

Subject: Personal Finance Grade: 11/12 Month September/October/November

Standard(s)	Unit/Topic	Essential Skills: What do students absolutely need for the next level?	Resources Used	Assessment
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Career Exploration	<ul style="list-style-type: none"> -Job Responsibilities -Education Requirements -Salary -Benefits -Advancement Opportunities 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Managing Your Money	<ul style="list-style-type: none"> -Straight-Time Pay -Overtime -Time Cards -Piecework -Salary -Commission 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-RN Use properties and operations to understand the different forms of rational and irrational numbers.	Net Income	<ul style="list-style-type: none"> -Federal Income Tax -State Income Tax -Social Security & Medical Tax -Group Health Insurance -Statement of Earnings 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams

Subject: Personal Finance Grade: 11/12 Month December/January

Standard(s)	Unit/Topic	Essential Skills: What do students absolutely need for the next level?	Resources Used	Assessment
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Record Keeping	<ul style="list-style-type: none"> -Average Monthly Expenditures -Preparing a Budget Sheet -Using a Budget 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Checking Accounts	<ul style="list-style-type: none"> -Deposits -Withdrawals -Check Writing -Check Registers -Bank Statements -Online Banking 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-RN Use properties and operations to understand the different forms of rational and irrational numbers.	Savings Account	<ul style="list-style-type: none"> -Deposits -Withdrawals -Account Statements -Simple Interest -Compound Interest -Anuities 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams

Subject: Personal Finance Grade: 11/12 Month February/March

Standard(s)	Unit/Topic	Essential Skills: What do students absolutely need for the next level?	Resources Used	Assessment
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Cash Purchases	<ul style="list-style-type: none"> -Sales Tax -Total Purchase Price -Unit Pricing -Comparison Shopping -Coupons and Rebates -Markdown -Sales Price 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Credit Cards and Charge Accounts	<ul style="list-style-type: none"> -Account Statement -Finance Charges -Unpaid Balance Method -Average Daily Balance Method 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-RN Use properties and operations to understand the different forms of rational and irrational numbers.	Loans	<ul style="list-style-type: none"> -Single Payment Loans -Installment Loans -Determining APR -FHA Loans -Points -Personal 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams

Subject: Personal Finance Grade: 11/12 Month April/May

Standard(s)	Unit/Topic	Essential Skills: What do students absolutely need for the next level?	Resources Used	Assessment
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Your Credit Score	<ul style="list-style-type: none"> -Missed Payments -Derogatory Accounts -Length of Credit -Number of Accounts -# of Hard Inquiries 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.	Vehicles	<ul style="list-style-type: none"> -Purchasing New -Dealer’s Cost -Purchasing Used -Vehicle Insurance -Operating and Maintaining Vehicle -Leasing 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams
N-RN Use properties and operations to understand the different forms of rational and irrational numbers.	Home-Owning	<ul style="list-style-type: none"> -Mortgage Loans -Monthly Payment & Total Interest -Closing Costs -Allocation of the Monthly Payment -Real Estate Taxes -Homeowner Insurance 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams

Subject: Personal Finance Grade: 11/12 Month June

Standard(s)	Unit/Topic	Essential Skills: What do students absolutely need for the next level?	Resources Used	Assessment
<p>N-Q Select quantities and use units as a way to: i) interpret and guide the solution of multi-step problems; ii) choose and interpret units consistently in formulas.</p>	<p>Insurance</p>	<ul style="list-style-type: none"> -Health Insurance Premiums -Health Insurance Benefits -Term Life Insurance -Other Types of Life Insurance 	<ul style="list-style-type: none"> -IXL -McGraw Textbook -Khan Academy -You-tube Videos -Desmos -Delta Math 	<ul style="list-style-type: none"> -Formative in-class activities -Written / Multiple Choice exams

