

Teacher: CORE

BusinessMath

Course:

BusinessMath

Year: 2017-18

Month: All Months

S Basic Math Skills  
Workshop

S e p t e m b e r	Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
	How do you use math skills on a daily basis?	Writing and Reading Numbers	Place Value	Place value	Homework and Chapter Tests	Same as Content Skills	Textbook "Mathematics for Business and Personal Finance"	
		Rounding Numbers	To Round Whole numbers	Rounding				
		Comparing Numbers Adding Decimals	To Round Dollars and Cents to the nearest Cent	Decimals				
		Subtracting Decimals	To Compare Whole numbers to See Which one is Greater	Whole numbers				
		Multiplying Decimals	To Compare Decimals to See Which One is Greater	Aligning decimals				
		Dividing Decimals	To Add Decimals with the Same number of Decimal Places	Mixed number				
		Multiplying Fractions	To Add Decimals with a Different number of Decimal Places	Improper fraction				
		Dividing Fractions	To Add Amounts of Money	Common denominator				
		Adding Fractions	To Subtract Decimals With the Same number of Decimal Places	Mixed fractions				
		Subtracting Fractions	To Subtract Decimals With a Different number of Decimal Places	Percentage				
		Fraction to Decimal, Decimal to Percent	To Subtract Amounts of money	Average{Mean}				

Finding a Percentage	To Multiply Decimals	Elapsed Time
Average{Mean}	To multiply amounts of Money	Unit of measure
Elapsed Time	To Divide decimals	Rounding
Units of Measurement	To Divide and Amount of money by a Whole Number	Word problems
Problem-Solving Strategy: Using	To multiply Fractions	
Problem the Four-Step Method	To Multiply Fractions and Whole Numbers	
Problem Solving Strategy: Identifying Information	To Simplify Fractions	
Problem-Solving Strategy: Multiple Operations	To Multiply mixed numbers	
	To Divide Fractions	
	To Add Fractions with a common Denominator	
	To Find the Least Common Denominator	
	To Subtract fractions with a Common Denominator	
	To Rename a Fraction as a Decimal	
	To Write a Decimal as a Percent	
	To Find the percentage of a Number	
	To Find the Average or Mean of a Group of Numbers	
	To Find Elapsed Time	

To Convert From one unit of Measure to Another

To estimate an Answer by Rounding

To Solve Problems using the Four-step method

To Solve Word problems That may provide More Information Than is Needed to Solve the Problem

To Identify Word Problems for Which Additional Information is needed and Thus Cannot be Solved

To Solve problems That Require several Operations

O Basic Math Skills  
Workshop

c	Essential							
	Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
t	How do you use	Writing and Reading	Place Value	Place value	Homework and	Same As	Textbook	
o	math skills on a	Numbers			Chapter Tests	Content	"Mathematics	
b	daily basis?	Rounding Numbers	To Round Whole numbers	Rounding		Skills	for Business	
e		Comparing NumbersAdding	To Round Dollars and Cents to the nearest Cent	Decimals			and Personal	
r		Decimals					Finance"	
		Subtracting Decimals	To Compare Whole numbers to See Which one is Greater	Whole numbers				
		Multiplying Decimals	To Compare Decimals to See Which One is Greater	Aligning decimals				
		Dividing Decimals	To Add Decimals with the Same number of Decimal Places	Mixed number				
		Multiplying Fractions	To Add Decimals with a Different number of Decimal Places	Improper fraction				
		Dividing Fractions	To Add Amounts of Money	Common denominator				

Adding Fractions	To Subtract Decimals With the Same number of Decimal Places	Mixed fractions
Subtracting Fractions	To Subtract Decimals With a Different number of Decimal Places	Percentage
Fraction to Decimal, Decimal to Percent	To Subtract Amounts of money	Average{Mean}
Finding a Percentage	To Multiply Decimals	Elapsed Time
Average{Mean}	To multiply amounts of Money	Unit of measure
Elapsed Time	To Divide decimals	Rounding
Units of Measurement	To Divide and Amount of money by a Whole Number	Word problems
Problem-Solving Strategy: Using	To multiply Fractions	
Problem the Four-Step Method	To Multiply Fractions and Whole Numbers	
Problem Solving Strategy: Identifying Information	To Simplify Fractions	
Problem-Solving Strategy: Multiple Operations	To Multiply mixed numbers	
	To Divide Fractions	
	To Add Fractions with a common Denominator	
	To Find the Least Common Denominator	
	To Subtract fractions with a Common Denominator	
	To Rename a Fraction as a Decimal	

To Write a Decimal as a Percent

To Find the percentage of a Number

To Find the Average or Mean of a Group of Numbers

To Find Elapsed Time

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To Solve problems That Require several Operations

N Gross Income

o	Essential							
	Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
v	How do I calculate straight-time, overtime, total pay and commission?		Calculate straight-time pay	hourly rate	Test on 1.1--1.4			
e			Calculate straight-time, overtime and total pay	straight-time pay	Tewst on lessons 1.1--1.4			
m			Calculate total hours on a weekly time card	gross income	Lessons 1.5--1.7			
b			Compute the total play on a piecework basis	overtime pay				
e			Determine the salary per pay period	time and a half				
r			Calculate the straight commission and determine the gross pay	double time				
			Compute the total graduated commission	weekly time card				
			Calculate the net pay per pay period	piecework salary commission commission rate				

straight  
commission  
graduated  
commission

## D Net Income

Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
c How do I find deductions from a paycheck to determine net income?		Determine the amount withheld for federal income tax	federal income tax	Test on 2.1--2.3			
e			withholding allowance exemption	Test on 2.4--2.6			
m		Compute state taxes on a straight percent basis	Social Security				
b		Determine the state tax on a graduated tax basis	Medicare				
e		Compute the amount withheld for Social Security and Medicare taxes	group insurance				
r		Calculate the deduction for group insurance	net pay				

## J Recordkeeping

Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
n How can I track expenditures and how do I create and maintain a budget?		Compute the average monthly expenditures	recordkeeping	Test on 3.1--3.3			
u		Use records of past expenditures to prepare a monthly budget sheet	expenditures				
a		Compare the amount budgeted to actual expenditures	budget sheet				
r			living expenses				
y			budget				
			fixed expenses				
			annual expenses				
			expense summary				
			emergency fund				

## Checking Accounts

Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
What are the benefits of having a checking account?		Compute the total checking account deposit	deposit	Test on 4.1--4.3			
		Write a check	automated teller machine	Test on 4.4--4.6			
		Calculate the balance in a check register	personal identification number				

Calculate the present balance on a checking account  
 bank statement  
 Reconcile a check register with a bank account  
 statement  
 Compute on line banking charges and update the  
 check register

checking account  
 check  
 check register  
 balance  
 bank statement  
 service charge  
 reconcile

## F Savings Accounts

e	Essential							
	Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
b	What are your financial goals?		Compute a savings account deposit slip and compute the total deposit	savings account	test on 5.1-5.4			
r	How can saving help you meet them?		Fill out a savings account withdrawal slip	deposits	Test on 5.5--5.8			
u			Compute the new balance of a savings account statement	withdrawal				
a			Calculate simple interest and the amount	account statement				
r			Determine the compound interest and the amount	interest				
y			Calculate the interest for daily compounding	principal annual interest rate  compound interest  ordinary annuity				

## Managing Your Expenses

	Essential							
	Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
	How do you know if you are getting a good deal when making a purchase?		Compute the sales tax Calculate the total purchase price  Determine the unit price  Find the best buy based on unit price Calculate an item's final price after using a coupon or receiving a rebate Solve the dollar amount of the markdown	sales tax sales receipt  total purchase price  unit pricing coupons  rebates	Test on 6.1--6.4 Test on 6.5--6.7			

Compute the sale price when the markdown rate is known

markdown  
markdown rate  
sale price

## M Charge accounts and Credit Cards

a	Essential							
	Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
r	What are the reasons for having a credit card?		Calculate the new balance on a charge account	credit card	Test on 7.1--7.3			
c			Compute the finance charges by using the unpaid-balance method	charge account				
h			Compute the finance charge based on the average-daily-balance method	account statement  finance charge unpaid-balance method average-daily-balance method				

## Loans

Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
What are the reasons someone might take out a large loan?		Compute the maturity value and interest rate of a single-payment loan	single-payment loan	Test on 8.1--8.3			
		Calculate the down payment and the amount financed on an installment loan	promissory note	Test 8.4--8.6			
		Calculate the monthly payment, total amount repaid, and finance charge on an installment loan	maturity value				
		Calculate the payment to interest, payment to principal, and the new balance	term				
		Compute the final payment when paying off an installment loan	ordinary interest				
		Determine the annual percentage rate of a loan using a table and a formula	exact interest				
			installment loan down payment amount financed annual percentage rate repayment schedule final payment				

## A Vehicle Transportation



p	Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
r	What factors would influence your decision when purchasing a vehicle?		Compute the sticker price of a new vehicle	sticker price	Test on 9.1--9.4			
i			Calculate the dealer's cost of a new vehicle	base price	Test on 9.5--9.7			
l			Figure out the average retail price or wholesale price of a used vehicle	options				
			Use tables to compute the annual premium for vehicle insurance	destination charge				
			Compute the total cost per mile of operating and maintaining a vehicle	dealer's cost				
			Calculate the total cost of leasing a vehicle	liability insurance				
			Calculate the cost to rent a vehicle and the cost per mile to drive a rented vehicle	comprehensive insurance deductible clause annual premium variable costs fixed costs depreciation lease				

#### M Housing Costs

a	Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
y	How will you decide whether to rent or to purchase a home?		Compute the mortgage loan amount	mortgage loan	Test on 10.1--10.3			
			determine the monthly payment using a table or formula, the total amount paid, and the total interest charged	closing costs	Test on 10.4--10.6			
			Calculate the total closing costs	real estate taxes	Test on 10.7--10.9			
			Compute the allocation of the monthly payment to principal and the interest and the new principal	market value				
			Calculate the assessed value and real estate taxes for a home	tax rate				
			Determine the amount of coverage for home insurance	homeowners insurance				
			Calculate the annual homeowners insurance premium	personal liability coverage				
			Compare the total costs of renting with the costs of owning a home	medical coverage				

replacement value  
premium  
security deposits

Insurance

Essential Questions	Content	Knowledge and Skills	Vocabulary	Assessments	Lessons	Resources	Standards
When do people use insurance?		Compute health insurance premiums Calculate the amount a patient pays for health care  Use tables to compute the annual premium for term life insurance	health insurance deductible co-payment life insurance  beneficiary cash value	Test on 11.1--3			