

Class of 2011

Senior Math

NCCVT

COURSE GUIDE

July 2010

APEX Alignment for Senior Math

Math Foundations II

Unit 2: Fractions and Operations

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 1: Fraction Fundamentals			
Activity 2.1.1: Study - Fraction Fundamentals	Learn about fractions numerators denominators and equivalent fractions.	30 min	Packet (Documents: Study Sheet)
Activity 2.1.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 2.1.3: Quiz - Fraction Fundamentals	Take a quiz to assess your understanding of the material.	20 min	Online 8/30/10
Lesson 2: Introduction to Fraction Arithmetic			
Activity 2.2.1: Study - Introduction to Fraction Arithmetic	Learn about adding and subtracting fractions with like denominators multiplying a fraction by an integer and multiplying fractions.	30 min	Packet (Documents: Study Sheet)
Activity 2.2.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 2.2.3: Quiz - Introduction to Fraction Arithmetic	Take a quiz to check your understanding of what you have learned.	20 min	Online 8/31/10
Lesson 3: Equivalent Fractions			
Activity 2.3.1: Study - Equivalent Fractions	Learn about building equivalent fractions in order to add and subtract fractions with unlike denominators. Learn about comparing equivalent fractions.	30 min	Packet (Documents: Study Sheet)
Activity 2.3.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)

Activity 2.3.3: Quiz - Equivalent Fractions	Take a quiz to check your understanding of what you have learned.	20 min	Online 8/31/10
Lesson 4: Simplifying Fractions			
Activity 2.4.1: Study - Simplifying Fractions	Learn about finding common factors; dividing numerators and denominators by a common factor in order to simplify a fraction; putting a fraction in lowest terms; prime and composite numbers; and using a factor tree to find prime factorization.	30 min	Packet (Documents: Study Sheet)
Activity 2.4.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 2.4.3: Quiz - Simplifying Fractions	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/1/10
Lesson 5: Improper Fractions and Mixed Numbers			
Activity 2.5.1: Study - Improper Fractions and Mixed Numbers	Learn about proper and improper fractions writing improper fractions as mixed numbers and converting mixed numbers to improper fractions.	30 min	Packet (Documents: Study Sheet)
Activity 2.5.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 2.5.3: Quiz - Improper Fractions and Mixed Numbers	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/1/10
Lesson 6: Dividing Fractions			
Activity 2.6.1: Study - Dividing Fractions	Learn the definition of reciprocals. Learn about finding reciprocals of fractions in order to divide them.	30 min	Packet (Documents: Study Sheet)

Activity 2.6.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 2.6.3: Quiz - Dividing Fractions	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/2/10
Lesson 7: Adding and Subtracting Fractions			
Activity 2.7.1: Study - Adding and Subtracting Fractions	Learn about the smallest common denominator (the least common multiple of denominators) and about using prime factorization to find the least common multiple.	30 min	Packet (Documents: Study Sheet)
Activity 2.7.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 2.7.3: Quiz - Adding and Subtracting Fractions	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/2/10
Lesson 8: The Set of Rational Numbers			
Activity 2.8.1: Study - The Set of Rational Numbers	Learn about rational and irrational numbers and pi.	30 min	Packet (Documents: Study Sheet)
Activity 2.8.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 2.8.3: Quiz - Rational Numbers	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/3/10
Lesson 9: Problem Solving			
Activity 2.9.1: Study - Problem Solving	Learn strategies for solving a variety of application problems related to topics in this unit.	30 min	
Activity 2.9.2: Practice - Assignment	Submit your work for a set of problem-solving applications.	30 min	Packet (Documents: Practice Assignment)

Lesson 10: Fractions and Operations Wrap-Up			
Activity 2.10.1: Review - Fractions and Operations	Review unit material in preparation for upcoming assessments.	30 min	
Activity 2.10.3: Test (TST) - Fractions and Operations	Take a teacher-scored test to assess what you have learned in this unit.	30 min	Face - to - Face No Later Than 9/6/10

****Fractions and Operations Packet need to be complete and turned in to take test!***

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 1: Decimal Fundamentals			
Activity 3.1.1: Study - Decimal Fundamentals	Review decimals and how to add and subtract them.	30 min	Packet (Documents: Study Sheet)
Activity 3.1.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.1.3: Quiz - Decimal Fundamentals	Take a quiz to assess your understanding of the material.	20 min	Online 9/7/10
Lesson 2: Multiplying Decimals			
Activity 3.2.1: Study - Multiplying Decimals	Estimate products of decimal numbers by rounding to a whole number. Learn where to place the decimal point after multiplying decimal numbers. Practice finding the product of decimal numbers.	30 min	Packet (Documents: Study Sheet)
Activity 3.2.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.2.3: Quiz - Multiplying Decimals	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/8/10
Lesson 3: Multiplying Decimals and Adding Zeros			
Activity 3.3.1: Study - Multiplying Decimals and Adding Zeros	Learn about using zero as a place value holder. Practice this skill using a sample problem.	30 min	Packet (Documents: Study Sheet)
Activity 3.3.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)

Activity 3.3.3: Quiz - Multiplying Decimals and Adding Zeros	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/9/10
Lesson 4: Repeating Decimals			
Activity 3.4.1: Study - Repeating Decimals	Use division to convert a fraction to a decimal. Identify repeating decimals and repeating patterns. Learn how to write a repeating decimal so that it has the exact value as its corresponding fraction.	30 min	Packet (Documents: Study Sheet)
Activity 3.4.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.4.3: Quiz - Repeating Decimals	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/10/10
Lesson 5: Dividing Decimals			
Activity 3.5.1: Study - Dividing Decimals	Review long division placing the decimal point in order to divide adding zeros in order to hold place value using decimals in order to display remainders and dividing decimals by decimals. Practice these skills using sample problems.	30 min	Packet (Documents: Study Sheet)
Activity 3.5.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.5.3: Quiz - Dividing Decimals	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/13/10
Lesson 6: Adding and Subtracting Decimals in Word Problems			
Activity 3.6.1: Study - Adding and Subtracting Decimals in Word Problems	Review problem-solving steps and converting word problems into number problems with decimals. Practice adding and subtracting decimals using sample problems.	30 min	Packet (Documents: Study Sheet)

Activity 3.6.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.6.3: Quiz - Adding and Subtracting	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/14/10
Lesson 7: Word Problems with Decimals - All Operations			
Activity 3.7.1: Study - Word Problems with Decimals - All Operations	Using real-world items in a grocery store practice adding subtracting multiplying and dividing decimals.	30 min	Packet (Documents: Study Sheet)
Activity 3.7.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.7.3: Quiz - Word Problems with Decimals - All Operations	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/15/10
Lesson 8: Estimating Sums and Differences with Decimals			
Activity 3.8.1: Study - Estimating Sums and Differences with Decimals	Learn about rounding decimal values to the nearest whole number and using larger place values for larger numbers. Understand how rounding to different place values affects estimates. Practice estimating decimal sums and differences using sample problems.	30 min	Packet (Documents: Study Sheet)
Activity 3.8.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.8.3: Quiz - Estimating Sums and Differences with Decimals	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/16/10
Lesson 9: Estimating Products and Quotients of Decimals			
Activity 3.9.1: Study - Estimating Products and	Learn about rounding decimal numbers to the highest place value in	30 min	Packet (Documents: Study Sheet)

Quotients of Decimals	order to multiply or divide rounding decimal values of less than 1 and estimating products and quotients of less than 1. Practice these skills using sample problems.		
Activity 3.9.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 3.9.3: Quiz - Estimating Products and Quotients of Decimals	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/17/10
Lesson 10: Problem Solving			
Activity 3.10.1: Study - Problem Solving	Learn strategies for solving a variety of application problems related to topics in this unit.	30 min	
Activity 3.10.2: Practice - Assignment	Submit your work for a set of problem-solving applications.	30 min	Packet (Documents: Practice Assignment)
Lesson 11: Decimals and Operations Wrap-Up			
Activity 3.11.1: Review - Decimals and Operations	Review unit material in preparation for upcoming assessments.	30 min	
Activity 3.11.3: Test (TST) - Decimals and Operations	Take a teacher-scored test to assess what you have learned in this unit.	30 min	Face - to - Face No Later Than 9/20/10

****Decimals and Operations Packet need to be complete and turned in to take test!***

Math Foundations II **Unit 4: Percents, Ratios, Proportions and Rates**

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 1: The Meaning of Percent			
Activity 4.1.1: Study - The Meaning of Percent	Learn about the definition of percent. Learn about percent as a fraction in which the denominator is always 100% as a ratio of part to whole.	30 min	Packet (Documents: Study Sheet)
Activity 4.1.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.1.3: Quiz - The Meaning of Percent	Take a quiz to assess your understanding of the material.	20 min	Online 9/21/10
Lesson 2: Estimating Percent			
Activity 4.2.1: Study - Estimating Percent	Learn about common percents and where they appear converting percents to fractions and estimating amounts using common percents. Practice these skills using sample problems.	30 min	Packet (Documents: Study Sheet)
Activity 4.2.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.2.3: Quiz - Estimating Percent	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/22/10
Lesson 3: Working with Percents			
Activity 4.3.1: Study - Working with Percents	Learn about how the sum of a whole always equals 100% and about finding missing percents. Explore real-world problems finding percents.	30 min	Packet (Documents: Study Sheet)

Activity 4.3.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.3.3: Quiz - Working with Percents	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/23/10
Lesson 4: Relating Fractions Decimals and Percents			
Activity 4.4.1: Study - Relating Fractions Decimals and Percents	Learn about writing values as fractions decimals and percents. Practice finding the missing percent decimal or fraction using sample problems.	30 min	Packet (Documents: Study Sheet)
Activity 4.4.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.4.3: Quiz - Relating Fractions Decimals and Percents	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/24/10
Lesson 5: Common Fractions Decimals and Percents			
Activity 4.5.1: Study - Common Fractions Decimals and Percents	Review long division placing the decimal point in order to divide adding zeros in order to hold place value using decimals in order to display remainders and dividing decimals by decimals. Practice these skills using sample problems.	30 min	Packet (Documents: Study Sheet)
Activity 4.5.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.5.3: Quiz - Common Fractions Decimals and Percents	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/27/10
Lesson 6: Introduction to Ratios			
Activity 4.6.1: Study - Introduction to Ratios	Learn about writing fractions as ratios simplifying ratios other ways to write ratios	30 min	Packet (Documents: Study Sheet)

	and the order of numbers in a ratio. Practice these skills using sample problems.		
Activity 4.6.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.6.3: Quiz - Introduction to Ratios	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/28/10
Lesson 7: Comparing Ratios			
Activity 4.7.1: Study - Comparing Ratios	Learn how to compare two ratios and convert ratios into fractions and percentages.	30 min	Packet (Documents: Study Sheet)
Activity 4.7.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.7.3: Quiz - Comparing Ratios	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/29/10
Lesson 8: Proportions			
Activity 4.8.1: Study - Proportions	Use ratios to define proportions and solve problems involving proportions.	30 min	Packet (Documents: Study Sheet)
Activity 4.8.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.8.3: Quiz - Proportions	Take a quiz to check your understanding of what you have learned.	20 min	Online 9/30/10
Lesson 9: Rates			
Activity 4.9.1: Study - Rates	Use ratios to define rates and solve rate problems.	30 min	Packet (Documents: Study Sheet)
Activity 4.9.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)

Activity 4.9.3: Quiz - Rates	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/1/10
Lesson 10: Similarity and Scale Factors			
Activity 4.10.1: Study - Similarity and Scale Factors	Use proportions to describe similar geometric objects.	30 min	Packet (Documents: Study Sheet)
Activity 4.10.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 4.10.3: Quiz - Similarity and Scale Factors	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/4/10
Lesson 11: Problem Solving			
Activity 4.11.1: Study - Problem Solving	Learn strategies for solving a variety of application problems related to topics in this unit.	30 min	
Activity 4.11.2: Practice - Assignment	Submit your work for a set of problem-solving applications.	30 min	Packet (Documents: Practice Assignment)
Lesson 12: Percents Ratios Proportions and Rates Wrap-Up			
Activity 4.12.1: Review - Percents Ratios Proportions and Rates	Review unit material in preparation for upcoming assessments.	30 min	
Activity 3.11.3: Test (TST) - Decimals and Operations	Take a teacher-scored test to assess what you have learned in this unit.	30 min	Face - to - Face No Later Than 10/6/10

**Percents Ratios Proportions Packet need to be complete and turned in to take test!*

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 1: Metric and Customary Units			
Activity 4.1.1: Study - Metric and Customary Units	Compare the units of measurement found in the metric and British/U.S. System of Units. Learn about derived units such as miles per hour.	40 min	Packet (Documents: Study Sheet)
Activity 4.1.2: Checkup - Practice Problems	Check your understanding of the lesson.	25 min	Packet (Documents: Checkup)
Activity 4.1.3: Quiz - Customary Units	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/7/10
Activity 4.1.4: Quiz - Metric System	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/8/10
Lesson 2: Converting Units			
Activity 4.2.1: Study - Converting Units	Learn how to use a special case of multiplication by 1 to cancel out units and change one unit of measurement to another.	40 min	Packet (Documents: Study Sheet)
Activity 4.2.2: Checkup - Practice Problems	Check your understanding of the lesson.	25 min	Packet (Documents: Checkup)
Activity 4.2.3: Quiz - Canceling Units	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/11/10
Activity 4.2.4: Quiz - Converting Units	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/12/10
Lesson 3: Estimation and Scale			
Activity 4.3.1: Study - Estimation and Scale	Learn about the scale of numbers order of magnitude powers of 10 and Fermi problems.	40 min	Packet (Documents: Study Sheet)

Activity 4.3.2: Checkup - Practice Problems	Check your understanding of the lesson.	25 min	Packet (Documents: Checkup)
Activity 4.3.3: Quiz - Estimation and Scale	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/13/10
Lesson 5: Applications of Measurement			
Activity 4.5.1: Study - Applications of Measurement	Use what you know about unit conversion estimation scale precision and accuracy to solve word problems.	40 min	Packet (Documents: Study Sheet)
Activity 4.5.2: Checkup - Practice Problems	Check your understanding of the lesson.	25 min	Packet (Documents: Checkup)
Activity 4.5.3: Quiz - Applications of Measurement	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/14/10
Lesson 6: Measurement Wrap-Up			
Activity 4.6.1: Practice - Assignment	Submit your work for a set of 10 practice problems.	40 min	Packet (Documents: Practice Assignment)
Activity 4.6.2: Review - Measurement	Get ready for the unit test by reviewing important ideas and skills.	30 min	Packet (Documents: Review)
Activity 4.6.5: Test (TST) - Measurement	Take a teacher-scored test to check what you have learned in this unit.	20 min	Face - to - Face No Later Than 10/15/10

**Measurement Packet need to be complete and turned in to take test!*

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 2: Absolute Value			
Activity 1.2.1: Study - Absolute Value	Learn about the absolute value of integers the definition symbol and the absolute value of expressions.	30 min	Packet (Documents: Study Sheet)
Activity 1.2.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 1.2.3: Quiz - Absolute Value	Take a quiz to assess your understanding of the material.	20 min	Online 10/18/10
Lesson 6: Order of Operations			
Activity 1.6.1: Study - Order of Operations	Use the order of operations to evaluate expressions.	30 min	Packet (Documents: Study Sheet)
Activity 1.6.2: Checkup - Practice Problems	Complete a set of practice problems to hone your calculation skills.	20 min	Packet (Documents: Checkup)
Activity 1.6.3: Quiz - Order of Operations	Take a quiz to check your understanding of what you have learned.	20 min	Online 10/19/10

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 1: Types of Wages			
Activity 2.1.1: Study - Types of Wages	Understand the difference between hourly rate and salary. Use the hourly rate to calculate gross pay from a time card. Learn how to take overtime and tips into account.	45 min	Packet (Documents: Study Sheet)
Activity 2.1.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.1.3: Quiz - Types of Wages	Take a quiz to assess your understanding of the material.	20 min	Online 10/21/10
Lesson 2: Compensation Packages			
Activity 2.2.1: Study - Compensation Packages	Learn the various types of benefits that may be part of a compensation package. Explore situations in which a higher-paying job is not necessarily the best overall compensation.	45 min	Packet (Documents: Study Sheet)
Activity 2.2.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.2.3: Quiz - Introduction to Fraction Arithmetic	Take a quiz to assess your understanding of the material.	20 min	Online 10/25/10
Lesson 3: Piece Rate			
Activity 2.3.1: Study - Piece Rate	Understand the concept of piece rate. Learn how to estimate hourly pay from piece rate. Model hourly and piece rates as linear equations through the origin.	45 min	Packet (Documents: Study Sheet)

Activity 2.3.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.3.3: Quiz - Equivalent Fractions	Take a quiz to assess your understanding of the material.	20 min	Online 10/27/10
Lesson 4: Linear Equations and Wages			
Activity 2.4.1: Study - Linear Equations and Wages	Learn about finding Learn how to model salary that includes a start fee. Understand the concept of a y -intercept. Use piecewise functions to model bonus pay.	45 min	Packet (Documents: Study Sheet)
Activity 2.4.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.4.3: Quiz - Simplifying Fractions	Take a quiz to assess your understanding of the material.	20 min	Online 10/29/10
Lesson 5: Percentages and Commission			
Activity 2.5.1: Study - Percentages and Commission	Understand how to use percentages to calculate commission pay with the formula $C = prn$.	45 min	Packet (Documents: Study Sheet)
Activity 2.5.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.5.3: Quiz - Improper Fractions and Mixed Numbers	Take a quiz to assess your understanding of the material.	20 min	Online 11/2/10
Lesson 6: Take-Home Pay: Required Deductions			
Activity 2.6.1: Study - Take-Home Pay: Required Deductions	Understand how taxes Social Security and Medicare are required deductions. Practice calculating the effect of such deductions.	45 min	Packet (Documents: Study Sheet)
Activity 2.6.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.6.3: Quiz - Dividing Fractions	Take a quiz to assess your understanding of the material.	20 min	Online 11/4/10

Lesson 7: Take-Home Pay: Optional Deductions			
Activity 2.7.1: Study - Take-Home Pay: Optional Deductions	Explore the concept of an optional deduction such as health insurance life insurance disability and retirement. Practice calculating net or take-home pay.	45 min	Packet (Documents: Study Sheet)
Activity 2.7.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.7.3: Quiz - Adding and Subtracting Fractions	Take a quiz to assess your understanding of the material.	20 min	Online 11/8/10
Lesson 8: Income and Career			
Activity 2.8.1: Study - Income and Career	Understand various sources of income and the relationship between income and career preparation. Describe the correlation between income and a worker skills and education.	45 min	Packet (Documents: Study Sheet)
Activity 2.8.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 2.8.3: Quiz - Rational Numbers	Take a quiz to assess your understanding of the material.	20 min	Online 11/10/10
Lesson 9: Cost of Living and Budget			
Activity 2.9.1: Study - Budget Sheets	Explore various types of monthly expenditures. Practice preparing and using a budget.	45 min	Packet (Documents: Study Sheet)
Activity 2.9.2: Practice - Assignment	Check your understanding of the lesson.	20 min	Packet (Documents: Practice Assignment)
Activity 2.9.3: Quiz - Cost of Living and Budget	Take a quiz to assess your understanding of the material.	20 min	Online 11/12/10

Lesson 10: Income and Budgeting Wrap-Up			
Activity 2.10.1: Review - Income and Budgeting	Prepare for the unit test by reviewing key concepts and skills.	30 min	(Documents: Review)
Activity 2.10.2: Practice - Income and Budgeting	Submit your work for a set of practice problems.	40 min	(Documents: Practice Assignment)
Activity 2.10.5: Test (TST) - Income and Budgeting	Take a teacher-scored test to assess what you have learned in this unit.	50 min	Face - to - Face No Later Than 11/15/10

**Cost of Living and Budgeting Packet need to be complete and turned in to take test!*

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 1: Sales Tax			
Activity 5.1.1: Study - Sales Tax	Learn how to calculate sales tax based on percentages. Consider various state sales taxes and practice calculating totals while taking exempt items into account.	45 min	Packet (Documents: Study Sheet)
Activity 5.1.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.1.3: Quiz - Sales Tax	Take a quiz to assess your understanding of the material.	20 min	Online 11/17/10
Lesson 2: Coupons Rebates and Sales			
Activity 5.2.1: Study - Coupons Rebates and Sales	Understand the effect of a coupon rebate or sale. Calculate the purchase total using the formula <i>item price - deduction + tax</i> .	45 min	Packet (Documents: Study Sheet)
Activity 5.2.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.2.3: Quiz - Coupons Rebates and Sales	Take a quiz to assess your understanding of the material.	20 min	Online 11/19/10
Lesson 3: Marketing			
Activity 5.3.1: Study - Marketing	Understand the impact of marketing advertising and sales strategies/techniques on purchasing decisions.	45 min	Packet (Documents: Study Sheet)
Activity 5.3.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.3.3: Quiz - Marketing	Take a quiz to assess your understanding of the material.	20 min	Online 11/30/10

Lesson 4: Credit Cards			
Activity 5.4.1: Study - Credit Cards	Understand how credit cards work and learn the language of credit. Compute the APR and effective rate of a given credit card.	45 min	Packet (Documents: Study Sheet)
Activity 5.4.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.4.3: Quiz - Credit Cards	Take a quiz to assess your understanding of the material.	20 min	Online 12/2/10
Lesson 5: Calculating Credit Card Interest			
Activity 5.5.1: Study - Calculating Credit Card Interest	Learn how credit card companies compute interest. Explore the average daily balance previous balance and adjusted balance methods.	45 min	Packet (Documents: Study Sheet)
Activity 5.5.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.5.3: Quiz - Calculating Credit Card Interest	Take a quiz to assess your understanding of the material.	20 min	Online 12/6/10
Lesson 6: Tracking Payments and Purchases			
Activity 5.6.1: Study - Tracking Payments and Purchases	Make a table that shows the effects of making payments and additional purchases on the balance.	45 min	Packet (Documents: Study Sheet)
Activity 5.6.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.6.3: Quiz - Tracking Payments and Purchases	Take a quiz to assess your understanding of the material.	20 min	Online 12/8/10
Lesson 7: Comparing Credit Cards			
Activity 5.7.1: Study - Comparing Credit Cards	Compare the advantages and disadvantages of using cash versus a credit card. Compare cards by	45 min	Packet (Documents: Study Sheet)

	considering terms of use such as annual fees and a lower APR no fees and a higher APR or an introductory APR.		
Activity 5.7.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.7.3: Quiz - Comparing Credit Cards	Take a quiz to assess your understanding of the material.	20 min	Online 12/10/10
Lesson 8: Credit Scores			
Activity 5.8.1: Study - Credit Scores	Learn the factors that are used to compute a credit score. Understand the scoring system. Understand how to improve your credit score. Use a hypothetical credit score table to determine a credit score.	45 min	Packet (Documents: Study Sheet)
Activity 5.8.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 5.8.3: Quiz - Credit Scores	Take a quiz to assess your understanding of the material.	20 min	Online 12/14/10
Lesson 9: Bankruptcy			
Activity 5.9.1: Study - Bankruptcy	Define personal and business bankruptcy. Understand how bankruptcy works. See how bankruptcy affects your credit score.	45 min	Packet (Documents: Study Sheet)
Activity 5.9.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Practice Assignment)
Activity 5.9.3: Quiz - Bankruptcy	Take a quiz to assess your understanding of the material.	20 min	Online 12/16/10
Lesson 10: Purchasing and Credit Wrap-Up			
Activity 5.10.1: Review - Purchasing and Credit	Prepare for the unit test by reviewing key concepts and skills.	30 min	(Documents: Review)

Activity 5.10.2: Practice - Purchasing and Credit	Submit your work for a set of practice problems.	40 min	(Documents: Practice Assignment)
Activity 5.10.5: Test (TST) - Purchasing and Credit	Take a teacher-scored test to assess what you have learned in this unit.	50 min	Face - to - Face No Later Than 12/17/10

**Purchasing and Credit Packet need to be complete and turned in to take test!*

Lesson/Activity	Objectives	Suggested Time Requirement	Suggested Due Dates for a Semester Course
Lesson 1: Single and Payday Loans			
Activity 6.1.1: Study - Single and Payday Loans	Define single and payday loans. Calculate the interest payments on single and payday loans. Compare APR to EAR (effective annual rate).	45 min	Packet (Documents: Study Sheet)
Activity 6.1.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 6.1.3: Quiz - Single and Payday Loans	Take a quiz to assess your understanding of the material.	20 min	Online 1/3/11
Lesson 2: Installment Loans and Layaway			
Activity 6.2.1: Study - Installment Loans and Layaway	Understand how installment loans work. Learn the process of buying something on layaway. Calculate the number of weeks needed to pay off debts or purchases.	45 min	Packet (Documents: Study Sheet)
Activity 6.2.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 6.2.3: Quiz - Installment Loans and Layaway	Take a quiz to assess your understanding of the material.	20 min	Online 1/4/11
Lesson 3: Monthly Payment			
Activity 6.3.1: Study - Monthly Payment	Derive and use the monthly payment formula. Learn the term <i>amortization</i> . Calculate the rate per period when the compounding period matches the number of payment periods.	45 min	Packet (Documents: Study Sheet)
Activity 6.3.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)

Activity 6.3.3: Quiz - Monthly Payment	Take a quiz to assess your understanding of the material.	20 min	Online 1/5/11
Lesson 4: Loan Pre-Approvals			
Activity 6.4.1: Study - Loan Pre-Approvals	Use the monthly payment formula to solve for the maximum loan amount. Calculate the rate per period.	45 min	Packet (Documents: Study Sheet)
Activity 6.4.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 6.4.3: Quiz - Loan Pre-Approvals	Take a quiz to assess your understanding of the material.	20 min	Online 1/6/11
Lesson 5: Deferred Payments			
Activity 6.5.1: Study - Deferred Payments	Explore situations in which there is a deferral of principal and interest payments. Compare the advantages and disadvantages of deferred payments. Consider school loans as a particular example of deferred payments.	45 min	Packet (Documents: Study Sheet)
Activity 6.5.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 6.5.3: Quiz - Deferred Payments	Take a quiz to assess your understanding of the material.	20 min	Online 1/7/11
Lesson 6: Paying Off			
Activity 6.6.1: Study - Paying Off	Use the time-to-pay-off formula. Understand how the log function can be used to solve for variables in exponential expressions.	45 min	Packet (Documents: Study Sheet)
Activity 6.6.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 6.6.3: Quiz - Paying Off	Take a quiz to assess your understanding of the material.	20 min	Online 1/8/11

Lesson 7: Prepayment			
Activity 6.7.1: Study - Prepayment	Derive the prepayment formula. Understand how prepayment affects the loan. Calculate the amount needed to pay off a loan in a certain time period.	45 min	Packet (Documents: Study Sheet)
Activity 6.7.2: Checkup - Practice Problems	Check your understanding of the lesson.	20 min	Packet (Documents: Checkup)
Activity 6.7.3: Quiz - Prepayment	Take a quiz to assess your understanding of the material.	20 min	Online 1/9/11
Lesson 8: Loans and Payments Wrap-Up			
Activity 6.8.1: Review - Loans and Payments	Prepare for the unit test by reviewing key concepts and skills.	30 min	(Documents: Review)
Activity 6.8.2: Practice - Loans and Payments	Submit your work for a set of practice problems.	40 min	(Documents: Practice Assignment)
Activity 6.8.5: Test (TST) - Loans and Payments	Take a teacher-scored test to assess what you have learned in this unit.	50 min	Face - to - Face No Later Than 1/13/11

****Loans and Payments Packet need to be complete and turned in to take test!***