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| MAT 220: Math 4 Today 40 week: Personal Finance  |
| Learning Target | Unit Name | Instructional Resources | Vocabulary |
|  | Unit 1: The Secret to Becoming a Millionaire |  |  |
| I can...-Define saving incentive, interest, and opportunity cost-Solve problems using interest rate, fractions, decimals, and percentages-Calculate compound interest-Explain the benefits of compound interest-Explain the opportunity cost of saving-Describe a savings bond investment | ~2/3 weeks-saving incentives-percentages-decimals-interest-compound interest-opportunity costs-savings bonds | Money Math: Lessons for Life (Pages 1-24)Lesson 1 -Activity 1-1-Activity 1-2-Activity 1-3-Activity 1-4-Activity 1-5\* See teaching tips in each lesson and activity for extra resources | Percent, decimal, data analysis, number sense, solving equations, problem solving, interest, interest rate, compounding wealth, saving, savings, inflation, purchasing power |
|  | Unit 2: Wallpaper Woes |  |  |
| I can...-Measure in feet and calculate square feet-Define Area-Calculate the area of squares and rectangles-Define trade-offs, budget constraint, and expenses-Identify trade offs | ~1/2 weeks-measuring in feet-area-area of squares and rectangles-trade-offs, budget constraints, expenses | Money Math: Lessons for Life (Pages 25-38)Lesson 2-Activity 2-1\* See teaching tips in each lesson and activity for extra resources | Measurement, dimension, height, width, length, area, average, trade-offs, budget constraint, expenses |
|  | Unit 3: Math and Taxes- A Pair to Count on |  |  |
| I can...-Describe examples of human capital-Explain the link between human capital and income earning potential and provide examples-Define and provide examples of human and capital resources-Define and provide examples of income, saving, taxes, gross income, and net income-Define and provide examples of ability-to-pay and progressive tax-Calculate tax rates (percents) and the dollar amount of taxes-Read and understand tax tables | ~2/3 weeks-human capital-income earning potential-human & capital resources-income-saving-taxes-progressive tax-tax rates-tax tables  | Money Math: Lessons for Life (Pages 39-66)Lesson 3-Activity 3-1-Activity 3-2-Activity 3-3-Activity 3-4-Activity 3-5-Activity 3-6\* See teaching tips in each lesson and activity for extra resources  | Computation and application of percents and decimals, using and applying data in tables, reasoning and problem solving with multi-step problems, income, saving, taxes, gross income, net income |
|  | Unit 4: Spreading the Budget |  |  |
| I can...-Develop, analyze and revise a budget-Define and give examples of fixed expenses-Define and give examples of variable expenses-Explain how periodic expenses affect the budgeting process-Explain and give an example of budget surplus and a budget deficit-Create a spreadsheet for a budget | ~2/3 weeks-budgets-fixed expenses-variable expenses-periodic expenses -budget surplus and budget deficit-spreadsheet for a budget | Money Math: Lessons for Life (Pages 67-85)Lesson 4-Activity 4-1-Activity 4-2-Activity 4-3-Activity 4-4-Activity 4-5-Activity 4-6\* See teaching tips in each lesson and activity for extra resources | Organizing numerical data, spreadsheet application, problem solving, budget, gross and net income, payroll taxes, fixed expenses, variable expenses, periodic expenses |
|  | Unit 5: Final Assessment/Project- Vacation  |  |  |
| I can use my knowledge of personal finance to plan a vacation. | ~1/2 weeksStudents will use the skills that they learned throughout the Unit to plan a vacation of their choosing.  | [Plan a cruise](https://nfschools-my.sharepoint.com/%3Ab%3A/g/personal/cdubois_nfschools_net/EeQPqoAbXq5Nkqpy1xts9C8BUNLehfpJpvjgNJTHDzLouA?e=7ONFGS)[Christmas Vacation](https://nfschools-my.sharepoint.com/%3Ab%3A/g/personal/cdubois_nfschools_net/EXwhSdmuHRlJitOR_AEwZOQBERP3qihnd2FWQMY3eoI8Rg?e=fMezEB)[Plan a Winter Vacation](https://nfschools-my.sharepoint.com/%3Ab%3A/g/personal/cdubois_nfschools_net/Eb9YO9iErjBAkp-caSFVVuEBtGicgU02KWqRVrpzsYX9GA?e=zWk6FB)[Editable Flights](https://nfschools-my.sharepoint.com/%3Ap%3A/g/personal/cdubois_nfschools_net/EYHkf2w8RB1It83iRGH_aDwBOYr2vEYGAg8hBhIhsu2tvQ?e=A1Fccy)[Editable Flights for Christmas](https://nfschools-my.sharepoint.com/%3Ap%3A/g/personal/cdubois_nfschools_net/EY0QyK3y585NrnrASeaMstkBqVBUwk0EYp_JjEofSvODbg?e=HgdxGb)[Plan a Summer Vacation](https://nfschools-my.sharepoint.com/%3Ab%3A/g/personal/cdubois_nfschools_net/EZIJYHfrIbxNkkAwWaZ7vJYB-ikfO0pfRBXobjJamQQ1IQ?e=FZVed7) | See above  |