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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 weeks  Students 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/:b:/g/personal/cdubois_nfschools_net/EeQPqoAbXq5Nkqpy1xts9C8BUNLehfpJpvjgNJTHDzLouA?e=7ONFGS)  [Christmas Vacation](https://nfschools-my.sharepoint.com/:b:/g/personal/cdubois_nfschools_net/EXwhSdmuHRlJitOR_AEwZOQBERP3qihnd2FWQMY3eoI8Rg?e=fMezEB)  [Plan a Winter Vacation](https://nfschools-my.sharepoint.com/:b:/g/personal/cdubois_nfschools_net/Eb9YO9iErjBAkp-caSFVVuEBtGicgU02KWqRVrpzsYX9GA?e=zWk6FB)  [Editable Flights](https://nfschools-my.sharepoint.com/:p:/g/personal/cdubois_nfschools_net/EYHkf2w8RB1It83iRGH_aDwBOYr2vEYGAg8hBhIhsu2tvQ?e=A1Fccy)  [Editable Flights for Christmas](https://nfschools-my.sharepoint.com/:p:/g/personal/cdubois_nfschools_net/EY0QyK3y585NrnrASeaMstkBqVBUwk0EYp_JjEofSvODbg?e=HgdxGb)  [Plan a Summer Vacation](https://nfschools-my.sharepoint.com/:b:/g/personal/cdubois_nfschools_net/EZIJYHfrIbxNkkAwWaZ7vJYB-ikfO0pfRBXobjJamQQ1IQ?e=FZVed7) | See above |