

**PRESCOTT UNIFIED SCHOOL DISTRICT**

District Instructional Guide

Revised 6/3/15

Grade Level: 11 <sup>th</sup> and 12 <sup>th</sup>	Subject: Business Tech Math	Quarter/Semester:1/1	Core Text: <i>Business Math</i>
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<b>Time Block</b>	<b>Unit / Theme</b>	<b>Content (Nouns)</b>	<b>Skills (Verbs)</b>	<b>Standards Focus</b>	<b>Assessments / Benchmarks</b>
<b>Week 1</b>	GROSS PAY: Hourly Pay and Salary Average Pay	Hourly rate Gross pay Salary Average pay	Calculate gross pay Calculate simple averages Calculate averages from grouped data Find the unknown item in a set of data	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3 HS.G-GPE.5	Daily homework assignment: text and/or workbook
<b>Week 2</b>	Regular and Overtime Pay Commission	Overtime Time-and-a-half pay Double-time pay Straight commission Quota Graduated commission Rate of commission	Compute overtime pay rates Calculate regular and overtime pay Calculate straight commission earnings, commission earnings based on quota, and graduated commission earnings Find the rate of commission	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3 HS.G-GPE.5	Daily homework assignment: text and/or workbook  Quizzes
<b>Week 3</b>	Other Wage Plans	Piece-rate Per diem Tip employees	Calculate gross pay for piece-rate employees, per diem employees, and tip employees	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook Poster Project Career Activity Chapter Test
<b>Week 4</b>	NET PAY: Deductions from Gross Pay	Deductions Withholding taxes Withholding allowance FICA Medicare Net pay	Find federal withholding tax deductions Calculate social security and Medicare tax deductions Calculate total deductions and net pay	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook  Quiz

<b>Week 5</b>	Benefits and Job Expenses	Employee benefits Job expenses Net job benefits	Find total job benefits Find net job benefits Compare the net job benefit of jobs	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook
<b>Week 6</b>	Federal Income Taxes	Gross income Adjusted gross income Taxable income\ Deductions Standard Deduction Exemption Earned income Unearned income	Calculate adjusted gross income and taxable income Calculate the income tax due Calculate the income tax refund for single dependents	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook  Quiz
<b>Week 7</b>	State and City Income Taxes	Flat tax Graduated income tax	Calculate state and city income taxes using a flat tax rate Calculate state and city income taxes using a graduated tax rate table	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook
<b>Week 8</b>	Cash Receipts and Payments Records	Cash receipts records Cash payments records Grand total	Keep a cash receipts record Keep a columnar cash payments record	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook
<b>Week 9</b>	Budgets	Budgets	Calculate the percent of income spent on expenses Prepare a budget using Excel	HS.A-CED.1 HS.A-REI.1 HS.S-MD.1-7	Daily homework assignment: text and/or workbook  Chapter Test

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Time Block	Unit / Theme	Content (Nouns)	Skills (Verbs)	Standards Focus	Assessments / Benchmarks
<b>Week 1</b>	BANKING SERVICES Checking Accounts Electronic Banking	Deposit slip Check register Balance Electronic Funds Transfer Automatic Teller Machine Direct deposit Debit card	Prepare a deposit slip Record entries in a check register Record electronic banking transactions Find account balance when banking electronically	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook
<b>Week 2</b>	Online Banking Check Register Reconciliation	Online banking Bank statement Service charge Outstanding checks	Calculate account balance needed to make online payments Reconcile a bank statement Reconcile and correct a check register	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook  Quiz
<b>Week 3</b>	Other Reconciliation Problems Savings Accounts	Interest Transaction Compound amount Compound interest	Reconcile a checking account with outstanding transactions and other errors Calculate simple interest on savings deposits Calculate compound interest on savings deposits using compound interest formula Calculate interest using a compound interest table	HS.A-CED.1 HS.A-REI.1 HS.F-LE.5	Daily homework assignment: text and/or workbook  Quiz
<b>Week 4</b>	Money Market and CD Accounts	Certificate of deposit Term Maturity date Effective rate of interest	Calculate interest earned on special savings accounts Calculate the penalty for early withdrawals from CD accounts Compare the interest earned on savings accounts Calculate the effective rate of interest	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook  Chapter Test

<b>Week 5</b>	LOANS AND CREDIT CARDS Promissory Notes Discounted Promissory Notes	Promissory note Interest Principal Time Rate of interest Exact interest method Ordinary interest method Bank discount	Calculate interest on interest-bearing promissory notes Calculate interest using the exact interest method Calculate interest using the ordinary interest method Calculate the rate of interest Calculate the interest and proceeds for discounted promissory notes Calculate the true rate of interest on a discounted promissory note	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook
<b>Week 6</b>	Interest Tables Installment Loans	Down payment Finance charge	Calculate interest using simple interest tables Find the due date of a note Find the number of days between dates Calculate the installment price and finance charge on an installment plan purchase Calculate the number and amount of monthly payments Calculate the interest, principal payment, and new balance on an installment loan	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook  Quiz
<b>Week 7</b>	Annual Percentage Rates	Annual percentage rate (APR)	Calculate the APR on a loan	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook
<b>Week 8</b>	Credit Card Costs	Transactions Total cost	Identify important information found on credit card statements Verify transactions on credit card statements Calculate the cost of using a credit card	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook  Quiz

<b>Week 9</b>	Credit Card Finance Charges	Periodic rate Previous balance method Adjusted balance method Average daily balance Method Cash advances	Calculate finance charges using previous balance method, adjusted balance method, and average daily balance method Calculate the finance charge on cash advances	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook Quiz Chapter Test Semester Exam
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<b>Time Block</b>	<b>Unit / Theme</b>	<b>Content (Nouns)</b>	<b>Skills (Verbs)</b>	<b>Standards Focus</b>	<b>Assessments / Benchmarks</b>
<b>Week 1</b>	SPEND WISELY Sales Tax Sales Receipts	Sales tax Subtotal Extension	Calculate sales tax on purchases Calculate sales taxes when some items are not taxed Calculate extensions Calculate sales slip totals	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook  Quiz
<b>Week 2</b>	Unit Prices Comparative Shopping	Unit price	Calculate and compare unit prices Calculate unit prices from group prices Compare prices at sales, at different stores, and in different amounts Compare the cost of rental options Compare the cost of renting v. buying	HS.A-CED.1 HS.A-REI.1	Daily homework assignment: text and/or workbook.  Quiz  Chapter Test
<b>Week 3</b>	OWN A HOME OR CAR Borrowing to Buy a Home	Down payment Mortgage loan Principal Closing costs	Calculate the down payment, closing costs, and mortgage loan amount Calculate the total interest cost of a mortgage loan Calculate the savings from refinancing mortgages	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook
<b>Week 4</b>	Renting or Owning a Home	Depreciation Security deposit	Calculate the costs of home ownership Calculate the cost of renting a home or apartment Compare the costs of renting vs. owning	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Quiz
<b>Week 5</b>	Property Taxes	Property taxes Assessed value	Calculate the decimal tax rate Calculate property taxes for tax rates per \$100 or \$1000 Calculate property taxes for tax rates in mills or cents per \$1	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook

<b>Week 6</b>	Property Insurance	Homeowners insurance Premium Renters policy	Calculate property insurance premiums for homeowners and renters Calculate how much can be collected on insurance claims	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Quiz
<b>Week 7</b>	Buying a Car	MSRP Purchase price Sales tax Registration fees Non-taxable items Rebates Delivered price Down payment Balance due	Calculate the MSRP for a new car, including optional equipment Calculate the delivered price and the balance due for new car Calculate the delivered price and the balance due for used car	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Project
<b>Week 8</b>	Depreciating a Car	Resale value Trade-in value	Calculate average annual depreciation on a car Calculate the rate of depreciation	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook
<b>Week 9</b>	Car Insurance	Bodily injury Property damage Collision Comprehensive damage	Calculate car insurance premiums	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook
<b>Week 10</b>	Car Purchases and Leases	Lease contract Lease price Down payment Residual value Interest rate Lease term Security deposit Loan fee Registration fees Mileage	Calculate the total amount paid and the finance charge for installment loan car purchases Calculate the cost of leasing cars Compare the costs of leasing and buying cars Calculate the cost of operating cars	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Chapter Test

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Time Block	Unit / Theme	Content (Nouns)	Skills (Verbs)	Standards Focus	Assessments / Benchmarks
<b>Week 1</b>	INSURANCE & INVESTMENTS Life Insurance Health Insurance	Life insurance Premiums Dividends Cash value Health insurance Coinsurance	Calculate life insurance premiums Calculate the net cost of life insurance Calculate the cash and loan values of a life insurance policy Calculate health insurance premiums Calculate health insurance benefits and coinsurance	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Quiz
<b>Week 2</b>	Disability Insurance	Disability insurance Short term and long-term disability insurance Workers' compensation insurance	Calculate disability insurance benefits	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Quiz
<b>Week 3</b>	Buying Bonds Bond Interest	Bonds Premium Discount Market price Commission Par Value Current yield	Calculate the market price of bonds Calculate the total investment in bonds Calculate bond income Calculate bond yield Calculate total cost of bonds	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Quiz
<b>Week 4</b>	Stocks	Stockholders Market price Net proceeds Profit/Loss	Calculate the cost of stock purchases Calculate annual stock dividends Calculate the yield on stock investments Calculate the proceeds from the sale of stock	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook



<b>Week 5</b>	Mutual Funds	Mutual fund Net asset value Load funds No-load funds Offer price Proceeds	Calculate the total investment in a mutual fund Calculate the amount and rate of commission Calculate profit or loss from mutual fund investments	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook
<b>Week 6</b>	Real Estate	Net income Rent income Annual expenses Rate of return Capital investment	Calculate net income from real estate investments Calculate the rate of return on real estate investments Calculate the monthly rent to be charged	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Project
<b>Week 7</b>	Retirement Investments	Individual retirement account Pension income	Calculate your retirement income and pension income Calculate the required minimum payout from a pension fund Calculate the penalty for early withdrawal from an individual retirement account	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Chapter Test
<b>Week 8</b>	BUSINESS DATA ANALYSIS Measures of Central Tendency Probability	Mean Median Mode Range Frequency distribution Probability Random samples	Find the mean, median, mode, and range for a set of data Construct a frequency distribution table and calculate the mean, median, mode, and range Compute the probability of simple events Compute experimental probability Compute probability based on experience	HS.S-ID.2 HS.S-IC.2	Daily homework assignment: text and/or workbook  Quiz
<b>Week 9</b>	Bar and Line Graphs Circle and Rectangle Graphs	Vertical bar graph Horizontal bar graph Line graph Circle graph Rectangle graph	Interpret and make vertical bar graphs, horizontal bar graphs, and line graphs Make circle graphs Interpret and make rectangle graphs	HS.S-ID.2	Daily homework assignment: text and/or workbook

<b>Week 10</b>	Economic Statistics	Consumer Price Index (CPI) Base period Rate of inflation Purchasing power of the dollar Unemployment rate Labor force	Interpret consumer price index data Calculate rates of inflation Calculate the purchasing power of the dollar Analyze unemployment data	HS.A-CED.1 HS.A-REI.1 HS.N-Q.3	Daily homework assignment: text and/or workbook  Chapter Test  Final Exam
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