Payments

Explore situations in which there is a deferral of principal and interest payments. Compare the advantages and disadvantages of deferred payments. Consider school loans as a particular example of deferred payments.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Deferred Payments

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 6: PAYING OFF

### Study: Paying Off

Use the time-to-pay-off formula. Understand how the log function can be used to solve for variables in exponential expressions.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Paying Off

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 7: PREPAYMENT

### Study: Prepayment

Derive the prepayment formula. Understand how prepayment affects the loan. Calculate the amount needed to pay off a loan in a certain time period.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Prepayment

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 8: LOANS AND PAYMENTS WRAP-UP

### Review: Loans and Payments

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### Practice: Loans and Payments

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

### Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

### Test (CS): Loans and Payments

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

### Test (TS): Loans and Payments

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## UNIT 7: SEMESTER 1 REVIEW AND EXAM

### LESSON 1: SEMESTER 1 REVIEW AND EXAM

#### Review: Semester 1 Review

Prepare for the semester exam by reviewing key concepts covered in this semester.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Exam: Semester 1 Exam

Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this semester.

Duration: 0 hrs 50 mins Scoring: 180 points

## UNIT 8: CAR OWNERSHIP

### LESSON 1: CAR LEASING

#### Study: Car Leasing

Understand the terms of a car lease. Factor the total payment, including the amount due at signing. Understand the required insurance for a car lease.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Car Leasing**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: CAR RENTING AND SHARING****Study: Car Renting**

Calculate the total cost of renting a car. Compare the cost of renting to leasing.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Car Renting**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 3: CAR DEALERS****Study: Car Dealers**

Understand how car dealerships calculate cost. Compute the dealer markup. Make calculations based on trade-ins.

Investigate financing a car purchase.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Car Dealers**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 4: PAYMENTS****Study: Payments**

Compute the total cost of a car purchase. Compute the monthly payment. Investigate the effect of a down payment on the total cost and monthly payment.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Payments**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 5: DEALER INCENTIVES****Study: Dealer Incentives**

Investigate various dealer incentives such as cash back, rebates, low APRs, and balloon payments. Calculate the effect of dealer incentives on the total cost.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Dealer Incentives**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 6: OWNING AND OPERATING****Study: Owning and Operating**

Explore the cost to maintain and use an automobile. Perform calculations based on MPG and cost per mile. Incorporate the cost of insurance into the total cost of owning and operating a vehicle.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Owning and Operating**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 7: EQUITY AND DEPRECIATION****Study: Equity and Depreciation**

Define the concepts of equity and depreciation. Understand that equity decreases as the automobile depreciates.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Equity and Depreciation**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 8: PLANNING A TRIP****Study: Planning a Trip**

Use maps to estimate the total mileage of a trip. Use the total miles to compute the cost of gasoline.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Planning a Trip**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 9: TOTAL TRIP EXPENSES****Study: Total Trip Expenses**

Compute the total cost of a trip, including an estimation of lodging, gas, food, and entertainment.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Total Trip Expenses**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 10: CAR OWNERSHIP WRAP-UP**

**Review: Car Ownership**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Practice: Car Ownership**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

**Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

**Test (CS): Car Ownership**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

**Test (TS): Car Ownership**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

**UNIT 9: HOME OWNERSHIP****LESSON 1: SELECTING A HOUSE: FAIRLY PRICED?****Study: Selecting a House: Fairly Priced?**

Investigate house pricing. Use linear regression to estimate the price based on square feet. Calculate the cost per square foot.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Selecting a House: Fairly Priced?**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: MORTGAGES: FIXED RATE****Study: Mortgages: Fixed Rate**

Define a fixed-rate mortgage. Calculate monthly payment based on the interest rate, compounding period, and length of the loan.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Mortgages: Fixed Rate**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 3: MORTGAGES: VARIABLE RATE****Study: Mortgages: Variable Rate**

Define variable-rate mortgages. Use the monthly payment formula to calculate the effects of a rate increase.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points



### **Quiz: Mortgages: Variable Rate**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 4: MULTIPLE MORTGAGES AND REFINANCING**

### **Study: Multiple Mortgages and Refinancing**

Explore the 80/20 mortgage, which allows for no down payment. Investigate a scenario in which refinancing is optimal.

Duration: 0 hrs 45 mins Scoring: 0 points

### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: Multiple Mortgages and Refinancing**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 5: DISCOUNTS**

### **Study: Discounts**

Understand how discount points lower a mortgage rate.

Duration: 0 hrs 45 mins Scoring: 0 points

### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: Discounts**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 6: BALLOON MORTGAGES**

### **Study: Balloon Mortgages**

Understand how balloon mortgages work. Calculate the cost of exercising the reset option. Explore the costs and benefits of using a balloon mortgage.

Duration: 0 hrs 45 mins Scoring: 0 points

### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: Balloon Mortgages**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 7: ADDITIONAL COSTS: FEES**

### **Study: Additional Costs: Fees**

Understand the additional fees associated with a house purchase. Understand processing fees, loan-level price adjustments, and appraisal fees.

Duration: 0 hrs 45 mins Scoring: 0 points

### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### **Quiz: Additional Costs: Fees**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 8: ADDITIONAL COSTS: ESCROW**

**Study: Additional Costs: Escrow**

Understand the role of escrow in financing a house. Calculate the additional costs of PMI, taxes, and homeowners insurance.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Additional Costs: Escrow**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 9: TOTAL HOUSING PAYMENTS****Study: Total Housing Payments**

Compute total housing payments, taking mortgage, additional fees, and escrow into account.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Total Housing Payments**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 10: PAYING OFF A MORTGAGE****Study: Paying Off a Mortgage**

Calculate the time to pay off a mortgage. Understand the effect of making one extra payment a year.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Paying Off a Mortgage**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 11: HOME OWNERSHIP WRAP-UP****Review: Home Ownership**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Practice: Home Ownership**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

**Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

**Test (CS): Home Ownership**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

**Test (TS): Home Ownership**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## UNIT 10: INSURANCE AND RETIREMENT

### LESSON 1: CAR INSURANCE PREMIUMS

#### Study: Car Insurance Premiums

Understand how annual insurance premiums are determined.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### Quiz: Car Insurance Premiums

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 2: SUGGESTED PREMIUM

#### Study: Suggested Premium

Explore how an insurance provider calculates a suggested premium.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### Quiz: Suggested Premium

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 3: PROPERTY AND RENTERS INSURANCE

#### Study: Property and Renters Insurance

Understand the need for property insurance. Calculate the additional cost of property or renters insurance.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### Quiz: Property and Renters Insurance

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 4: LIFE INSURANCE

#### Study: Life Insurance

Learn how life insurance works. Determine the amount of insurance needed by considering salary replacement versus income needed.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### Quiz: Life Insurance

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 5: CALCULATING LIFE INSURANCE PREMIUMS

#### Study: Calculating Life Insurance Premiums

Understand how mortality tables are used to calculate premiums.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Calculating Life Insurance Premiums**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 6: RETIREMENT ACCOUNTS****Study: Retirement Accounts**

Understand IRA accounts and 401(k) plans. Compare IRAs to 401(k) plans with matching employer contributions.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Retirement**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 7: INSURANCE AND RETIREMENT WRAP-UP****Review: Insurance and Retirement**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Practice: Insurance and Retirement**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 25 points

**Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

**Test (CS): Insurance and Retirement**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

**Test (TS): Insurance and Retirement**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

**UNIT 11: INVESTMENTS****LESSON 1: CDS****Study: CDs**

Understand the function of a CD. Compare CDs to savings accounts. Perform calculations concerning tax deferral and early termination fees.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: CDs**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: ANNUITIES**

**Study: Annuities**

Define an annuity. Perform calculations using the time value of money equation. Perform calculations concerning tax and early termination fees.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Annuities**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 3: BONDS****Study: Bonds**

Understand the definition of a bond. Calculate the coupon of a bond.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Bonds**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 4: STOCKS****Study: Stocks**

Understand the difference between a stock and a bond. Learn how to read a stock page. Learn the process of buying and selling stock. Understand the taxation of stocks.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Stocks**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 5: THE STOCK MARKET****Study: The Stock Market**

Study the rate of change of a stock. Learn how stock indices are created. Explore the Dow Jones, the Standard and Poor's 500, and the Nasdaq. Learn the definition of a mutual fund.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: The Stock Market**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 6: PREDICTION****Study: Prediction**

Use linear and exponential regression to model stock prices. Understand that stocks behave randomly.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Prediction**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 7: PERIODIC INVESTMENT****Study: Periodic Investment**

Understand how dollar cost averaging works as an investment strategy.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Periodic Investment**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 8: RETIREMENT AND PERIODIC INVESTMENT****Study: Retirement**

Compare IRAs and 401(k)s. Understand the difference between traditional and Roth IRAs.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Retirement**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 9: INDIVIDUAL NET WORTH****Study: Individual Net Worth**

Learn how to calculate individual net worth. Define a liability and compute total liabilities.

Duration: 0 hrs 45 mins Scoring: 0 points

**Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Individual Net Worth**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 10: INVESTMENTS WRAP-UP****Review: Investments**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Practice: Investments**

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

**Discuss: Group Discussion**

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

### **Test (CS): Investments**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

### **Test (TS): Investments**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## **UNIT 12: BUSINESS**

### **LESSON 1: COST AND REVENUE FUNCTIONS**

#### **Study: Cost and Revenue Functions**

Define cost and revenue functions. Model fixed and variable costs using linear equations.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Cost and Revenue Functions**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 2: PROFIT**

#### **Study: Profit**

Define the profit function. Graphically estimate the break-even point for profit and cost.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Profit**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 3: SOLVING SYSTEMS OF EQUATIONS**

#### **Study: Solving Systems of Equations**

Use substitution and elimination to solve systems of equations.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Solving Systems of Equations**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 4: MATRICES**

#### **Study: Matrices**

Use matrices and technology to solve systems of equations.

Duration: 0 hrs 45 mins Scoring: 0 points

#### **Checkpoint: Practice Problems**

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

#### **Quiz: Matrices**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 5: FACTORS AFFECTING BUSINESS

### Study: Factors Affecting Business

Explore applications of systems of equations for business.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Factors Affecting Business

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 6: MAXIMIZING REVENUE OR MINIMIZING COST

### Study: Maximizing Revenue or Minimizing Cost

Use linear programming to optimize a function subject to constraints. Find regions of feasibility. Understand that the optimum of a linear function will always be obtained at a vertex of a feasibility region.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Maximizing Revenue or Minimizing Cost

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 7: RUNNING A BUSINESS

### Study: Running a Business

Explore various business expenses, including payroll registers. Understand depreciation and the Modified Accelerated Cost Recovery System. Define allocation and apportioning for businesses.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Running a Business

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 8: STORAGE, INVENTORY, AND OTHER BUSINESS CONCERNS

### Study: Storage, Inventory, and Other Business Concerns

Consider issues concerning cost and storage. Recall facts concerning tiling with quadrilaterals. Use area and volume formulas to model design problems. Solve optimization problems from industry graphically. Use perimeter and properties of quadrilaterals to compute costs of construction.

Duration: 0 hrs 45 mins Scoring: 0 points

### Checkpoint: Practice Problems

Check your understanding of the lesson.

Duration: 0 hrs 20 mins Scoring: 0 points

### Quiz: Storage, Inventory, and Other Business Concerns

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points



## LESSON 9: BUSINESS WRAP-UP

### Review: Business

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### Practice: Business

Submit your work for a set of practice problems.

Duration: 0 hrs 40 mins Scoring: 20 points

### Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hrs 30 mins Scoring: 30 points

### Test (CS): Business

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 75 points

### Test (TS): Business

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 50 mins Scoring: 50 points

## UNIT 13: SEMESTER 2 REVIEW AND EXAM

### LESSON 1: SEMESTER 2 REVIEW AND EXAM

#### Review: Semester 2 Review

Prepare for the semester exam by reviewing key concepts covered in this semester.

Duration: 0 hrs 45 mins Scoring: 0 points

#### Exam: Semester 2 Exam

Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this semester. This exam also covers material from the Loans and Payments unit.

Duration: 0 hrs 50 mins Scoring: 180 points