

COURSE: 12-1-1 Math
GRADE LEVEL: 11-12 (year 1 of 2)

MAIN/GENERAL TOPIC:	SUB-TOPIC:	ESSENTIAL QUESTIONS:	WHAT THE STUDENTS WILL KNOW OR BE ABLE TO DO:	SKILLS:	WHEN STUDENT DOES IT:	ASSESSMENTS:
ON YOUR OWN (COVERING YOUR EXPENSES)	<ul style="list-style-type: none"> • covering your expenses • making and changing your budget 	<ul style="list-style-type: none"> • Where does your money go? • What is an expense record? • What are fixed and variable expenses? • What is income? • How could you cut expenses? • What's in a budget? • How do you budget extra money 	<ul style="list-style-type: none"> • Determine where money goes each month • Figure an expense record • Determine the difference between fixed and variable expenses • Establish ways to cut expenses • Determine financial plan for emergencies • Determine which budget items you can change • Budget /spend extra money 	<ul style="list-style-type: none"> • Adding and subtracting with money • Multiplying and dividing with money • Estimate with money • Finding an average • Solving word problems involving expenses, budget 	September to October	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test
EARNING A PAYCHECK	<ul style="list-style-type: none"> • Your salary • Your take-home pay 	<ul style="list-style-type: none"> • What should you know and understand about your salary? • What deductions are made to your income? • What is your take home pay? 	<ul style="list-style-type: none"> • Calculate yearly, monthly, and weekly salary • Fill out a time card • Calculate overtime • Calculate income with tips • Determine net pay • Find percent of gross pay • Determine your taxable income • Read a tax table 	<ul style="list-style-type: none"> • Finding percent of a number • Adding, subtracting with decimals • Multiplying hours times wage earned 	October to November	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test
BANKING AND SAVING	<ul style="list-style-type: none"> • Choosing a bank • Using a checking account 	<ul style="list-style-type: none"> • What should you look for when choosing a bank? • What forms are needed for banking? • How do you fill out these forms? 	<ul style="list-style-type: none"> • Choosing the best bank for you • Choosing the right checking account for your needs • Using an ATM • Understanding Certificate of Deposit • Filling out deposit, withdrawal slips, writing & keeping track of checks written / debits 	<ul style="list-style-type: none"> • Real world problem solving • Reconcile checking account 	November to December	<ul style="list-style-type: none"> • Notebook check • Class participation • Vocabulary test • Accurate filling out of forms

CASH OR CREDIT	<ul style="list-style-type: none"> • Credit card math • Loans and interest 	<ul style="list-style-type: none"> • You decide... Do you want a credit card? • What are important facts to consider when taking out a loan? 	<ul style="list-style-type: none"> • Opening a credit card account • Understanding and protecting your credit • Reading monthly statements • How to obtain a loan • How credit rating is determined • Fees associated with loans 	<ul style="list-style-type: none"> • Find percent (given part and whole) • Converting decimals to percent • Converting percents to decimals 	December to January	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test
SELECTING HOUSING	<ul style="list-style-type: none"> • Finding a place to live • Decorating your home 	<ul style="list-style-type: none"> • How do I select the best place to live? • How can I furnish my home on a limited budget? 	<ul style="list-style-type: none"> • Determine rent affordability • Finding the place you need • Understanding a lease, security deposit • Determine if you can afford to purchase your home • Understanding down payment, mortgage payment, closing costs, homeowner's insurance • Determine priorities of furnishing and decorating your home • determine 	<ul style="list-style-type: none"> • calculate with percent • multiplying monthly costs over a year • calculate perimeter • calculate area 	January to February	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test • Housing project
BUYING AND PREPARING FOOD	<ul style="list-style-type: none"> • Eating for good health • Choosing and buying groceries 	<ul style="list-style-type: none"> • What are the keys to eating for good health? • What are important factors to consider when choosing and buying groceries? 	<ul style="list-style-type: none"> • Understanding components of a balanced diet • Understanding calories, fat, sugar, and salt and how they contribute to diet • Determine how much is needed to make a recipe • Understanding labels, coupons, and comparing prices • determine cost savings by using coupons and buying store brand vs. name brand 	<ul style="list-style-type: none"> • reading nutritional information guides • Add to calculate calories consumed • subtract to determine difference between consumption and usage • solving proportion • find unit price • subtract to find difference in costs 	February to March	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test • Food project
BUYING PERSONAL ITEMS	<ul style="list-style-type: none"> • Deciding what you need • Getting the best buy 	<ul style="list-style-type: none"> • What is the difference between needs and wants? • How can I be sure that I am getting the best buy? 	<ul style="list-style-type: none"> • Determine / compare needs vs. wants • Compute sales tax, discount, total cost • Determining the best buy • Determine misleading advertising • Determine the best time of the year to find sales 	<ul style="list-style-type: none"> • Add, subtract, multiply and divide with money • Find the percent of a number 	March to April	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test • Clothing

			<ul style="list-style-type: none"> Complete an order form 			project
OWNING A VEHICLE	<ul style="list-style-type: none"> buying and leasing a vehicle maintaining a vehicle 	<ul style="list-style-type: none"> What is best for me... buying or leasing a vehicle? How do I maintain my vehicle? 	<ul style="list-style-type: none"> Use car price guides to compare car prices Choose best vehicle for your needs Identify ways to buy or lease a car Understand loan contract Find charges in lease agreement Find the monthly car payment amount and the total amount of the car loan Obtaining car insurance Understanding different types of insurance coverage Understand why costs may vary of car insurance Understand how to take care of your car Understand how a deductible works Analyze a repair bill 	<ul style="list-style-type: none"> Find percent of a number Add, subtract, multiply and divide with money Add and subtract whole numbers Find an average 	April to May	<ul style="list-style-type: none"> Notebook check Test and quizzes Class participation Vocabulary test Buying a car project
RECREATION, TRAVEL AND ENTERTAINMENT	<ul style="list-style-type: none"> budgeting for recreation planning a trip 	<ul style="list-style-type: none"> How do I create a budget for recreation? What do I need to do to plan for a trip? 	<ul style="list-style-type: none"> Find costs of recreational activities, including equipment and clothing Determine the amount of money saved from a bargain Compare costs of the same activity Determine how to budget for recreation Read a road map and find distance between places Find how much time it takes to make a trip Find gas mileage and the cost of gas for a trip Compare food and lodging costs 	<ul style="list-style-type: none"> add, subtract, multiply and divide with money find percent of a number 	May to June	<ul style="list-style-type: none"> Notebook check Test and quizzes Class participation Vocabulary test Recreation / vacation project

			<ul style="list-style-type: none">• Compare costs of different forms of travel			
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COURSE:

12-1-1 Math

GRADE LEVEL: 11-12 (year 2 of 2)

MAIN/GENERAL TOPIC:	SUB-TOPIC:	ESSENTIAL QUESTIONS:	WHAT THE STUDENTS WILL KNOW OR BE ABLE TO DO:	SKILLS:	WHEN STUDENT DOES IT:	ASSESSMENTS:
PREPARING FOR CAREERS	<ul style="list-style-type: none"> • Banking and investing • Paying taxes 	<ul style="list-style-type: none"> • Why plan a career? 	<ul style="list-style-type: none"> • Complete career interest inventory • Read sales tax table and compute value of purchases that include tax • Determine correct change • Practice making precise measurements • Measure line segments and compute scale length drawings 	<ul style="list-style-type: none"> • Know personal interests related to career • Read charts / graphs related to sales tax • Add / subtract using decimals • Order fractions from least to greatest • Be able to measure using both US and metric conversions 	September	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test
EARNING MONEY	<ul style="list-style-type: none"> • Budgeting your money 	<ul style="list-style-type: none"> • What is a budget? 	<ul style="list-style-type: none"> • Calculate weekly and annual wages • Determine daily and weekly hours worked • Compute wages when overtime is involved • Distinguish between gross pay and net pay 	<ul style="list-style-type: none"> • Estimate wages • Compute wages • Rounding money • Determine number of pay periods • Renaming percents as decimals • Addition of decimals 	October to November	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test
MANAGING A HOUSEHOLD	<ul style="list-style-type: none"> • Renting a home • Phone, gas, electric bills 	<ul style="list-style-type: none"> • How do you manage a household effectively? 	<ul style="list-style-type: none"> • Plan monthly rent or mortgage payments • Compute the cost of rent for one year • Solve problems related to down payments, monthly payments, and total amounts paid for mortgages • To compute monthly utility expenses • Solve word problems related to utility expenses 	<ul style="list-style-type: none"> • Estimate to nearest hundred and thousand • Divide using decimals • Compute with percents 	November to December	<ul style="list-style-type: none"> • Notebook check • Class participation • Power point presentation • Vocabulary test

BUYING FOOD	<ul style="list-style-type: none"> • Reading / adding prices • Computing change • Coupons • Expiration dates 	<ul style="list-style-type: none"> • Are you a wise shopper? • How can you save money by comparing prices and using coupons? 	<ul style="list-style-type: none"> • Read and compare prices • Change prices from cents to dollars and from dollars to cents • To compute the cost of single items and multiple items • Compute change • Use information on coupons and determine the cost of an item when a coupon is used • Compute and compare unit prices • Compute a restaurant bill and tip • Compare the cost of eating out to the cost of a homemade meal 	<ul style="list-style-type: none"> • Distinguish between dollars, cents and percents • Express values as dollars and cents • Use a calculator to compute values • Line up decimal points correctly • Distinguish difference between whole number and decimal number • Changing percents over 100% 	December to January	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test • Food shopping project
WORKING WITH FOOD	<ul style="list-style-type: none"> • Counting calories • Portion (proportion) • Using nutrition information • Changing recipe yields 	<ul style="list-style-type: none"> • How do I use nutritional information to help plan meals? • What foods does a person need to stay healthy and fit? 	<ul style="list-style-type: none"> • Calculate the number of calories consumed • Use ratios and proportion to calculate fat calories and change recipe yields • Read and interpret nutrition information on food packages • Calculate times food should begin cooking to be ready at a given time • Use nutrition information when planning meals 	<ul style="list-style-type: none"> • Add to find total • Divide to find average • Compare fractions • Reduce / division of fractions • Renaming fractions as percents • 	January to February	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test • Food project
SHOPPING FOR CLOTHES	<ul style="list-style-type: none"> • Sale prices • Percent saved • Discounts • Layaway plan 	<ul style="list-style-type: none"> • How do I shop for clothing to get the most for my money? 	<ul style="list-style-type: none"> • Compute cost of clothing, including sales tax • Determine amount of money saved due to sale prices and discounts • Read catalog descriptions and order from catalog • Find the amount and cost of fabric needed to make clothing • Compute the balance of a charge account • Determine a payment schedule for a layaway plan 	<ul style="list-style-type: none"> • Multiply with decimals and fractions • Subtract using decimals and fractions • Rename percents as decimals / decimals as percents • • 	February to March	<ul style="list-style-type: none"> • Notebook check • Test and quizzes • Class participation • Vocabulary test • Clothing project

IMPROVING YOUR HOME	<ul style="list-style-type: none"> Buying furniture and appliances Purchase plans Perimeter / area (painting room, floor covering) 	<ul style="list-style-type: none"> How do I calculate the expense of common home improvements? 	<ul style="list-style-type: none"> Compute payments for purchases of items, including comparing and computing regular price, discount rate, and sale price Use elapsed time to determine date of payment Estimate quantity of materials needed for home improvements Calculate amount and cost of grass seed or fertilizer required for a lawn Find the length of fencing required to enclose a yard 	<ul style="list-style-type: none"> Use chart to organize data Determine place value Round whole numbers to ten, hundred and thousand Write numerals in words Add, subtract, multiply and divide Round to nearest whole number 	March to April	<ul style="list-style-type: none"> Notebook check Test and quizzes Class participation Vocabulary test Home Improvement project
BUYING AND MAINTAINING A CAR	<ul style="list-style-type: none"> Buying a new or used car Financing Automobile insurance Buying gasoline 	<ul style="list-style-type: none"> What are the difference expenses involved in buying and taking care of a car? 	<ul style="list-style-type: none"> Determine cost of a car when trade ins or rebates are involved Compute the price of a car when financing arrangements are made Compute insurance premiums Compute average miles driven and traveled Compute fuel costs Compute costs associated with car repairs 	<ul style="list-style-type: none"> Addition and multiplication of whole numbers Multiply, subtract and add to find monthly payments 	April to May	<ul style="list-style-type: none"> Notebook check Test and quizzes Class participation Vocabulary test Buying a car project
TRAVELING	<ul style="list-style-type: none"> Reading a map Estimating distances Reading bus schedules Computing bus fares Parking expenses Renting a car 	<ul style="list-style-type: none"> How do I plan for a vacation that involves travel? 	<ul style="list-style-type: none"> Read maps and compute distance Compute travel fares and hotel expenses Compute cost of car rentals and parking charges Compare time in different time zones Plan a road trip with scheduled stops 	<ul style="list-style-type: none"> Read a map, using scales Calculating distance on map Read mileage chart Compute elapsed time Division practice 	May to June	<ul style="list-style-type: none"> Notebook check Test and quizzes Class participation Vocabulary test vacation project