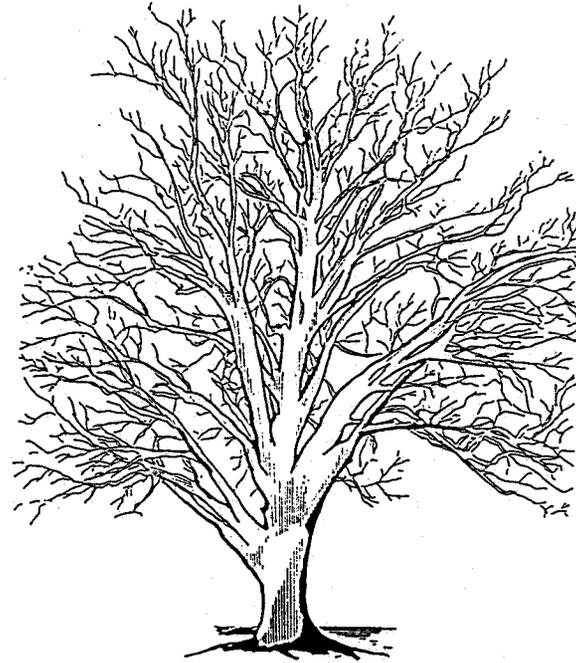


# Monroe Township Schools



## Curriculum Management System

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**Math for Real Life**

**Grade 12**

**August 2008**

\* For adoption by all regular education programs as specified and for adoption or adaptation by all Special Education Programs in accordance with Board of Education Policy # 2220.

**Board Approved: October 2008**

## Table of Contents

<b>Monroe Township Schools Administration and Board of Education Members</b>	<b>Page 3</b>
<b>Acknowledgments</b>	<b>Page 4</b>
<b>District Mission Statement and Goals</b>	<b>Page 5</b>
<b>Introduction/Philosophy/Educational Goals</b>	<b>Pages 6</b>
<b>National and State Standards</b>	<b>Page 7</b>
<b>Scope and Sequence</b>	<b>Page 9-11</b>
<b>Goals/Essential Questions/Objectives/Instructional Tools/Activities</b>	<b>Pages 12-67</b>
<b>Benchmarks</b>	<b>Page 68</b>

# **MONROE TOWNSHIP SCHOOL DISTRICT**

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**Ms. Nidhi Bhatt**

## Acknowledgments

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**Writers Names: Debra Lyons**

**Supervisor Name: Marie Pepe, Acting Supervisor of Special Education**

**Technology Staff: Al Pulsinelli  
Reggie Washington  
Bill Wetherill**

**Secretarial Staff: Debby Gialanella  
Geri Manfre  
Gail Nemeth**

# **Monroe Township Schools**

## Mission and Goals

### **Mission**

The mission of the Monroe Township School District, a unique multi-generational community, is to collaboratively develop and facilitate programs that pursue educational excellence and foster character, responsibility, and life-long learning in a safe, stimulating, and challenging environment to empower all individuals to become productive citizens of a dynamic, global society.

### **Goals**

To have an environment that is conducive to learning for all individuals.

To have learning opportunities that are challenging and comprehensive in order to stimulate the intellectual, physical, social and emotional development of the learner.

To procure and manage a variety of resources to meet the needs of all learners.

To have inviting up-to-date, multifunctional facilities that both accommodate the community and are utilized to maximum potential.

To have a system of communication that will effectively connect all facets of the community with the Monroe Township School District.

To have a staff that is highly qualified, motivated, and stable and that is held accountable to deliver a safe, outstanding, and superior education to all individuals.

## INTRODUCTION, PHILOSOPHY OF EDUCATION, AND EDUCATIONAL GOALS

### Philosophy

Monroe Township Schools are committed to providing all students with a quality education resulting in life-long learners who can succeed in a global society. The mathematics program, grades K-12, is predicted on that belief and is guided by the following six principals as stated by the National Council of Teachers of Mathematics (NCTM) in the *Principles and Standards for School Mathematics, 2000*. First, a mathematics education requires equity. All students will be given worthwhile opportunities and strong support to meet high mathematical expectations. Second, a coherent mathematics curriculum will effectively organize, integrate, and articulate important mathematical ideas across the grades. Third, effective mathematics teaching requires the following: a) knowing and understanding mathematics, students as learners, and pedagogical strategies, b) having a challenging and supportive classroom environment and c) continually reflecting on and refining instructional practice. Fourth, students must learn mathematics with understanding. A student's prior experiences and knowledge will actively build new knowledge. Fifth, assessment should support the learning of important mathematics and provide useful information to both teachers and students. Lastly, technology enhances mathematics learning, supports effective mathematics teaching, and influences what mathematics is taught.

As students begin their mathematics education in Monroe Township, classroom instruction will reflect the best thinking of the day. Children will engage in a wide variety of learning activities designed to develop their ability to reason and solve complex problems. Calculators, computers, manipulatives, technology, and the Internet will be used as tools to enhance learning and assist in problem solving. Group work, projects, literature, and interdisciplinary activities will make mathematics more meaningful and aid understanding. Classroom instruction will be designed to meet the learning needs of all children and will reflect a variety of learning styles.

In this changing world those who have a good understanding of mathematics will have many opportunities and doors open to them throughout their lives. Mathematics is not for the select few but rather is for everyone. Monroe township Schools are committed to providing all students with the opportunity and the support necessary to learn significant mathematics with depth and understanding. This curriculum guide is designed to be a resource for staff members and to provide guidance in the planning, delivery, and assessment of mathematics instruction.

## **Educational Goals**

This course is designed for those students who have scored below passing on the state on New Jersey High School Proficiency Assessment and to strengthen mathematical skills that students will need in everyday life. This course will present students with everyday events that require mathematical skills and strengthen their understanding in these skills. Topics included are pre-algebra skills, algebra skills, geometry skills, budgeting money, maintaining bank accounts, opening and maintaining credit, understanding insurances, transportation concerns, finding and maintaining housing, budgeting for recreation, and travel planning.

## **New Jersey State Department of Education Core Curriculum Content Standards**

The New Jersey Core Curriculum Content Standards for Mathematics were revised in 2004. The Cumulative Progress Indicators (CPI's) referenced in this curriculum guide refer to these new standards and may be found in the Curriculum folder on the district servers. A complete copy of the new Core Curriculum Content Standards for Mathematics may also be found at:

[http://www.nj.gov/njded/cccs/s4\\_math.htm](http://www.nj.gov/njded/cccs/s4_math.htm)

# Math for Real Life

## Scope and Sequence

Quarter I	
<p><b>Big Idea: Algebra</b></p> <p>I. Pre-Algebra Skills</p> <ol style="list-style-type: none"> <li>1.1. Operations with Real Numbers</li> <li>1.2. Evaluate Expressions containing Variables</li> <li>1.3. Simplify Expressions Using the Order of Operations</li> <li>1.4. Use properties of exponents to multiply and divide exponential expressions</li> <li>1.5. Evaluate powers that have zero and negative exponents</li> <li>1.6. Solve one step equations</li> <li>1.7. Solve multi-step equations</li> <li>1.8. Solve equations with variables on both sides of the equation</li> </ol>	<p><b>Big Idea: Algebra</b></p> <p>2. Algebra Skills</p> <ol style="list-style-type: none"> <li>2.1. Graph the equation of a line using a table of values</li> <li>2.2. Find the slope of a line</li> <li>2.3. Transform an equation into slope-intercept form.</li> <li>2.4. Graph the equation of a line using slope-intercept form.</li> <li>2.5. Use slope-intercept form to find the equation of a word problem.</li> <li>2.6. Use rates, ratios, and percents to solve real-world problems</li> </ol>
<p><b>Big Idea: Geometry</b></p> <p>3. Geometry Skills</p> <ol style="list-style-type: none"> <li>3.1 Simplify radicals</li> <li>3.2 Use the Pythagorean Theorem to solve problems.</li> <li>3.3 Find the distance between two points.</li> <li>3.4 Identify and find the midpoint of a segment.</li> <li>3.5 Identify the next three terms in a pattern.</li> <li>3.6 Find the <math>n^{\text{th}}</math> term of an arithmetic pattern.</li> <li>3.7 Identify and use points, lines, and planes in space.</li> <li>3.8 Find the length and midpoint of a segment.</li> <li>3.9 Identify and use segments, midpoints, and segment bisectors.</li> <li>3.10 Measure and classify angles.</li> <li>3.11 Identify and use congruent angles in problem solving.</li> <li>3.12 Identify and use special types of angles and pairs of angles.</li> </ol>	<p><b>Big Idea: Money</b></p> <p>4. Earning Money</p> <ol style="list-style-type: none"> <li>4.1 Multiplication of decimals</li> <li>4.2 Calculate a Yearly Salary</li> <li>4.3 Multiplying to Find Overtime Pay</li> <li>4.4 Division of decimals</li> <li>4.5 Deductions &amp; net pay</li> <li>4.6 Percent of gross pay</li> <li>4.8 Percent of gross pay in each deduction</li> </ol>

## Quarter II

### Big Idea: Money

- 5. Expenses & Budgeting
  - 5.1 Where does your money go?
  - 5.2 Addition of Decimals
  - 5.3 Subtraction with Decimals
  - 5.4 Expense record
  - 5.5 Variable and Fixed Expenses
  - 5.6 What is a Budget?
  - 5.7 Budget Extra Money
  - 5.8 Saving for a Big Expense
  - 5.9 Budgeting for Emergencies

### Big Idea: Banking

- 6. Choosing a Bank
  - 6.1 How Can a Bank Help You?
  - 6.2 Which Bank is Best for you?
  - 6.3 Which Checking Account is for You?
  - 6.4 Using A Checking Account.
  - 6.5 Filling Out A Deposit Slip.
  - 6.6 Filling Out a Withdrawal Slip.
  - 6.7 Writing A Check.
  - 6.8 Keeping Track of the Checks You Write.
  - 6.9 How Do You Use an ATM?
  - 6.10 Using a Debit/ATM Card.
  - 6.11 Bank Statement
  - 6.12 What is a Saving Account

### Big Idea: Percents

- 7. Using Percents
  - 7.1 Sales tax
  - 7.2 Discounts
  - 7.3 Personal Spending
  - 7.4 Personal Savings
  - 7.5 Shopping for Bargains

### Big Idea: Money

- 8. Working with Interest
  - 8.1 Simple Interest
  - 8.2 Compound Interest
  - 8.3 Borrowing Money
  - 8.4 How is Your Credit Rating Determined?
  - 8.5 Loan Applications
  - 8.6 How Much Interest?

## Quarter III

### Big Idea: Money

- 9. Credit Cards
  - 9.1 Opening Credit Cards
  - 9.2 Protecting Your Credit Card
  - 9.3 Buying with Credit
  - 9.4 Reading a Monthly Statement
  - 9.5 Returning Items Bought on a Credit Card
  - 9.6 Should You Continue to Buy on Credit?
  - 9.7 Cash Advances

### Big Idea: Insurance

- 10. Insurances
  - 10.1 Health Insurances
  - 10.2 Homeowners Insurance
  - 10.3 Fire Insurance
  - 10.4 Auto Insurance
  - 10.5 How Much Does Car Insurance Cost?
  - 10.6 How Does a Deductible Work?

### Big Idea: Transportation

- 11. Owning a Vehicle
  - 11.1 What Kind of Transportation Do You Need?
  - 11.2 Which Car is the Best Buy?
  - 11.3 Shopping Around for a reliable car.
  - 11.4 How Do You Pay for a car?
  - 11.5 How Do You Check the Contract?
  - 11.6 Making a Car Loan Payment
  - 11.7 Leasing a Vehicle

### Big Idea: Housing

- 12. Finding a Place to Live
  - 12.1 Affording Rent
  - 12.2 Finding the Place You Need
  - 12.3 What is in a Lease?
  - 12.4 Security Deposit
  - 12.5 Buying a House
  - 12.6 Down Payment
  - 12.7 How Much is the Monthly Mortgage Payment?

## Quarter IV

### Big Idea: Housing

- 13. Decorating Your Home
  - 13.1 Priorities
  - 13.2 Buy on Sale
  - 13.3 Appliances
  - 13.4 Finding Perimeter and Area
  - 13.5 Amount of Paint needed
  - 13.6 Floor Coverings
  - 13.7 Wallpaper

### Big Idea: Fractions

- 14. Fractions in the Home
  - 14.1 Addition of Fractions
  - 14.2 Subtraction of Fractions
  - 14.3 Multiplication of Fractions
  - 14.4 Division Mixed Number and Fractions

### Big Idea: Money

- 15. Budgeting for Recreation
  - 15.1 Recreation Costs
  - 15.2 Recreation Bargains
  - 15.3 Comparing Prices
  - 15.4 How to Budget for Recreation Costs?

### Big Idea: Travel

- 16. Traveling
  - 16.1 Odometer reading
  - 16.2 Gas Mileage
  - 16.3 Gasoline Expenses
  - 16.4 Car Rental Rates
  - 16.5 Using a Map
  - 16.6 Gas Consumption



<b>Suggested blocks of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Algebra Skills</b>	
	<b>Grade Level/Subject:</b> 12/Math For Real Life	<b>Topic: Pre-Algebra Skills</b>	
		<b>Goal 1:</b> The student will be able to refine basic skills from Algebra I such as simplifying expressions and solving equations.	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	1.1. Perform operations with Real Numbers(2.2-2.7)	<ul style="list-style-type: none"> <li>• <i>A submarine is currently 100 feet under water (sea level). To avoid collisions with the ocean floor and other marine vessels, the submarine made the following movements: first it moved 20 feet up, then 50 feet deeper, then 40 feet deeper, then 20 feet up, then surfaced. How far did the submarine have to travel from its last depth to get to the surface?</i></li> <li>• Add, Subtract, Multiply, and Divide positive and negative real numbers.</li> <li>• Students should memorize rules; some may need to use a number line.</li> <li>• <u>Explanation:</u> Multiplication of Signed Numbers: The story of the good guys (positive) and the bad guys (negative) being in town (positive) and out of town (negative). If the good guys are in town, it's good, + times + = + If the good guys are out of town, it's bad, + times - = - If the bad guys are in town, it's bad, - times + = - If the bad guys are out of town, it's good, - times - = +</li> </ul>	<p>McDougal-Littell: Algebra 1 2004</p> <p>-2.2 Addition (pg. 72-77)</p> <p>-2.3 Subtraction (pg. 79-85)</p> <p>-2.5 Multiplication (pg. 93-98)</p> <p>-2.7 Division (pg. 109-114)</p>

Suggested blocks of Instruction	Curriculum Management System	Big Idea: Algebra Skills	
	Grade Level/Subject: 12/Math For Real Life	Topic: Pre-Algebra Skills	
	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)	Essential Questions	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model
	The student will be able to:	Sample Conceptual Understandings	
1	<p>1.2. Evaluate Expressions containing Variables (1.2)</p> <p>1.3. Simplify Expressions Using the Order of Operations (1.3)</p> <p>1.4. Use properties of exponents to multiply and divide exponential expressions. (8.1,8.3)</p>	<ul style="list-style-type: none"> <li>• <i>What is a variable?</i></li> <li>• Evaluate <math>8x + 4</math> if <math>x = -3</math></li> <li>• <i>Does it matter if I deposit money in my checking account before I write the checks out?</i></li> <li>• <i>Why do we need an order of operations?</i></li> <li>• Use either PEMDAS, or GEMDAS, be sure students understand that M and D are equal as well as A and S just move left to right.</li> <li>• Do some more difficult problems such as:  <math display="block">\frac{2 \bullet 3 - 1}{4(6 - 8 \bullet 3)} - 7^2 + (-3)^3 + (-2)^4</math> </li> <li>• <i>What is an exponent? What does it mean to have the same base?</i></li> <li>• Simplify <math>(a^2)^3</math></li> <li>• Simplify <math>a^2 \cdot a^3</math></li> <li>• Simplify <math>2x^5 + 3x^5 + 5x^3</math></li> <li>• Simplify <math>(2x^3y)^2</math></li> </ul>	<p>McDougal-Littell: Algebra 1 2004</p> <p>-1.1 Variables (pg. 3-8)</p> <p>-1.2 Exponents and Powers (pg. 9-14)</p> <p>McDougal-Littell: Algebra 1 2004</p> <p>-1.2 Exponents and Powers (pg. 9-14)</p> <p>-1.3 Order of Operations (pg. 16-22)</p> <p>McDougal-Littell: Algebra 1 2004</p> <p>-1.2 Exponents and Powers (pg. 9-14)</p> <p>-8.1 Multiplication Properties of Exponents (pg. 450-455)</p>

Suggested blocks of Instruction	Curriculum Management System	<b>Big Idea: Algebra Skills</b>	
	<u>Grade Level/Subject:</u> 12/Math For Real Life	Topic: Pre-Algebra Skills	
		<u>Goal 1:</u> The student will be able to refine basic skills from Algebra I such as simplifying expressions and solving equations.	
Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)	Essential Questions	Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model
The student will be able to:			
1.5. Evaluate powers that have zero and negative exponents. (8.2)	<ul style="list-style-type: none"> <li>What does it mean to have a negative exponent? Why divide instead of multiply?</li> <li>Show students relation of exponents, positive means multiply, negative means divide, show steps in increasing in power one by one, then decreasing:               <math display="block">2^2 = 4</math> <math display="block">2^1 = 2</math>               Look for pattern: <math>2^0 = 1</math> <math display="block">2^{-1} = \frac{1}{2}</math> <math display="block">2^{-2} = \frac{1}{4}</math> </li> <li>Simplify <math>3^{-2}</math></li> <li>Simplify <math>8^0</math></li> <li>Simplify <math>\frac{1}{(4x)^{-5}}</math></li> <li>Simplify <math>-\frac{2xy}{-x^{-1}} \cdot \left(\frac{2x^3y^4}{8xy}\right)^3</math></li> </ul>	-8.2 Zero and Negative Exponents (pg. 456-462) -8.3 Division Properties of Exponents (pg. 463-469)	

Suggested blocks of Instruction	Curriculum Management System	Big Idea: Algebra Skills	
	Grade Level/Subject: 12/Math For Real Life	Topic: Pre-Algebra Skills	
		Goal 1: The student will be able to refine basic skills from Algebra I such as simplifying expressions and solving equations.	
	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) The student will be able to:	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model
1	1.6. Solve one-step equations (3.1-3.2)  1.7. Solve multi-step equations (3.3)	<ul style="list-style-type: none"> <li>If you have \$28 in your wallet, and you want to purchase a jacket for \$43, how much more money do you need? <math>28 + x = 43</math></li> <li>I can solve these problems in my head. How do I use algebra to solve equations? What does it mean to use the opposite operation?</li> <li>Solve <math>x - 3 = 5</math></li> <li>Solve: <math>x + 5 = 11</math></li> <li>Solve <math>-4x = 28</math></li> <li>Solve <math>\frac{x}{3} = -39</math></li> <li>Focus on writing equations from word problems</li> <li>Lisa's mother is three more than twice Lisa's age. Lisa's mother is 47, how old is Lisa?</li> <li>Always undo the addition or subtraction first, then the multiplication or division.</li> <li>Solve <math>3x + 4 = 25</math></li> <li>Solve <math>7x - 3x + 8 = -24</math></li> <li>Solve <math>5x + 3(x + 4) = 28</math></li> <li>Solve <math>-\frac{3}{2}x = -12</math></li> </ul>	McDougal-Littell: Algebra 1 2004 -3.1 Solving Equations Using Addition (pg. 132-137) -3.2 Solving Equations Using Multiplication and Division (pg. 138-144)  -3.3 Solving Multi-Step Equations (pg. 145-152)

<b>Suggested blocks of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Algebra Skills</b>	
	<b>Grade Level/Subject:</b> 12/Math For Real Life	<b>Topic: Pre-Algebra Skills</b>	
		<b>Goal 1: The student will be able to refine basic skills from Algebra I such as simplifying expressions and solving equations.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	1.8. Solve equations with variables on both sides of the equation(3.4)	<ul style="list-style-type: none"> <li>• <i>How do I get all of the variables together when they are on both sides of the equation?</i></li> <li>• Solve <math>18y + 13 = 12y - 25</math></li> <li>• Solve <math>6y - (3y - 6) = -14 - 3y</math></li> <li>• Focus on writing equations from word problems and using tables to solve problems.</li> </ul>	-3.4 Solving Equations with Variables on Both Sides (pg. 154-159) -3.5 Linear Equations and Problem Solving. (pg. 160-165) <b>HSPA:</b> <u>Amsco: MATHEMATICS: Preparing for the New Jersey HSPA, Grade 11</u> -Cluster 4.C.2 – pg. 221-226 -Note the representations with a balanced scale squares, and circles.

Suggested days of Instruction	Curriculum Management System <u>Grade Level/Subject:</u> 12/Math for Real Life	<b>Big Idea: Algebra</b>	
		Topic: Algebra I Skills	
		<u>Goal 2:</u> The student will be able to refine problem solving and graphing skills from Algebra I such as solving word problems, using slope-intercept form of an equation, and solve ratio and percent problems.	
Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) The student will be able to:	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model	
2.1. Graph the equation of a line using a table of values (4.2)	<p><i>How does a line represent an equation?</i></p> <ul style="list-style-type: none"> <li>Given the equation <math>y = 2x - 5</math>, students make a table of at least 3 values and graph in a coordinate plane.</li> <li>Review x-axis, y-axis, origin, quadrants.</li> </ul>	<p>McDougal-Littell: Algebra 1 2004 -4.2 Graphing Linear Equations (pg 210-217) Prentice Hall: Algebra - Tools for a Changing World -Ch 2.3 – Linking Graphs to Tables (pg. 69-72)</p>	
2.2. Find the slope of a line. (4.4)	<ul style="list-style-type: none"> <li><i>What is a rate of change, how is it represented in an equation? What is slope?</i></li> <li>Given a graph, students identify rise and run, to form slope fraction. Emphasize simplest form of a fraction.</li> <li>Identify that a horizontal line has zero slope, and a vertical line has an undefined slope or no slope.</li> <li><u>Explanation:</u> Ski Slopes: A positive or negative slope is an acceptable slope for a downhill skier. A cross-country skier skis on a flat surface (horizontal line) which has zero slope. A vertical drop is not acceptable for a skier...would you like to ski off of a cliff? Heck <u>no</u>!</li> <li>Given two points on a line, students use the equation <math>\frac{y_2 - y_1}{x_2 - x_1}</math>, to find the slope of the line. Emphasize the meaning of the sub numbers to identify the point; it is not for an operation.</li> </ul>	<p>McDougal-Littell: Algebra 1 2004 -4.4 The Slope of a Line (pg 226-234) Prentice Hall: Algebra - Tools for a Changing World (textbook - purple binding) -Ch 5.1 Slope (pg. 215-218) -Ch 5.2 Rates of Change (pg. 220-224)</p>	

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Algebra</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Algebra I Skills</b>	
		<b>Goal 2:</b> The student will be able to refine problem solving and graphing skills from Algebra I such as solving word problems, using slope-intercept form of an equation, and solve ratio and percent problems.	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	<p>2.3. Transform an equation into slope-intercept form.(4.6)</p> <p>2.4. Graph the equation of a line using slope-intercept form. (4.6)</p>	<ul style="list-style-type: none"> <li>• <i>Now that I know the slope of a line, how can I find the slope by looking at an equation? What does the rest of the information in the equation mean?</i></li> <li>• Identify <math>y = mx + b</math>, have students graph and discover the slope and y-intercept.</li> <li>• Given the equation <math>y = 2x - 5</math>, graph without making a table of values.</li> <li>• Given the equation <math>y = \frac{1}{2}x + 3</math>, graph using slope-intercept form.</li> <li>• Emphasize that slope moving up and right is the same as down and left (+/+ and -/-)</li> <li>• And slope moving up and left is the same as down and right (+/- and -/+)</li> <li>• Put the equation <math>4x - 2y = 10</math> into slope-intercept form.</li> </ul>	<p>McDougal-Littell: Algebra 1 2004</p> <p>-4.6 Quick Graphs Using Slope-Intercept Form (pg. 241-247)</p>

Suggested days of Instruction	Curriculum Management System <b>Grade Level/Subject:</b> 12/Math for Real Life	<b>Big Idea: Algebra</b>	
		<b>Topic: Algebra I Skills</b>	
		<b>Goal 2:</b> The student will be able to refine problem solving and graphing skills from Algebra I such as solving word problems, using slope-intercept form of an equation, and solve ratio and percent problems.	
Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) <b>The student will be able to:</b>	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model	
2.5. Use slope-intercept form to find the equation of a word problem.	<ul style="list-style-type: none"> <li>• <i>Since a line represents an equation, can I use a line to find an equation?</i></li> <li>• We already know slope and y-intercept from, how can we identify these things in a graph.</li> <li>• If the slope of a line is <math>\frac{1}{2}</math> and the y-intercept is -3, what is the equation of the line?</li> <li>• Given the graph of a line, find the slope and y-intercept of a line, and write the equation.</li> <li>• Write the equation of the line going through the points: (3, 5) and (-4, -9), Students must know to find the slope first, then pick one of the points to find the equation as in 5.3</li> <li>• Review horizontal lines (<math>y = \text{number}</math>) and vertical lines (<math>x = \text{number}</math>)</li> </ul>	<u>McDougal-Littell: Algebra 1 2004</u> -5.1 Writing Linear Equations in Slope-Intercept Form (pg. 274-278) -5.2 Writing Linear Equations Given the Slope and a Point (pg. 279-284) -5.5 Point-Slope form (pg. 300-306) -5.3 Writing Linear Equations Given Two Points.	
2.6. Use rates, ratios, and percents to solve real-world problems (3.8)	<ul style="list-style-type: none"> <li>• <i>How do I put a rate or a percent into an equation?</i></li> <li>• The sides of a triangle are related by the ratio 3: 4: 5. The perimeter is 41 cm, what are the lengths of each side?</li> <li>• <i>How can I figure the discount, sales tax, or shipping quickly?</i></li> <li>• Many students use the method: <math>\frac{\text{part}}{\text{whole}} = \frac{\%}{100}</math> or <math>\frac{\text{is}}{\text{of}} = \frac{\%}{100}</math>.</li> </ul>	<u>McDougal-Littell: Algebra 1 2004</u> -3.8 Rates Ratios and Percents (pg. 180-185) -11.1 Ratio and Proportion (pg. 643-648) -11.2 Percents (pg. 649-655) <b>HSPA:</b> <u>Prentice Hall: New Jersey HSPA Mathematics Comprehensive Review</u> (textbook - purple binding – paperback) -1.1 Real Numbers and Algebraic Expressions pg. 1-6 -3.2 Problems Involving Linear Equations in One Variable pg. 46-50	

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b> <b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Big Idea: Algebra</b>	
		<b>Topic: Algebra I Skills</b>	
		<b>Goal 2:</b> The student will be able to refine problem solving and graphing skills from Algebra I such as solving word problems, using slope-intercept form of an equation, and solve ratio and percent problems.	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
		<ul style="list-style-type: none"> <li>• 30 is 15% of what?</li> <li>• 30 is what % of 15?</li> <li>• What is 30% of 15?</li> <li>• <u>Discounts</u>: A \$60 pair of shoes is on sale for 20% off, what is the sale price?</li> <li>• <u>Find the original</u>: A jacket is on sale for 20% off; the sale price is \$160, what was the original price?</li> <li>• <u>Double Discounts</u>: A \$750 Couch is on sale for 30% off with an additional 10% off? Discuss why this is not the same as 40% off.</li> <li>• <u>Sales Tax and Discount</u>: A \$200 set of pots and pans is on sale for 25% off, what is the price after 6% sales tax?</li> <li>• <i>What is the difference between a sketch and a scale drawing?</i></li> <li>• Most students remember how to solve a proportion: Cross multiply and divide.</li> <li>• Solve: <math>\frac{3}{y} = \frac{5}{8}</math></li> <li>• Solve: <math>\frac{x}{8} = \frac{2x-1}{20}</math></li> <li>• Emphasize ability to solve word problems and real life applications.</li> </ul>	<u>Amsco: MATHEMATICS: Preparing for the New Jersey HSPA, Grade 11</u> -Cluster 1.B.1 – pg. 13-14 -Cluster 1.B.2 – pg. 15-16

Suggested days of Instruction	Curriculum Management System	<b>Big Idea: Geometry</b>	
	Grade Level/Subject:	Topic: Geometry	
	12/Math for Real Life	<b>Goal 3:</b> The student will be able to use formulas to solve problems in Geometry and simplify their answers and students will be able to use inductive and deductive reasoning to solve problems.	
	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model
	The student will be able to:		
3.1. Simplify Radicals. (CPI 4.1.12 B1, B2)	<ul style="list-style-type: none"> <li>A can of paint reads that a quart of paint covers 75 to 100 square feet. What does this mean? How big of a wall will it cover?</li> <li>Students must be able to identify solutions to: <math>\sqrt{9}, \sqrt{-9}, -\sqrt{9},</math> and <math>\pm\sqrt{9}</math></li> <li>Review types of numbers: counting (natural), whole, integers, and rational, and irrational. Emphasize the differences between rational and irrational. (terminating or repeating). Look in HSPA books for questions about types of numbers.</li> <li>Solve <math>x^2 = 121</math></li> <li>Solve: <math>x^2 = 24</math>; this does not have a whole number answer, we must simplify.</li> <li>Emphasize the need for exact answers, the need for simplifying radicals. <math>\sqrt{64}</math></li> <li>Simplify these: <math>\sqrt{18}</math> <math>\sqrt{\frac{25}{16}}</math></li> </ul>	<p>McDougal-Littell: Algebra 1 2004 -9.2 Simplifying Radicals (pg. 511-516) -12.2 Operations with Radical Expressions (pg. 716-721) – only multiplying and dividing as in Example 2 and 3, or Problem #'s 7, 10, 12, 31, 32, 40, 41, 43</p> <p>Prentice Hall: Algebra - Tools for a Changing World (textbook - purple binding) -9.4 Simplifying Radicals (pg. 430-434)</p> <p>Geometry, Glencoe, © 2005 - Geometry Activity pg. 349 - 8.2 pg. 350-356</p> <p><b>HSPA:</b> Amsco: MATHEMATICS: Preparing for the New Jersey HSPA, Grade 11 - Cluster 2.C.6 Pythagorean Theorem – pg. 87-88</p> <p>Geometry, Glencoe, © 2005 -1.3 pg. 21-28</p>	
3.2. Use the Pythagorean Theorem to solve problems. (CPI 4.2.12 A1, 4.2.12 E1)	<ul style="list-style-type: none"> <li>What whole number side lengths always form right triangles, Pythagorean Triples? How can I use these to solve problems?</li> <li>Pythagorean theorem: <math>a^2 + b^2 = c^2</math> <math>leg^2 + leg^2 = hyp^2</math></li> </ul>		
3.3. Find the distance between			

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Geometry</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Geometry</b>	
		<b>Goal 3: The student will be able to use formulas to solve problems in Geometry and simplify their answers and students will be able to use inductive and deductive reasoning to solve problems.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	<p>two points. (CPI 4.2.12 C1)</p> <p>3.4. Identify and find the midpoint of a segment. (CPI 4.2.12 C1)</p>	<ul style="list-style-type: none"> <li>In a right triangle one leg is 5, the other leg is 12, find the hypotenuse.</li> <li>In a right triangle one leg is 20, the hypotenuse is 25, find the other leg.</li> <li>If two sides of a right triangle are 3 and 4, what are the possible side lengths for the third side?</li> <li>Find the distance on a number line (whether horizontal or vertical)</li> <li>Distance formula – <math>D = \sqrt{(x_2 - x_1)^2 + (y_2 - y_1)^2}</math></li> <li>Midpoint formulas: Number Line: <math>\frac{x_1 + x_2}{2}</math> Coordinate Plane: <math>\left(\frac{x_1 + x_2}{2}, \frac{y_1 + y_2}{2}\right)</math></li> </ul> <p>Emphasize - coordinates. EX 1: Find AB if A(3, 2) and B(3, -5) EX 2: Find AB if A(-5, 3) and B(7, -2) EX 3: A(2, -2), B(2,8), find the coordinates of M.</p>	



<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Geometry</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Geometry</b>	
		<b>Goal 3: The student will be able to use formulas to solve problems in Geometry and simplify their answers and students will be able to use inductive and deductive reasoning to solve problems.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	<p>3.8 Find the length and midpoint of a segment. (CPI 4.2.12 C1)</p> <p>3.9 Identify and use segments, midpoints, and segment bisectors. (CPI 4.2.12 C1)</p>	<ul style="list-style-type: none"> <li>• <i>I want to make a garden that is 12 feet by 4 feet. If the border pieces are 4 feet long, how many pieces will I need?</i></li> <li>• Name distance in words and by symbols.</li> <li>• Find the distance on a number line (whether horizontal or vertical)</li> <li>• Use a ruler to measure the distance of a segment, in inches and in centimeters.</li> </ul>	<p><u>Geometry</u>, Glencoe, © 2005</p> <p>-1.3 pg. 21-28</p> <p>-Activity – The Pythagorean Theorem pg. 28</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Geometry</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Geometry</b>	
		<b>Goal 3- The student will be able to use formulas to solve problems in Geometry and simplify their answers and students will be able to use inductive and deductive reasoning to solve problems.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	<p>3.10 Measure and Classify Angles. (CPI 4.2.12 C1)</p> <p>3.11 Identify and use congruent angles in problem solving. (CPI 4.2.12 C1)</p>	<ul style="list-style-type: none"> <li>• <i>Why when it is the brightest outside does no one use their visors in their cars, yet in the early morning or evening they do?</i></li> <li>• Identify the sides, vertex, interior, and exterior of an angle.</li> <li>• Name a ray in words and by symbols.</li> <li>• Name an angle by symbols, using one letter (the vertex), three letters, and a number.</li> <li>• Know the difference between the symbols:  <math>\sphericalangle ABC</math> and <math>m\angle ABC</math></li> <li>• Measure an angle using a protractor (optional)</li> <li>• Angles are measured in degrees: Emphasize - students must have degree signs next to angle measures.</li> <li>• Classify Angles as acute, right, obtuse, or straight.</li> <li>• Identify and label congruent angles</li> <li>• Use Algebra to find angle measurements.</li> <li>• Identify and use properties of angle bisectors:            Bisector is exactly in middle.            Bisector cuts the whole angle in half.            The measure of each angle on either side of the bisector is equal.</li> </ul> <p>EX. <math>\overline{BD}</math> is the angle bisector of <math>\sphericalangle ABC</math>, If  <math>\sphericalangle ABD = (8X - 10)^\circ</math> and <math>\sphericalangle DBC = (10x - 20)^\circ</math>,            find <math>x</math>, <math>m\angle ABC</math></p> <ul style="list-style-type: none"> <li>• Angle addition postulate</li> </ul>	<p><b>NOTE: The assessment models provided in this document are suggestions for the teacher. If the teacher chooses to develop his/her own model, it must be of equal or better quality and at the same or higher cognitive levels (as noted in parentheses).</b></p> <p><b>Depending upon the needs of the class, the assessment questions may be answered in the form of essays, quizzes, mobiles, PowerPoint, oral reports, booklets, or other formats of measurement used by the teacher.</b></p> <p><u>Geometry</u>, Glencoe, © 2005            - 1.4 pg. 29-36</p> <p><b>HSPA:</b>  <u>Prentice Hall: New Jersey HSPA Mathematics Comprehensive Review</u>            - 10.2 Rays and Angles pg. 211-214</p> <p><b>TECHNOLOGY:</b>  <u>Prentice Hall Mathematics: - TI – 83/84 PLUS Activities for Algebra, Geometry, and Algebra II (resource workbook)</u> - Angle Bisectors – pg. 55</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Geometry</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Geometry</b>	
		<b>Goal 3- The student will be able to use formulas to solve problems in Geometry and simplify their answers and students will be able to use inductive and deductive reasoning to solve problems.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	3.12 Identify and use special types of angles and pairs of angles. (CPI 4.2.12 C1)	<ul style="list-style-type: none"> <li>• <i>Streets intersect to form many different types of angles, discuss the angels of roads around Monroe and Jamesburg.</i></li> <li>• Identify and name adjacent angles</li> <li>• Identify vertical angles - congruent</li> <li>• Complementary angles - two angles whose sum is <math>90^\circ</math></li> <li>• Supplementary angles – two angles whose sum is <math>180^\circ</math></li> <li>• Linear Pair of angles form a line; they are supplementary and their sum is <math>180^\circ</math></li> <li>• Perpendicular lines form 4 right angles.</li> </ul> <p>Use Algebra to find angle measurements using each angle type listed above.</p>	<p><u>Geometry</u>, Glencoe, c. 2005 - 1.5 pg. 37-43</p> <p><b>HSPA:</b> <u>Amsco: MATHEMATICS: Preparing for the New Jersey HSPA, Grade 11</u> - Cluster 2.A.3 – pg. 33-36</p> <p><b>TECHNOLOGY:</b> <u>Prentice Hall Mathematics: - TI – 83/84 PLUS Activities for Algebra, Geometry, and Algebra II (resource workbook)</u> - Linear Pairs – pg. 57 - Vertical Angles – pg. 59</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Earning Money</b>	
		<b>Goal 4: The student will be able to identify personal life style goals and manage his finances to maintain those goals.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	4.1 Multiply decimals	<ul style="list-style-type: none"> <li>Lin works part time as a bricklayer's helper and earns \$9.75 per hour. If he works 35 hours during a 1 week period, how much is his gross pay for that week?</li> <li>Marti earns \$0.50 per hour at her part time job after school. If she works 6 hours during a 1 week period, how much does she earn?</li> </ul>	AGS- Life Skills, c. 2003 -9.1 pgs 132-137 Workbook activity 41
	4.2 Calculate a Yearly, Monthly, and Weekly Salary	<ul style="list-style-type: none"> <li>Counter person: for Scotts Valley Supermarket. Seeking courteous &amp; reliable applicant. Must be 18 years old. \$7.25/hr. Apply in person. 582 Mt. Hermon Rd. 889-555-5578 The counter person works 40 hours a week- What is the yearly salary? (Hint: There are 52 weeks in a year.)</li> <li>An employment agency tells you about a job that pays \$12,000 per year. How can you find out how much you would earn per month and per week?  Monthly Salary- <math>\\$12,000/12 = \\$1,000</math> per month  Weekly Salary- <math>\\$12,000/52 = \\$230.77</math> per week</li> </ul>	Globe Fearon - Practical Math, c. 2004 3.1-3.2 pgs 46-49

Suggested days of Instruction	Curriculum Management System	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Earning Money</b>	
		<b>Goal 4: The student will be able to identify personal life style goals and manage his finances to maintain those goals.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	4.3 Multiply to Find Overtime Pay	<ul style="list-style-type: none"> <li>Gary works 43 hours at \$6.79 per hour with time and a half for all time worked over 40 hours. What is his gross pay?</li> <li>Hatuse works 48 hours at a rate of \$8.29 per hour for 1 week. She is paid straight time for 40 hours and double time for the time over 40 hours. What is her gross pay?</li> </ul>	<p>AGS-Life Skills, c. 2003 9.2 Pg. 138-139 Workbook Activity 42</p> <p>AGS- Life Skills, c.2003 9.2 Pg. 140-141 Activity 42</p>
	4.4 Divide Decimals	<ul style="list-style-type: none"> <li>\$291.60/30=? (put the steps on the board)</li> <li>0.0855/1.5=? (put the steps on the board)</li> </ul> <ul style="list-style-type: none"> <li>Monica is paid \$18,832 per year working as a Word processor. Find Monica's weekly salary if she works 52 weeks per year.</li> </ul> <p style="text-align: center;"><math>\\$18,832/52= 362.153--\\$362.15</math></p>	<p>AGS-Life Skills, c. 2003 9.3 Pg. 142-143 Activity 38 Technology- Web site <a href="http://www.mathisfun.com-students">www.mathisfun.com-students</a> can practice their division skills-with times practice.</p> <p>AGS-Life Skills. C. 2003 9.3 Pg. 144-145 Project: Green Box pg. 144- Students will research 8 jobs in the want ads or on different computer sites that show yearly salaries. Students should make a chart that shows the jobs and the salaries and the students should calculate the weekly salary for each job.</p>

Suggested days of Instruction	Curriculum Management System Grade Level/Subject: 12/ Math for Real Life	Big Idea: Money	
		Topic: Earning Money	
		Goal 4: The student will be able to identify personal life style goals and manage his finances to maintain those goals.	
Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) The student will be able to:	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model	
4.5 Compute Deductions and Net Pay	<ul style="list-style-type: none"> <li>Bernie works at a kennel, feeding and bathing animals. He earns \$600 every two weeks. But his first paycheck after two weeks was only \$432. Where did the rest of his money go?</li> </ul>	Globe Fearon-Practical Math, c. 2004 4.1 - 4.2 Pgs. 66-69 Project: Students will research which states have income tax and create a poster listing the different states that do and do not have income tax. Students can use computers and the web site <a href="http://www.taxadmin.org">www.taxadmin.org</a>	
4.6 Figure Percent of Gross Pay	<ul style="list-style-type: none"> <li>Ariel is working as a dressmaker in a bridal shop. Her gross pay is \$400 a week. She pays Federal Income Tax, FICA, and Health Insurance. Health Insurance is 12% of gross pay FICA is 8% of gross pay Federal Income tax is 15% of gross pay</li> </ul> <p>12%+8%+15%= 35%</p> <p>.35 x \$400= \$140</p>	Globe Fearon-Practical Math, c. 2004 4.3 Pgs. 70-71	

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Earning Money</b>	
		<b>Goal 4: The student will be able to identify personal life style goals and manage his finances to maintain those goals.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	4.7 Calculate the Percent of Gross Pay in Each Deduction	<ul style="list-style-type: none"> <li>Fiona works as a travel agent. Each week she gets a paycheck with an earnings statement attached. Fiona can use the earnings statement to find out what percent of her gross pay is taken for each deduction. Gross pay-\$524.00 Federal Tax- \$78.60 FICA- \$43.32 Medicare-\$7.60 Health Insurance- \$12.20 United Way- \$15.00 Net Pay-\$376.28 What percent of Fiona's gross pay is deducted for health insurance?  Divide health insurance by gross pay. <math>\\$12.20/\\$524.00=0.02</math> <math>.02=2\%</math></li> </ul>	Globe Fearon-Practical Math, c. 2004 4.5 Pgs. 74-75 Test

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Expenses and Budgeting Money</b>	
		<b>Goal 5: The student will be able to recognize the importance of managing money, time and resources.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	5.1 Enumerate where the money from the paycheck goes	<ul style="list-style-type: none"> <li>Sandy made a list of what she spent for a week. <u>Money spent</u> Pizza-\$8.25 Groceries-\$65.00 Movie-\$8.75 Rent-\$550.00 Bike Repair-\$10.49 Sweater-\$40.65 Nail Polish-\$4.25 Toothpaste-\$4.17 Sandy divides the items into two charts- wants and needs</li> </ul>	Globe Fearon-Practical Math, c. 2004 1.1 – 1.2 Pgs. 4-7
	5.2 Add Decimals	<ul style="list-style-type: none"> <li>Add- <math>3.4 + 0.07 + 6 = 9.47</math></li> <li>Add- <math>8 + 0.02 + 0.6 = 8.62</math></li> <li><math>\\$0.45 + \\$1.95 + \\$2.50 + \\$0.95 + \\$4.58 = \\$10.43</math></li> </ul>	AGS-Life Skills, c. 2003 8.1 Pgs. 120 – 122 Workbook Activity 39 Activity 33 & 34 Project: Chapter Project (purple box) pg 119

Suggested days of Instruction	Curriculum Management System	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> 12/Math for Real Life	<b>Topic: Expenses and Budgeting Money</b>	
		<b>Goal 5: The student will be able to recognize the importance of managing money, time and resources.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> The student will be able to:	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	5.3 Subtract Decimals	<ul style="list-style-type: none"> <li>Ms. Lawson buys a jacket for \$92.49. How much change will she receive if she gives the sales clerk \$100? <math>\\$100.00 - \\$92.49 = \\$7.51</math></li> <li>Amy buys a shirt for \$12.45, a skirt for \$19.50, and socks for \$3.99. If she gives the salesclerk \$50, how much change will she receive? Step 1: Add to find total. <math>\\$12.45 + \\$19.50 + \\$3.99 = \\$35.94</math>  Step 2: Subtract to find the change due. <math>\\$50.00 - \\$35.94 = \\$14.06</math></li> </ul>	AGS- Life Skills, c. 2003 8.2 Pgs. 123-125 Workbook Activity 40 Activity 35 Technology Activity- <a href="http://www.math.com">www.math.com</a> Addition and Subtracting Decimals Numbers.
	5.4 Keep an expense record	<ul style="list-style-type: none"> <li>Keeping a record of expenses helps you predict how much money you need each month. A list of expenses is called an expense record. Jake's expense for the month of May.  Did Jake spend more money in week 1 or week 2? How much more?</li> </ul>	Globe Fearon-Practical Math, c. 2004 1.3 Pgs. 8-9

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Expenses and Budgeting Money</b>	
		<b>Goal 5: The student will be able to recognize the importance of managing money, time and resources.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	5.5 Differentiate between Variable and Fixed Expenses	<ul style="list-style-type: none"> <li>Review what are fixed and variable expenses.</li> <li>Can variable expenses be controlled?</li> </ul>	Globe Fearon-Practical Math, c. 2004 1.4 pg. 10 Quiz
	5.6 Learn the purpose and advantages of a Budget?	<ul style="list-style-type: none"> <li>Review vocabulary for the section.</li> <li>Review the different parts of a budget.</li> <li>Suppose you need an apartment. Should you live alone or with a roommate?</li> <li>Determine whether or not your income is sufficient enough or would it be beneficial to have a roommate.</li> </ul>	Globe Fearon-Practical Math, c. 2004 2.1 – 2.2 pgs. 22 – 25
	5.7 Plan how to save for a Big Expense	<ul style="list-style-type: none"> <li>What if you want to buy something you can't afford? You need to create a savings plan.</li> <li>You plan to save \$22 each month to buy a DVD player. The DVD player costs \$220. Will you be able to buy it in six months? If not, how many months do you need to save for the DVD player?</li> </ul>	Globe Fearon-Practical Math, c. 2004 1.7 pgs. 14 – 15 Project: Students will create a budget for a three month period. They will list their income, fixed and variable expenses on a poster. Students will come up with a plan and demonstrate where they could save money to purchase a new television.
	5.8 Budget for Emergencies	<ul style="list-style-type: none"> <li>What happens to your budget when emergencies come up?</li> <li>Subtract your savings to find total debt.</li> <li>Add the money you will transfer from another part of your budget to find monthly repayment.</li> <li>Divide the debt by the monthly repayment-this will give you the number of months it will take to get out of debt.</li> </ul>	Globe Fearon-Practical Math, c. 2004 2.6 pgs. 32 – 33 Test

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Banking</b>	
	<b>Grade Level/Subject:</b>	<b>Topic: Banks and Checking Accounts</b>	
	<b>12/Math For Real Life</b>	<b>Goal 6: The student will be able to find a bank, open up a checking account and be able to manage accounts held in a bank.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
<b>The student will be able to:</b>			
6.1 Research how a bank can be helpful.	<ul style="list-style-type: none"> <li>• What do you think are some reasons to keep your money in a bank?</li> <li>• How do you cash your pay check?</li> <li>• How do you pay your bills?</li> <li>• How do you keep your money safe?</li> </ul>	Globe-Fearon-Practical Math, c. 2004 Pgs. 94-95- Vocabulary/Terms 5.1 Pgs. 96-97	
6.2 Determine which bank is the best choice.	<ul style="list-style-type: none"> <li>• What are your needs that a bank has to meet?</li> <li>• What services are most important to your banking needs?</li> </ul>	Globe-Fearon-Practical Math, c.2004 5.2 pgs 98-99 Project: Students should research three different banks near their homes and/or jobs. Students will record information about the banks that will enable them to make the best personal selection, as consumers. The information they should record about the banks are: address, phone number, web sites, services, and fees. The students will present the three banks to the class and explain why they made their particular selection	
6.3 Determine which Checking Account is the best choice.	<ul style="list-style-type: none"> <li>• Julius decides to open a checking account. He needs to decide which of the three checking accounts the bank offers is best for him.</li> <li>• What do you need in a checking account?</li> <li>• How many checks will you write per month?</li> <li>• Does the checking account offer online banking as a service?</li> </ul>	Globe-Fearon-Practical Math, c. 2004 5.3 pgs. 100-101 Project: Students should look at the checking accounts from the bank they chose from the prior project. The students will make a chart of the different checking accounts. The students compare the accounts and pick the one which best fits their needs for checking.	

Suggested days of Instruction	Curriculum Management System <u>Grade Level/Subject:</u> 12/Math For Real Life	<b>Big Idea: Banking</b>	
		Topic: Banks and Checking Accounts	
		<u>Goal 6:</u> The student will be able to find a bank, open up a checking account and be able to manage accounts held in a bank.	
Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) The student will be able to:	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model	
6.4 Use a Checking Account.	<ul style="list-style-type: none"> <li>Why is it important to keep track of your balance?</li> <li>What are two things a bank needs to know about a person opening a checking account?</li> <li>Describe a time when you needed or may need to show identification.</li> </ul>	Globe-Fearon-Practical Math, c. 2004 Pg. 113-Vocabulary 6.1 pg. 114 Project: Students should interview five people that have checking accounts and ask each person- What bank do you use for your checking account?, Why did you choose this bank?- Was it for convenience, low fees, or services offered? Make a bar chart to record their answers.	
6.5 Fill out a Deposit Slip.	<ul style="list-style-type: none"> <li>Now that you have a checking account-how do you put money into it?</li> <li>What is important information that you need for the deposit slip?</li> </ul>	Globe- Fearon-Practical Math, c. 2004 6.2 pg. 115 Using blank deposit slips-practice filling out deposit slips.	
6.6 Fill out a Withdrawal Slip.	<ul style="list-style-type: none"> <li>What is a transaction?</li> <li>What do you need to do if you have no cash, but you would like to go shopping with cash?</li> <li>What are two different methods you can use to withdraw money from your checking account?</li> </ul>	Globe- Fearon- Practical Math, c. 2004 6.3 pgs. 116-117 Using blank deposit slips-practice filling out withdrawal slips.	

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Banking</b>	
	<b>Grade Level/Subject:</b> <b>12/Math For Real Life</b>	<b>Topic: Banks and Checking Accounts</b>	
		<b>Goal 6: The student will be able to find a bank, open up a checking account and be able to manage accounts held in a bank.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	6.7 Write a Check.	<ul style="list-style-type: none"> <li>• What are three expenses that you might pay with a check?</li> <li>• Jason needs to write a check to the phone company.</li> <li>• What information do you need to write the check to the phone company?</li> </ul>	Globe-Fearon-Practical Math, c. 2004 6.4 pgs. 118-119 Practice writing checks with blank checks.
	6.8 Keep Track of the Checks Written.	<ul style="list-style-type: none"> <li>• Why do you think it is important to keep track of the checks you write and the deposits you make?</li> <li>• What might happen if you kept writing checks until your checkbook was empty without keeping track?</li> </ul>	Globe-Fearon-Practical Math, c. 2004 6.5 pgs. 120-121 Practice writing withdrawals and deposits in a check register.  Project: Using a budget for a month's time, keep track of all the bills you write checks for and deposits made for that month. The students should be able to have a balanced check book at the end of the project. Students will create an income for the month and have a budget of expenses that must be paid out as well as a list of deposits that will be made for the month. The check register should be turned in at the end of the project. The students will have to turn in a copy of all the checks they wrote out for the bills they paid for the month.

Suggested days of Instruction	Curriculum Management System <u>Grade Level/Subject:</u> 12/Math For Real Life	<b>Big Idea: Banking</b>	
		Topic: Banks and Checking Accounts	
		<u>Goal 6:</u> The student will be able to find a bank, open up a checking account and be able to manage accounts held in a bank.	
Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) The student will be able to:	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model	
6.9 Use an ATM	<ul style="list-style-type: none"> <li>What do you do when you need cash and the bank is closed?</li> <li>Todd used the ATM to withdraw \$60. This was the fifth time he used the ATM in May. His bank does not charge a fee for the first two ATM uses each month. After that, the fee is \$0.75 for each use. His balance was \$487.98 before he used the ATM. What is his new balance?</li> </ul>	Globe-Fearon-Practical Math, c. 2004 5.4 pgs. 102-103	
6.10 Use a Debit/ATM Card.	<ul style="list-style-type: none"> <li>Norman's balance was \$851.62. He used his ATM/Debit card to withdraw \$120.00 in cash. The ATM fee was \$1.25. What is Norman's account balance now?</li> <li>Suppose the bank charges \$1.50 for each debit card transaction, and \$0.35 for each check that is written. Would it be cheaper for you to use your debit card or to write a check? Why?</li> </ul>	Globe-Fearon-Practical Math, c. 2004 6.6 pgs. 122-123	

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Banking</b>	
	<b>Grade Level/Subject:</b> <b>12/Math For Real Life</b>	<b>Topic: Banks and Checking Accounts</b>	
		<b>Goal 6: The student will be able to find a bank, open up a checking account and be able to manage accounts held in a bank.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	6.11 Read a Bank Statement	<ul style="list-style-type: none"> <li>• Why is it important to have a bank statement every month if you keep a check registry with all your transactions?</li> <li>• Do all checks you have written show up on your bank statement every month?</li> </ul>	Globe- Fearon-Practical Math, c. 2004 6.7 pgs. 124-125 6.8 pgs. 126-127 On the Job Math: pg. 129

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Percents</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Using Percents</b>	
		<b>Goal 7: The student will be able to use percents to calculate sales tax, discounts, and determining the rate of personal savings.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	7.1 Compute sales tax.	<ul style="list-style-type: none"> <li>What is the rate of sales tax in our state?</li> <li>What are some things that are taxable?</li> <li>Bill buys a school notebook for \$4.35. The sales tax is 4%. What is the price of the notebook with tax? Multiply the price by the rate of the tax. State sales tax is rounded up to the next cent. Add the tax to the original price.</li> </ul>	AGS-Life Skills, c. 2003 13.1 pg. 212 Math on the Job-13 Workbook Activity 66 Activity 61
	7.2 Figure the Discount.	<ul style="list-style-type: none"> <li>Jenny wants a bike that originally cost \$180. If she gets a 25% discount, how much will the bike cost? Multiply the original price by the rate of discount. Subtract the discount from the original price. The bike costs \$135.00 with the discount.</li> <li>Kristina picks out a coat with a price tag of \$98.50. The coat is on sale at 15% off the marked price. How much of a discount does she get? What is the sales price?</li> </ul>	AGS-Life Skills, c. 2003 13.2 pgs. 213-214 Workbook Activity 67 Activity 62

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Percents</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Using Percents</b>	
		<b>Goal 7: The student will be able to use percents to calculate sales tax, discounts, and determining the rate of personal savings.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	7.3 Compute personal spending.	<ul style="list-style-type: none"> <li>Sandee earns \$326 per week and spends \$50 per week on food. What percent of her salary does she spend on food per week? Rate x Base = Percentage</li> </ul>	AGS-Life Skills, c. 2003 13.3 pgs. 215-216 Workbook Activity 68 Activity 63 Technology – Have students go to the website <a href="http://oncampus.richmond.edu/academics/as/education/projects/webunits/math/shopping.html">http://oncampus.richmond.edu/academics/as/education/projects/webunits/math/shopping.html</a> for shopping activities related to percents.
	7.4 Calculate Personal Savings	<ul style="list-style-type: none"> <li>Donnell is saving 20% of his earnings for college. If he saves \$45 per week, then how much does he earn per week? Rate x Base = Percentage</li> <li>Lionel saves 15% of his weekly wages. If he saves \$23.40 per week, then what are his weekly wages? Rate x Base = Percentage</li> </ul>	AGS- Life Skills, c. 2003 13.4 pgs. 217-218 Workbook Activity 69 Activity 64
	7.5 Shop for Bargains	<ul style="list-style-type: none"> <li>Have you ever checked your receipts for billing mistakes?</li> </ul>	AGS-Life Skills, c. 2003 13-Application pg. 222 Chapter 13 review pg. 223-225 Test

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Working with Interest</b>	
		<b>Goal 8: The student will be able to calculate simple interest, compound interest, and interest on loans.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	8.1 Calculate Simple Interest.	<ul style="list-style-type: none"> <li>What do each of you know about interest?</li> <li>Can interest work for you or against you?</li> <li>Felipe's car costs \$3,180.07. His uncle agrees to loan Felipe the money at a simple interest rate of 6% per year for <math>2\frac{1}{4}</math> years. How much simple interest will Felipe have to pay?</li> </ul> <p>Compute the simple interest per month \$3,180.07 at 6% per year for <math>2\frac{1}{4}</math> years. Convert the rate and time to decimals: <math>6\% = 0.06</math>; <math>2\frac{1}{4} = 2.25</math></p> <p>Interest = Principal x Rate x Time in Years</p>	AGS- Life Skills, c. 2003 14.1 pgs. 228 – 230 Workbook Activity 71 Activity 66 Math on the Job 14 Technology: have students use the Web site <a href="http://www.nfsn.com/library/prime.htm">www.nfsn.com/library/prime.htm</a> this web site helps students define prime interest rate. Have the students find the currents prime interest rate.
	8.2 Calculate Compound Interest.	<ul style="list-style-type: none"> <li>How many months are included in a quarter of a year?</li> <li>Janna deposits \$250 in her savings account and receives 2% interest compounded quarterly. What is her balance at the end of 1 year?</li> </ul> <p>Interest = Principal x Rate x Time</p>	AGS-Life Skills, c. 2003 14.2 pgs. 231-232 Workbook Activity 72 Activity 67

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Working with Interest</b>	
		<b>Goal 8: The student will be able to calculate simple interest, compound interest, and interest on loans.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	8.3 Borrow Money with interest	<ul style="list-style-type: none"> <li>• What would be a reason someday you might have to take out a loan?</li> <li>• Why is it important to know the monthly payment before you actually take out the loan?</li> <li>• Hideo wants to borrow \$2,000 at 10% annual interest for 30 months, making 30 monthly payments. How much is each payment?  <math>\text{Loan amount} \times \text{interest rate} = \text{interest for one year}</math>   <math>\text{Interest for one year} \times \text{time in years} = \text{total interest}</math>   <math>\text{Loan amount} - \text{interest} = \text{loan minus interest}</math>   <math>\text{Loan amount} / \text{months} = \text{monthly payments for 29 months}</math> </li> </ul>	AGS- Life Skills, c. 2003 14.3 pgs. 233-235 Workbook Activity 73 Activity 68  Globe Fearon-Practical Math, c. 2004 8.1 pgs 156-157
	8.4 Research how Credit Rating is Determined.	<ul style="list-style-type: none"> <li>• How do you qualify for a loan?</li> <li>• What is a credit history?</li> <li>• What happens if your credit rating is bad?</li> </ul>	Globe Fearon- Practical Math, c. 2004 8.2 pgs. 158-159

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Working with Interest</b>	
		<b>Goal 8: The student will be able to calculate simple interest, compound interest, and interest on loans.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	8.5 Fill out Loan Applications.	<ul style="list-style-type: none"> <li>Write a bank for a loan application.</li> <li>What information do you need to fill out the application</li> </ul>	<p>Globe Fearon- Practical math, c. 2004 8.4 pgs. 162-163 Project: Write a letter to a bank requesting a loan application. Have the students fill out the applications, making sure it is completed.</p> <p>8.6 pg. 166</p>
	8.6 Compute Interest on a loan.	<ul style="list-style-type: none"> <li>Jerome wants to borrow \$5,000.00 for a car. His bank charges 14% annual interest. Jerome is trying to decide how long it will take him to repay the loan.</li> </ul>	<p>Globe Fearon-Practical Math, c. 2004 Application pg. 240 Chapter 14 Review pgs. 241-243 Test</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Credit Cards</b>	
		<b>Goal 9: The student will be able to qualify for and use credit wisely.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	9.1 Open a Credit Card Account.	<ul style="list-style-type: none"> <li>• What type of credit card meets your needs?</li> <li>• Should you shop around for the right credit card?</li> <li>• What is needed to open a credit card account?</li> </ul>	Globe Fearon-Practical Math, c. 2004 7.1 pg. 136 7.2 pgs 137-138 Project: Compare the advantages of a credit card from a national credit card company with the advantages of a credit card from a large store in your area. You can use the internet to find the latest information on both credit cards. Consider interest rates, convenience, and special offers. Write a summary report about the advantages you found for both credit cards and which you prefer.
	9.2 Protect their Credit Card.	<ul style="list-style-type: none"> <li>• Jen lost her wallet. Her credit card was in her wallet. What should she do first?</li> <li>• The credit card Sal applied for just arrived in the mail. What should he do first?</li> <li>• Someone steals your credit card and uses it to buy things. How much do you have to pay?</li> </ul>	Globe Fearon –Practical Math, c. 2004 7.3 pg. 139
	9.3 Buy with Credit	<ul style="list-style-type: none"> <li>• What is the difference between buying items with a credit card and buying items on store credit or store layaway?</li> </ul>	AGS-Life Skills, c. 2003 14.4 pgs. 236-239 Workbook Activity 74 Activity 69

Suggested days of Instruction	Curriculum Management System <u>Grade Level/Subject:</u> 12/Math for Real Life	<b>Big Idea: Money</b>	
		Topic: Credit Cards	
		<u>Goal 9:</u> The student will be able to qualify for and use credit wisely.	
Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) The student will be able to:	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model	
9.4 Read a Monthly Credit Card Statement.	<ul style="list-style-type: none"> <li>• Mariah purchases a lawn mower on sale for \$132 on the condition that she makes monthly payments of \$20 per month with a finance charge of 1 ¾% on any unpaid balance. She will make her first payment on the first day of January. What will Mariah's March balance be?</li> <li>• What information do you think will be on a monthly credit card statement?</li> <li>• If Sean had sent in a payment of \$150 instead of \$100 on April 23<sup>rd</sup>, what would change on the account summary?</li> </ul>	<p>Globe Fearon- Practical Math, c. 2004 7.4 pgs. 140-141</p> <p>Globe Fearon- Practical Math, c. 2004 7.5 pgs. 142-143</p>	
9.5 Return Items Bought on a Credit Card.	<ul style="list-style-type: none"> <li>• Last month, Susan used her credit card to buy a \$4600 computer and a \$150 printer. Later that month, Susan returned the printer. When Susan got her next monthly statement, she saw that there was a previous unpaid balance of \$80. The statement also showed a credit for the printer and a payment of \$300. The finance charge for the month was \$1.20. What should the new balance be?</li> </ul>	<p>Globe Fearon- Practical Math, c. 2004 7.6 pgs. 144-145</p>	

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/math for Real Life</b>	<b>Topic: Credit Card</b>	
		<b>Goal 9: The students will be able to qualify for and use credit wisely.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	9.6 Determine when to buy and stop buying on Credit.	<ul style="list-style-type: none"> <li>Your take home pay is \$2,000 every month. Your credit card payments are about \$280 every month. About what percent of your take home pay is used to make you credit card payments? Should you continue to buy on credit?</li> </ul>	Globe Fearon- Practical Math, c. 2004 7.7 pgs. 146-147
	9.7 Get Cash Advances on their credit card.	<ul style="list-style-type: none"> <li>Can you get cash from your credit card?</li> <li>Mari gets a \$400 cash advance on her credit card. The annual percentage rate for cash advances is 24%. What is the finance charge for one month on the cash advance?</li> </ul>	Globe Fearon- Practical Math, c. 2004 7.8 pgs 148-149 7.9 pg. 150 Chapter 7 Quiz

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Insurance</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Insurances</b>	
		<b>Goal 10: The student will be able to determine the costs of health, life and car insurance and identify what type of coverage is needed for each person's needs.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	10.1 Research information regarding Health Insurance.	<ul style="list-style-type: none"> <li>• What is health insurance?</li> <li>• Who provides health insurance?</li> <li>• When might someone need health insurance?</li> <li>• Tom is 46 years old. His wife, Susan, is 44 years old. They and their two children are enrolled in Plan B of the health care program. How much is their monthly premium? Use the chart on page 247 to help you.</li> </ul>	<p>AGS-Life Skills, c. 2003 15.1 pgs. 246-249 Workbook Activity 75 Activity 70 &amp; 71</p> <p>Technology: Have students go to the Web site <a href="http://www.cms.hhs.gov/consumers">www.cms.hhs.gov/consumers</a> to find information about various health insurance programs that are available to low income residents of the United States. These programs are often sought out by people who are self employed or by those employed in a job that does not offer health insurance benefits. Have the students make a poster with the different insurance plans and what each plan offers.</p>
	10.2 Research information on Homeowners Insurance.	<ul style="list-style-type: none"> <li>• What is Homeowners insurance?</li> <li>• Does everyone need homeowners insurance?</li> <li>• What is covered in homeowner's insurance policy?</li> </ul>	<p>AGS-Life Skills, c. 2003 15.2 pgs.250- 255 Workbook Activity 76 Activity 72</p> <p>Technology: Students should go to the Web site <a href="http://www.homeowners.com/Finance/Insurance">www.homeowners.com/Finance/Insurance</a> to learn more about homeowners insurance and find examples of current premiums for various policies. Have students share their findings with the class.</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Insurance</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Insurances</b>	
		<b>Goal 10: The student will be able to determine the costs of health, life and car insurance and identify what type of coverage is needed for each person's needs.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	10.3 Research information on Fire Insurance.	<ul style="list-style-type: none"> <li>• What is fire insurance</li> <li>• What are the benefits of fire insurance?</li> <li>• What is covered by fire insurance?</li> <li>• How is a premium for fire insurance calculated? Face Value of Building: \$82,600 Rate per \$100: \$0.74 There are 826 hundreds in \$82,600 <math display="block">\begin{array}{r} 826 \\ \times \\$ .74 \\ \hline \\$611.24 \end{array}</math> The yearly premium is \$611.24.</li> </ul>	AGS-Life Skills, c. 2003 15.3 pgs. 256-257 Workbook Activity 77 Activity 73
	10.4 Research information on Auto Insurance.	<ul style="list-style-type: none"> <li>• What information do you need when buying auto insurance?</li> <li>• Does age affect auto insurance premiums?</li> <li>• Stone and Sandra are twins. They are 17 years old, and they both use their cars for pleasure. Their basic premiums are \$281.00. Sandra gets an 11% discount for good grades, and Stone gets a 15% for having a good driving record. How much is Sandra's premium? How much is Stone's premium?</li> </ul>	AGS-Life Skills, c. 2003 15.4 pgs. 258-261 Workbook Activity 78 Activity 74 Globe Fearon- Practical Math, c. 2004 16.1 pgs 316-317

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Insurance</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Insurances</b>	
		<b>Goal 10: The student will be able to determine the costs of health, life and car insurance and identify what type of coverage is needed for each person's needs.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	10.5 Compute the cost of Car Insurance.  10.6 Determine how a Deductible Works.	<ul style="list-style-type: none"> <li>• Does car insurance have different premiums for different parts of the country?</li> <li>• Does age affect car insurance premiums?</li>   <li>• Glen has a collision deductible of \$200. He scratched his car while backing out of his garage. It costs \$285.12 to fix the scratch on his car. How much will Glen pay? How much will the insurance company pay?</li> </ul>	<p>Globe Fearon-Practical Math, c. 2004 16.2 pgs318-319</p> <p>Globe Fearon-Practical Math, c. 2004 16.3 pg. 320</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Transportation</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Owning a Vehicle</b>	
		<b>Goal 11: The student will be able to determine the best car, pay for the car, and understand loans and leases.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	11.1 Determine the type of Transportation they will need.	<ul style="list-style-type: none"> <li>• What are your transportation needs?</li> <li>• Is your job or school close to your home?</li> <li>• Could you walk or ride a bicycle to get there?</li> <li>• Can you use public transportation?</li> <li>• If all the above doesn't work for you then you might need a car.</li> </ul>	Globe Fearon-Practical Math, c. 2004 15.1 pgs. 296-297
	11.2 Assess which Car is the Best Buy.	<ul style="list-style-type: none"> <li>• How can you find out about the best cars to buy?</li> <li>• Is a new or used car a better fit for you?</li> </ul>	Globe Fearon-Practical Math, c. 2004 15.2 pgs.298-299  Project: Have students research online different types of cars they would be interested in owning. Have the students find three different cars they like on the internet. Have them present their choices to the class. They should be able to explain why they picked that car and what options it has that fits their needs.
	11.3 Shop Around for a Reliable Car.	<ul style="list-style-type: none"> <li>• Tips for finding a car dealer Ask Friends, relatives, or co-workers for the name of a car dealer. Go to a car dealer who is a member of the National Automobile Dealers Association(NADA)</li> <li>• Make sure you do your research before you go to the car dealership.</li> </ul>	Globe Fearon-Practical Math, c. 2004 15.3 pgs.300-301

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Transportation</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Owning a Vehicle</b>	
		<b>Goal 11: The student will be able to determine the best car, pay for the car, and understand loans and leases.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	11.4 Determine how to pay for a Car.	<ul style="list-style-type: none"> <li>You have found the car you want to buy. How will you pay for it? Some choices are use your savings, pay cash for the car, or take out a car loan from the car dealer/bank.</li> <li>You want to buy a car that has a total cost of \$4,380. You will pay 15% of the car's total cost as a down payment. How much do you need to borrow to buy the car?</li> </ul>	Globe Fearon-Practical Math, c. 2004 15.4 pgs. 302-303
	11.5 Research how to Check the Contract.	<ul style="list-style-type: none"> <li>When you take out a loan, you sign a contract, or agreement.</li> <li>Read the contract carefully to make sure it is correct. Has the correct amount of the down payment been subtracted from the car's total cost?  How many months is the loan?  How much are the monthly payments? When are they due?  What happens if a payment is late?</li> </ul>	Globe Fearon-Practical Math, c. 2004 15.5 pgs. 304-305

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Transportation</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Owning a Vehicle</b>	
		<b>Goal 11: The student will be able to determine the best car, pay for the car, and understand loans and leases.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	11.6 Make Car Loan Payments	<ul style="list-style-type: none"> <li>You make a down payment of \$600 on a \$1,600 car. You still need \$1,000 more to buy the car. You decide to get a car loan from your bank.</li> <li>Suppose you get a car loan for \$1,000 with an interest rate of 9%. The term of the loan is two years. What is the total amount you will pay on the loan?</li> </ul>	Globe Fearon-Practical Math, c. 2004 15.6 pgs. 306-307 Project: Student will research different types of car loans available from various banks to determine which loan is the best option. Compute the monthly payments for the car, students had previously selected as the "best" for them. The students will figure out the monthly payments for the loan with a \$1,500 down payment.
	11.7 Lease a Vehicle	<ul style="list-style-type: none"> <li>How is a car loan different from a car lease?</li> <li>When a lease term is up, do you own the car?</li> <li>At the end of the lease, the value of the car has depreciated by 40%. The retail price of the car is \$12,000. How much is the residual value?</li> </ul>	Globe Fearon-Practical Math, c. 2004 15.7 pgs. 308-309 Problem Solving pg. 310 Decision Making pg. 311 Chapter 15 Quiz

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Housing</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Finding a Place to Live</b>	
		<b>Goal 12: The students will be able to manage their finances for a rental/house, determine an ideal location or area in which to live, and understand mortgages.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	12.1 Evaluate how much Rent is affordable.	<ul style="list-style-type: none"> <li>Your rent should be about 25% of your gross monthly income, if possible. Paying more than 30% of your income for rent may make it hard to balance your budget.</li> <li>Chantal works as a receptionist. Her monthly income is \$2,350. How much will Chantal pay for rent each month if she spends 25% of her income?</li> <li>Tak is an electrician. He earns \$28 an hour and works 40 hours a week. Tak found an apartment for \$1,200 a month. Can he afford the apartment? He needs to spend less than 30% of his income on rent.</li> </ul>	Globe Fearon-Practical Math, c. 2004 Vocabulary pg 173 9.1 pgs 174-175
	12.2 Find the housing they will need.	<ul style="list-style-type: none"> <li>How do you decide which apartment to rent?</li> <li>Which apartment has the things you want?</li> </ul>	Globe Fearon-Practical Math, c. 2004 9.2 pgs 176-177 Project: You need to find a place to live that is close to school or work, public transportation, and a grocery store. Ask yourself these questions: How many miles away from my job can I live? How much will daily transportation cost? Are there stores and shops nearby? Find a map or create a map on travel Web site such as <a href="http://www.mapquest.com">www.mapquest.com</a> Draw a circle on the map with your school or place of work at the center. The circle should have a radius of about 1 mile. Then decide if the area meets your needs.

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Housing</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Finding a Place to Live</b>	
		<b>Goal 12: The students will be able to manage their finances for a rental/house, determine an ideal location or area in which to live, and understand mortgages.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	12.3 Comprehend what is in a Lease.	<ul style="list-style-type: none"> <li>• A lease is a legal contract between you and your landlord. <ul style="list-style-type: none"> <li>○ A description of the apartment</li> <li>○ Whether or not pets are allowed</li> <li>○ How much the monthly rent is and when it is due</li> <li>○ The amount of the security deposit, which covers any damage you cause</li> <li>○ The length of time you agree to stay in the apartment</li> <li>○ How much notice you must give the landlord before you move out</li> </ul> </li> <li>• Gwen signed a one-year lease that began on January 1. The rent is \$800 a month. She decides to move out at the end of October. How much will Gwen owe for the rent when she moves out?</li> </ul>	Globe Fearon-Practical Math, c. 2004 9.3 pgs. 178-179
	12.4 Compute their Security Deposit.	<ul style="list-style-type: none"> <li>• What is a security deposit?</li> <li>• When does it need to be paid?</li> <li>• Wanda found an apartment that rents for \$860 per month. Before she moves in, she must pay the first month's rent. She also must pay the security deposit equal to one and half month's rent. How much money does Wanda pay altogether before she can move in?</li> </ul>	Globe Fearon-Practical Math, c. 2004 9.4 pgs. 180-181

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Housing</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Finding a Place to Live</b>	
		<b>Goal 12: The students will be able to manage their finances for a rental/house, determine an ideal location or area in which to live, and understand mortgages.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	12.5 Buy a House.	<ul style="list-style-type: none"> <li>• What is a Mortgage?</li> <li>• Are there different types of Mortgages?</li> <li>• How much house can you afford?</li> <li>• What is the banker's rule?</li> <li>• Martin wants to buy a house. He earns \$25,600 a year. How much can he afford to borrow to buy a house?</li> </ul>	Globe Fearon-Practical Math, c. 2004 9.5 pgs 182-183 Project: Research the different types of mortgages that are available. The students should list at least six different mortgages. Students will make a chart on a poster of the differences between the mortgages and who the mortgages are available to.
	12.6 Compute a Down Payment.	<ul style="list-style-type: none"> <li>• How much money is needed for a down payment?</li> <li>• Is a down payment required for every mortgage?</li> <li>• Sheila found a house for \$154,900. She needs a 20% down payment. How much does Sheila need for the down payment?</li> <li>• Larry found a house for \$110,000. He pays 20% of the price of the house as a down payment. How much will the mortgage be?</li> </ul>	Globe Fearon-Practical Math, c 2004 9.6 pgs. 184-185
	12.7 Calculate the Monthly Mortgage Payment.	<ul style="list-style-type: none"> <li>• What is included in each monthly mortgage payment?</li> <li>• Matt took out a 30 year mortgage for \$80,000 at 8.5%. How much is the monthly mortgage payment? How much will you pay over 30 years?</li> </ul>	Globe Fearon-Practical Math, c. 2004 9.7 pgs. 186-187 Project: Locate a desirable house in students' areas (can use <a href="http://www.realtor.com">www.realtor.com</a> ). Find the current mortgage rate with a bank and calculate what the monthly payments would be for a 30 year mortgage with a 20% down payment.

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Housing</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Decorating Your Home</b>	
		<b>Goal 13: The student will be able to furnish a home on a budget, compute and utilize sale pricing, and compute living and decorating space.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	13.1 Identify and set priorities.	<ul style="list-style-type: none"> <li>• What do you consider to be priority furniture?</li> <li>• Would your priority furniture be different then someone else's priority furniture? Why?</li> <li>• Suppose your new home doesn't have a refrigerator. Why would buying a refrigerator be a high priority?</li> </ul>	<p>Globe Fearon-Practical Math, c. 2004 Vocabulary pg. 199 10.1 pg. 200 10.2 pg. 201</p> <p>Project: Students have \$1,000 to buy household items. Choose three furniture items that you will need for one room. Decide where you will buy each item. Compare the prices at several stores online. You may also look for the items on sale in the classified section of the newspaper. Create a poster to compare the price each item at different stores online and in the newspaper ads. Look for the best price for each item. Then add the total cost of the items. Did you stay within your budget of \$1,000? Do you have any money left over?</p>
	13.2 Buy on Sale.	<ul style="list-style-type: none"> <li>• Eli finds sheets for \$30 in a department store. Next week the sheets will be on sale for 20% off. He decides to wait for the sale to buy the sheets. How much will Eli pay for the sheets on sale?</li> <li>• Eli finds a blanket at a department store. The original price is \$40. It is on sale for 10% off. He has a coupon for 15% off the sale price. How much will the blanket cost on sale with the coupon?</li> </ul>	<p>Globe Fearon-Practical Math, c. 2004 10.3 pgs. 202-203</p>
	13.3 Research Appliance information and pricing.	<ul style="list-style-type: none"> <li>• What is an energy efficiency rating?</li> <li>• Will a good energy efficiency rating save you a lot of money?</li> </ul>	<p>Globe Fearon-Practical Math, c. 2004 10.4 pgs. 204-205</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Housing</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Decorating Your Home</b>	
		<b>Goal 13: The student will be able to furnish a home on a budget, compute and utilize sale pricing, and compute living and decorating space.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	13.4 Find Perimeter and Area.  13.5 Compute the amount of paint required for an area.	<ul style="list-style-type: none"> <li>• Suppose you want to put a fence around your garden. You will need to find the distance around the garden or perimeter. You can use a formula. Perimeter = (2 x length) + (2 x width)</li> <li>• Marcy wants to build a pen for her dog. The pen will be a rectangle 20 feet long and 12 feet wide. How many feet of fencing does Marcy need for the pen?</li> <li>• You may want to paint the wall of a room. You will need to find the number of square units needed to cover the wall, or the area. You can use a formula. Area = length x width</li> <li>• Glen wants to paint a wall that is 12 feet long and 8 feet high. The wall does not have any windows or doors. How much area will the paint have to cover?</li> <li>• Mikel want to paint her living room and bedroom. She wants to find out how much paint she will need.</li> <li>• The area Mikel will paint is 650 square feet. One gallon of paint covers 400 square feet. One quart of paint covers 100 square feet. How much paint does she need?</li> </ul>	<p>Project: Students will look up 5 different appliances and see what the energy efficiency ratings are for each. What appliances would be the best buy in the long run? The students will report their findings to the class.</p> <p>Globe Fearon-Practical Math, c. 2004 10.6 pgs. 208-209 Everyday Problem Solving pg. 209</p> <p>Globe Fearon-Practical Math, c. 2004 10.7 pgs. 210-211</p>

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Housing</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Decorating Your Home</b>	
		<b>Goal 13: The student will be able to furnish a home on a budget, compute and utilize sale pricing, and compute living and decorating space.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	13.6 Calculate the amount of material and cost of Floor Coverings.	<ul style="list-style-type: none"> <li>Suppose you want to put tile down on a kitchen or bathroom floor. First you need to find out how many tiles you will need to cover the floor. Then if you know the cost of 1 tile, you can find the total cost of the tiles you need.</li> <li>Ron wants to put tile down on his kitchen floor. The floor is 12 feet long and 8 feet wide. Each tile covers 1 square foot. The tiles cost \$1.25 each. What is the total cost of the tiles for Ron's kitchen floor? Step 1: find the area of the floor Step 2: Determine the number of tiles needed. Step 3: Multiply the number of tiles by the cost of each tile.</li> </ul>	AGS-Life Skills, c. 2003 2.1 pgs. 20-22 Workbook Activity 6 Activity 6 Activity 7  Project: Students will find the perimeter and the area of the classroom. The students may work in pairs.  Globe Fearon- Practical Math, c. 2004 10.8 pgs. 212-213 Project: Students will find a tile they would prefer to use to cover the classroom. They will need to know the area of the room, the size of the tile and the cost of the tile. The students will report these specifics to the class along with the total cost of the project. The students can work in pairs to complete the project. 10.9 Problem Solving pg 214 AGS-Life Skills, c. 2003 2.3 pg. 23 Workbook Activity 9 Activity 8 AGS-Life Skills, c. 2003

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Housing</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Decorating Your Home</b>	
		<b>Goal 13: The student will be able to furnish a home on a budget, compute and utilize sale pricing, and compute living and decorating space.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	13.7 Measure for Wallpaper.	<ul style="list-style-type: none"> <li>• What is wallpaper?</li> <li>• What is a double roll of wallpaper?</li> <li>• How to measure for wallpaper. Number of double rolls needed= distance around the room x height of walls/60. Next, subtract one double roll for every four doors or windows. Always round up if you have a remainder after dividing by 60.</li> </ul>	2.4 pgs. 26-27 Workbook Activity 10 Activity 9 Chapter 2 Review pgs. 29-31 Test

Suggested days of Instruction	Curriculum Management System	<b>Big Idea: Fractions</b>	
	Grade Level/Subject: 12/Math for Real Life	Topic: Fractions in the Home	
		<u>Goal 14:</u> The student will be able to add, subtract, multiply, and divide fractions for home use.	
	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's) The student will be able to:	Essential Questions Sample Conceptual Understandings	Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model
	14.1 Add Fractions	<ul style="list-style-type: none"> <li>If you have 2 cups of whole milk and a pint of low-fat milk, then how much milk do I have? What has to be considered before this problem can be answered?( there is two different units)</li> <li>Lynette buys <math>2\frac{1}{4}</math> yards of green material and <math>4\frac{2}{3}</math> yards of red material. How many yards of material does Lynette buy?</li> </ul>	AGS-Life Skills, c. 2003 7.1 pgs. 104-105 Workbook Activity 35 Activity 29
	14.2 Subtract Fractions	<ul style="list-style-type: none"> <li>Show students a strip of paper exactly 2 feet in length. Cut off several inches. Ask students to estimate how much paper is left. Discuss whether student's estimates are expressed in feet or inches.</li> <li>Maria buys a quart jar of mayonnaise. She uses <math>1\frac{1}{4}</math> cups in a salad. How many cups of mayonnaise are left? (1 quart = 4 cups)</li> <li>Warren uses <math>5\frac{3}{4}</math> feet of a <math>12\frac{1}{8}</math> foot board. How much of the board is left?</li> </ul>	AGS-Life Skills, c. 2003 7.2 pgs. 106-107 Workbook Activity 36 Activity 30
	14.3 Multiply Fractions	<ul style="list-style-type: none"> <li>Frequently you need to use measurements in home projects. If one measurement is repeated many times, then you can multiply to find the total length.</li> <li>Miranda wants to make a bookcase with 4 shelves to fit between two windows. Each shelf is to be <math>21\frac{1}{4}</math> inches long. How many inches of shelving does she need? To find the total length of shelving needed, she can multiply <math>21\frac{1}{4}</math> by 4.</li> </ul>	AGS- Life Skills, c. 2003 7.3 pgs. 108-110 Workbook Activity 37 Activity 31

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Fractions</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Fractions in the Home</b>	
		<b>Goal 14: The student will be able to add, subtract, multiply, and divide fractions for home use.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	14.4 Divide Mixed Numbers and Fractions.	<ul style="list-style-type: none"> <li>To divide a mixed number, first change the mixed number to a fraction. The invert the divisor and multiply.</li> <li>Eve buys 22 <math>\frac{1}{3}</math> feet of shelf paper. How many 5-foot shelves can she cover with the paper? Eve can use division to solve this problem.</li> </ul>	AGS-Life Skills, c. 2003 7.4 pgs. 111-113 Workbook Activity 38 Activity 32 Application pg. 114 Project: Working in groups, have students brainstorm different ways that a yard can be fenced. Their choices may include stockade, chain link, split rail, picket, and so on. If a fence is needed to keep in a pet in the yard, students might consider the electronic, buried "fences" rather than a physical barrier. Assign each group of students a different type of fence and ask the groups to contact local home improvement stores and building supply companies to investigate prices for materials (this can be done online). Each group should assume that the fence will be 96 feet long. Ensure that the groups compare different prices for fencing materials that are sold in different lengths or quantities. The students will create a poster displaying a drawing or photo of the type of fence they researched, along with all of the pricing information they found. To conclude the activity, students should identify the best buy and explain their reasoning in a short paragraph. Chapter 7 Review pgs. 115-117 Chapter 7 Test

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Budgeting for Recreation</b>	
		<b>Goal 15: The student will be able to find the cost of recreational activities, determine the amount of money saved from bargains related to the activities, conduct a cost comparison, and determine how to budget for recreation.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	15.1 Determine Recreation Costs.	<ul style="list-style-type: none"> <li>What do you do in your free time?</li> <li>If your recreation costs money, then you must budget your money so you can participate in the activity.</li> <li>Josh is taking his brother Lucas bowling. Josh is a 19 year old student. Lucas is 15 years old. How much will it cost altogether for Lucas and Josh to rent shoes and bowl 4 games? Adults = \$4.75 Students = \$3.50 Juniors = \$2.25 Shoe rental = \$2.00</li> </ul>	Globe Fearon-Practical Math, c. 2004 17.1 pgs. 332-333 Project: Students will select a recreational activity they would like to participate in. The students should find out how much it will cost for them to do the whole activity (fees, equipment, rentals, transportation). The students should also decide if their activity involves other participants (as a possible cost sharing factor). This project will be referenced later on in subsequent activities.
	15.2 Identify Recreation Bargains.	<ul style="list-style-type: none"> <li>Most businesses have times when they have fewer customers than usual. Some businesses charge lower prices at these times.</li> </ul>	Globe Fearon-Practical Math, c. 2004 17.2 pgs. 334-335 Project: Students will check to determine if their recreational activity has bargain times that might save them money. Students will assess whether these times are good for them to do their activity. Students will share their findings with the class.
	15.3 Compare Prices for recreational venues and activities.	<ul style="list-style-type: none"> <li>You decide to join a gym to get more exercise. There are three gyms in your town. They are the Golden Days gym, the Fitness Fun Gym, the Bright Lights Gym. Compare the cost of each gym and see how much of difference there is in their pricing.</li> </ul>	Globe Fearon-Practical math, c. 2004 17.3 pgs. 336-337 Project: Students will research three local fitness gyms. The students will compare prices and facilities. Students will share their findings with the class.

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Money</b>	
	<b>Grade Level/Subject:</b> <b>12/ Math for Real Life</b>	<b>Topic: Budgeting for Recreation</b>	
		<b>Goal 15:</b> The student will be able to find the cost of recreational activities, determine the amount of money saved from bargains related to the activities, conduct a cost comparison, and determine how to budget for recreation.	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	15.4 Budget for Recreation Costs.	<ul style="list-style-type: none"> <li>Lori likes to surf. She needs to buy a surfboard for \$500 and a wetsuit for \$120. There is 5% sales tax on these items. She can save \$20 each week. How long will it take Lori to save the money she needs?</li> </ul>	Globe Fearon-Practical Math, c. 2004 17.4 pgs 338-339 Pg. 340 Pg. 341

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Travel</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Traveling</b>	
		<b>Goal 16: The student will be able to understand odometer readings, compute gas mileage and gas consumption and rent a car for travel.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	16.1 Get an Odometer Reading.	<ul style="list-style-type: none"> <li>• What is an odometer?</li> <li>• Is an odometer and a speedometer the same thing?</li> <li>• At the beginning of the trip, the odometer reads 43877.5 At the end of the trip, the odometer reads 44015.2 Subtract to find how many miles have been driven. 44,015.2 <u>43,877.5</u> 137.7</li> </ul>	AGS-Life Skills, c. 2003 10.1 pgs. 154-155 Workbook Activity 44 Activity 39
	16.2 Calculate Gas Mileage.	<ul style="list-style-type: none"> <li>• To compute your gas mileage, follow these steps: Fill your gas tank and record the odometer reading.  The next time that you buy gas, fill the tank again. Record the number of gallons of gas that you bought and the odometer reading.  Subtract the two odometer readings to find the number of miles driven.  Divide this answer by the number of gallons of gas that you just bought. Round you answer to the nearest whole number.</li> </ul>	AGS-Life Skills, c. 2003 10.2 pgs. 156-157 Workbook Activity 45 Activity 40

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Travel</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Traveling</b>	
		<b>Goal 16: The student will be able to understand odometer readings, compute gas mileage and gas consumption and rent a car for travel.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	16.3 Compute Gasoline Expenses.	<ul style="list-style-type: none"> <li>The cost of an automobile trip can be found by multiplying the number of gallons of gasoline used by the cost per gallon. Round the cost to the nearest cent.</li> <li>Find the total cost of 12.6 gallons of gasoline used at \$1.43 per gallon.</li> </ul>	AGS-Life Skills, c. 2003 10.3 pg. 158 Workbook Activity 46 Activity 41
	16.4 Research Car Rental Rates.	<ul style="list-style-type: none"> <li>Has anyone in your family ever rented a car?</li> <li>Do you just pay for the rental car or are there other fees?</li> <li>Do you have to pay for all of the fees or can you decline them?</li> </ul>	AGS- Life Skills, c. 2003 10.4 pg. 159 Workbook Activity 47 Activity 42
	16.5 Use a Map.	<ul style="list-style-type: none"> <li>Students should look at the map on page 160 and discuss the information it shows. Ask questions about the map key and symbols to be sure students understand how to correctly read a map. Ask students if they have ever read a map.</li> </ul>	AGS-Life Skills, c. 2003 10.5 pgs. 160-161 Workbook Activity 48 Activity 43 Technology: Use map Web sites on a computer to plan a trip from your school to a nearby city. Check the map, the driving route given, the estimated miles to drive, and the estimated time. Compute the cost if a car averages 25 mpg, and gas costs \$1.39 per gallon.

<b>Suggested days of Instruction</b>	<b>Curriculum Management System</b>	<b>Big Idea: Travel</b>	
	<b>Grade Level/Subject:</b> <b>12/Math for Real Life</b>	<b>Topic: Traveling</b>	
		<b>Goal 16: The student will be able to understand odometer readings, compute gas mileage and gas consumption and rent a car for travel.</b>	
	<b>Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)</b> <b>The student will be able to:</b>	<b>Essential Questions</b> <b>Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
	16.6 Calculate Gas Consumption.	<ul style="list-style-type: none"> <li>Gas mileage is found by dividing the distance traveled by the gallons of gas used. If you know the number of miles that you get per gallon of gas, you can predict the amount of gas that you will use to drive a given distance. You divide the distance by the miles per gallon.</li> <li>Pedro drove 314 miles and got 32 miles per gallon. How many gallons of gas were used?</li> </ul>	AGS-Life Skills, c. 2003 10.6 pgs 162-163 Workbook Activity 49 Activity 44 Application pg. 170 Chapter 10 Review pgs.171-173 Project: have the students plan a trip across country. They can use the Web site <a href="http://www.mapquest.com">www.mapquest.com</a> to plan their trip and to get the exact miles of the trip. The students should figure out the gas consumption for the trip, using the current rate of regular gas. Test

## Math for Real Life

### COURSE BENCHMARKS

1. The student will be able to refine basic skills from Algebra I such as simplifying expressions and solving equations.
2. The student will be able to refine problem solving and graphing skills from Algebra I such as solving word problems, using slope-intercept form of an equation, and solve ratio and percent problems.
3. The student will be able to use formulas to solve problems in Geometry and simplify their answers and students will be able to use inductive and deductive reasoning to solve problems.
4. The student will be able to identify life style goals and manage his finances to maintain those goals.
5. The student will be able to recognize the importance of managing money, time and resources.
6. The student will be able to find a bank, open up a checking account and be able to manage accounts held in a bank.
7. The student will be able to use percents to calculate sales tax, discounts, and determining the rate of personal savings.
8. The student will be able to calculate simple interest, compound interest, and interest on loans.
9. The student will be able to qualify for and use credit wisely.
10. The student will be able to determine the costs of health, life and car insurance and identify what type of coverage is needed for each person's needs.
11. The student will be able to determine the best car for them, pay for the car, and understand loans and leases.
12. The students will be able to manage their finances for a rental/house, determine an ideal location or area in which to live, and understand mortgages.
13. The student will be able to furnish a home on a budget, compute and utilize sale pricing, and compute living and decorating space.

14. The student will be able to add, subtract, multiply, and divide fractions for home use.
15. The student will be able to find the cost of recreational activities, determine the amount of money saved from bargains related to the activities, conduct a cost comparison, and determine how to budget for recreation.
16. The student will be able to understand odometer readings, compute gas mileage and gas consumption and rent a car for travel.