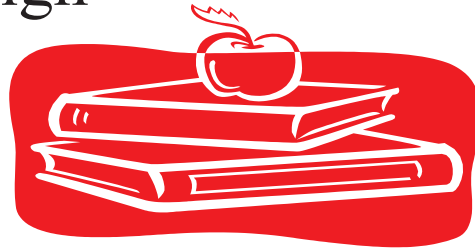


# Mackay Junior/Senior High School



**COURSE:** Business and Consumer Math

Date: 08/16/2011

Teacher with contact information: Sharleece Lambson

[sharlamb@mackayschools.org](mailto:sharlamb@mackayschools.org)

588-2262 Ext.20

## COURSE DESCRIPTION

-----

This course teaches practical mathematics such as personal financing and basic business financial management. This course educates students about sound money management skills and the financial planning process, and to help teens begin to develop positive behaviors that are necessary to attaining financial maturity and achieving a secure future. Students will be doing the basic math of everyday adult life experience, such as, the income process, record keeping, checking accounts, savings, chare accounts, loans, insurance, investments, and much more.

## COMMON CORE / STATE CONTENT STANDARDS/VOCABULARY OBJECTIVES

- 
- Career Explore
  - Have a financial plan—6 month plan, 1 year plan, 5 year plan, and etc.
  - Manage money
    1. Gross income—know how to calculate straight-time pay, overtime pay, total pay, salary, and commission.
    2. Net income—compute deductions from gross pay.
    3. Record Keeping—manage money for taxes and financial future.
    4. Checking account—using checking accounts for type of payment.
    5. Savings account—how to manage deposits and withdrawal from savings and learn about the power of compound interest, and how savings accounts earn money for you.
  - Build a budget
    1. Cash purchases—use product information to make good buying decisions.
    2. Charge accounts and credit cards—use several methods to compute finance charges on charge account and credit card balances.
    3. Loans—investigate loans, loan payments, interest payments, and how to compare the
-

costs of taking out a loan.

- Make financial decisions
  1. Vehicle transportation—Calculate the cost of buy, leasing, or renting a vehicle including insurance and maintenance costs.
  2. Housing cost—Understanding and calculating the cost a mortgage, insurance, and maintenance.
  3. Insurance—Understand and calculate the cost of health insurance and life insurance premiums and the amount the patient pays for medical care.
  4. Investments—How to make your money work for you by investing in various investments.
- Make business Decisions—Personal, purchasing and Personal finance.

### INSTRUCTIONAL MATERIALS

- Personal finance and Business text book.
- Two note books—One for notes and other for assignments.
- Calculator—One with exponential function keys.
- Pencil—Absolutely no ink pens.

### UNITS WITH INSTRUCTIONAL DATES

#### SEMESTER 1

- Week 1-4 Approx. 8/25/11 – 9/12/11 Basic Math review workshops. 1, 4 and 10 year plan. Unit 1--Career exploring.
- Week 5-9 Approx. 9/15/11-9/28/11 Gross pay, Approx. 9/29/11- 10/20/11 Net income.
- Week 10-13 Approx. 10/24/11-11/10/11 Record Keeping, Approx. 11/14/11-12/1/11 Checking account.
- Week 14-18 Approx. 12/1/11-12/15/11 Savings account. Last week is Semester Testing.

#### SEMESTER 2

- Week 1-4 Approx. 1/2/12-1/-1/19/12 Cash purchases, Approx. 1/23/12-2/2/12 Charge accounts and Credit Cards.
- Week 5-9 Approx. 2/6/12-2/22/12 Loans, Approx. 2/22/12 -3/13/11 Vehicle Transportation.
- Week 10-14 Approx. 3/14/12-3/29/12 Housing Cost, Approx. Approx 4/2/12-4/24/12

- Week 15-18 Approx. 4/25/12 -5/10/12 Investments, Rest of semester review 1,4,10 year plan and semester test.

### ASSESSMENTS / TESTS

- Notes must be taken from each chapter and turned in before each chapter test. **Notes will be allowed on the tests and semester test.**
- There will be daily assignments from each section of the chapter. Assignment will be corrected at the beginning of class the following school day. **If the assignment does not completed in class, then student must complete at home.**
- Quick five minute quizzes will be given randomly at teacher's discretion. They are designed to assess what they remember from the previous assignments. Quizzes must be taken in class and will **not** be daily.
- In class tests will be given at the end of each chapter.

### GRADING PROCEDURES

**Grades are subject to change upon teacher's discretion.**

- Chapter Notes            5 extra points
- Daily assignments      10 points
- Class quizzes            10 points
- Chapter Tests            100 points
- Semester Test            200 points

Projects (extra credit) points will be available at my discretion.

### CLASS RULES

- All daily assignments must be handed in to be graded on **due date.**
- If student is involved with extra-curricular activities, he or she must get their daily assignment before they leave.
- If absent because of doctor appointment or sick, student make call and get what missed assignment or he or she may get the assignment the following school day. Student will be given **2 days** to make up missed assignment.
- If student needs to be removed from class for disruptive behaviors, he or she will get a **zero grade** on that day's assignment.
- **Absolutely no music players or cell phones of any kind are allowed in class.** No exceptions!!

All quizzes and test must be taken in class. Exceptions are at teacher's discretion.

**MISCELLANEOUS**

- Please visit your child's account on **Power School**. All assignment descriptions, due dates, assignment scores, quiz scores, and tests scores are available for you to review your child's progress.

Please contact me if you have any questions or concerns. Contact information is on first page.

--	--	--

--	--	--

--	--