

Business Mathematics

Unit Title: Unit 1 ~ Gross Income

Stage 1: Desired Results

Standards & Indicators:

Mathematical Practices

- MP.1 Make sense of problems and persevere in solving them
- MP.2 Reason abstractly and quantitatively
- MP.3 Construct viable arguments and critique the reasoning of others
- MP. 4 Model with mathematics
- MP. 5 Use appropriate tools strategically
- MP. 6 Attend to precision
- MP. 7 Look for and make use of structure
- MP. 8 Look for and express regularity in repeated reasoning

Career Readiness, Life Literacies and Key Skills

Standard	Performance Expectations	Core Ideas
9.4.12.Cl.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12 prof.CR3a).	With a growth mindset, failure is an important part of success.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6.).	Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups

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		of people.
9.4.12.TL.4	Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.
9.1.12.EG.1	Review the tax rates on different sources of income and on different types of products and services purchased.	Tax rates vary based on your financial situation.
9.1.12.PB.1	Explain the difference between saving and investing.	There are ways to align your investments with your personal financial goals.
9.2.12.CAP.15	Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.	Understanding income involves an analysis of payroll taxes, deductions and earned benefits.
9.2.12.CAP.16	Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.	Understanding income involves an analysis of payroll taxes, deductions and earned benefits.
9.2.12.CAP.18	Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).	Understanding income involves an analysis of payroll taxes, deductions and earned benefits.
9.2.12.CAP.19	Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.	Understanding income involves an analysis of payroll taxes, deductions and earned benefits.

<p><u>Central Idea/Enduring Understanding:</u></p> <p><u>Chapter 1:</u> When you work and get paid, it is important to know how to calculate your gross income.</p>	<p><u>Essential/Guiding Question:</u></p> <p><u>Chapter 1:</u> At the end of this chapter, students should be able to answer the Essential Question.</p> <p>Why is it important to understand the information on your paycheck?</p>
<p><u>Content:</u></p> <p>1.1 Straight-Time Pay 1.2 Overtime Pay 1.3 Weekly Time Card</p>	<p><u>Skills(Objectives):</u></p> <p>1.1 Calculate straight-time pay. 1.2 Calculate straight-time, overtime, and total pay. 1.3 Calculate the total hours on a weekly time card.</p>

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1.4 Piecework 1.5 Salary 1.6 Commission 1.7 Graduated Commission	1.4 Compute total pay on a piecework basis. 1.5 Determine salary pay period. 1.6 Calculate straight commission and gross pay. 1.7 Compute total graduated commission.
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Interdisciplinary Connections:

Interdisciplinary connections of math are merged within the fields of business and finance.

Stage 2: Assessment Evidence

Performance Task(s):

[A Paycheck Story](#)

[Pay Periods and Hourly Rates](#)

[Calculating Wages](#)

[Piecework and Salary](#)

[Commission](#)

Other Evidence:

Section Quizzes
Chapter Tests
Online Student Assessments
Classwork
Homework
Note Check
Google Form Reviews
Google Form Assessments
[Gimkit](#)
[Blooket](#)
[Desmos](#)
[Quizziz](#)

Stage 3: Learning Plan

Learning Opportunities/Strategies:

Think, Pair, Share
Collaboration/Group Work
Reciprocal Questioning
The Pause Procedure
Increase Wait Time
Whiteboards
Cold Call
Turn and Talk
Vote on possible answers
Student Choice (Student answers question, then picks another student, repeat.)

Resources:

- Online Textbook-Math for Personal and Business Finance, Glencoe, McGraw -Hill 2016
- [EduLastic](#)

LGBT and Disabilities Resources:

- [LGBTQ-Inclusive Lesson & Resources by Garden State Equality and Make it Better for Youth](#)
- [LGBTQ+ Books](#)

DEI Resources:

- [Learning for Justice](#)
- [GLSEN Educator Resources](#)
- [Supporting LGBTQIA Youth Resource List](#)
- [Respect Ability: Fighting Stigmas, Advancing Opportunities](#)
- [NJDOE Diversity, Equity & Inclusion Educational Resources](#)
- [Diversity Calendar](#)

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Differentiation

*Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation

High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
Problems with higher degree difficulty	Guided Notes	Break down task into manageable units	Any student requiring further accommodations and/or modifications will have them individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing
Higher order thinking is challenges	Study Guides	Lessons designed to the style of learning that matches the student	
Cooperative Learning	Visual Learning		
Educational Websites	Auditory Learning		
Online Projects/Assessments	Hands on group activities	Provide a highly structured, predictable learning environment	
Tablets/Chromebooks	Cooperative Learning	Pair student with a high achieving student	ELL supports should include, but are not limited to, the following:: Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries
	Educational Websites	Lessons presentation available on google classroom	
	Online Projects/Assessments	Announce test with adequate prep time	
	Tablets/Chromebooks	Positive reinforcement	
		Provide organizers/study guides	
		Cooperative Learning	
		Frequent check for understanding	
		One-on-one instruction Tutoring	

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Unit Title: Unit 2 ~ Vehicle Transportation

Stage 1: Desired Results

Standards & Indicators:

Mathematical Practices

- MP.1 Make sense of problems and persevere in solving them
- MP.2 Reason abstractly and quantitatively
- MP.3 Construct viable arguments and critique the reasoning of others
- MP. 4 Model with mathematics
- MP. 5 Use appropriate tools strategically
- MP. 6 Attend to precision
- MP. 7 Look for and make use of structure
- MP. 8 Look for and express regularity in repeated reasoning

Career Readiness, Life Literacies and Key Skills

Standard	Performance Expectations	Core Ideas
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12 prof.CR3a).	With a growth mindset, failure is an important part of success.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6.).	Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups

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		of people.
9.4.12.TL.4	Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.
9.1.12.RM.7	Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured.	Different types of insurance have different costs and protections.
9.1.12.CP.3	Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.	Building and maintaining a good credit history is a process.
9.1.12.CP.4	Identify the skill sets needed to build and maintain a positive credit profile.	Building and maintaining a good credit history is a process.
9.1.12.CP.8	Identify different ways you can protect your credit.	There are ways to ensure that your credit is protected, and information is accurate.
9.1.12.PB.2	Prioritize financial decisions by considering alternatives and possible consequences.	There are ways to align your investments with your personal financial goals.

<p><u>Central Idea/Enduring Understanding:</u></p> <p><u>Chapter 9:</u> The cost of a vehicle includes the total of the cost to buy, lease, or rent it plus the cost to operate it, such as charges for insurance and maintenance.</p>	<p><u>Essential/Guiding Question:</u></p> <p><u>Chapter 9:</u> At the end of this chapter, students should be able to answer the Essential Question.</p> <p>What responsibilities come along with owning and operating a vehicle?</p>
<p><u>Content:</u></p> <p>9.1 Purchasing a New Vehicle 9.2 Dealer's Cost 9.3 Purchasing a Used Vehicle 9.4 Vehicle Insurance 9.5 Operating and Maintaining a Vehicle 9.6 Leasing a Vehicle 9.7 Renting a Vehicle</p>	<p><u>Skills(Objectives):</u></p> <p>9.1 Compute the sticker price of a new vehicle. 9.2 Calculate the dealer's cost of a new vehicle. 9.3 Calculate the average retail price or wholesale price of a used vehicle. 9.4 Use tables to compute the annual premium for vehicle insurance. 9.5 Compute the total cost per mile of operating and maintaining a vehicle.</p>

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	<p>9.6 Calculate the total cost of leasing a vehicle.</p> <p>9.7 Calculate the cost to rent a vehicle and the cost per mile to drive a rented vehicle.</p>
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Interdisciplinary Connections:

Interdisciplinary connections of math are merged within the fields of business and finance.

Stage 2: Assessment Evidence

<p><u>Performance Task(s):</u></p> <p>Buying a New Car</p> <p>Leasing and Renting a Vehicle</p> <p>Purchasing a Vehicle</p> <p>Buying and Maintaining a Vehicle</p>	<p><u>Other Evidence:</u></p> <p>Section Quizzes</p> <p>Chapter Tests</p> <p>Online Student Assessments</p> <p>Classwork</p> <p>Homework</p> <p>Note Check</p> <p>Google Form Reviews</p> <p>Google Form Assessments</p> <p>Gimkit</p> <p>Blooket</p> <p>Desmos</p> <p>Quizziz</p>
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Stage 3: Learning Plan

<p><u>Learning Opportunities/Strategies:</u></p> <p>Think, Pair, Share</p> <p>Collaboration/Group Work</p> <p>Reciprocal Questioning</p> <p>The Pause Procedure</p> <p>Increase Wait Time</p> <p>Whiteboards</p> <p>Cold Call</p> <p>Turn and Talk</p> <p>Vote on possible answers</p> <p>Student Choice (Student answers question, then picks another student, repeat.)</p>	<p><u>Resources:</u></p> <ul style="list-style-type: none"> Online Textbook-Math for Personal and Business Finance, Glencoe, McGraw -Hill 2016 Edulastic <p>LGBT and Disabilities Resources:</p> <ul style="list-style-type: none"> LGBTQ-Inclusive Lesson & Resources by Garden State Equality and Make it Better for Youth LGBTQ+ Books <p>DEI Resources:</p> <ul style="list-style-type: none"> Learning for Justice GLSEN Educator Resources Supporting LGBTQIA Youth Resource List Respect Ability: Fighting Stigmas, Advancing Opportunities NJDOE Diversity, Equity & Inclusion Educational Resources Diversity Calendar
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Differentiation

*Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation

High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
Problems with higher degree difficulty	Guided Notes	Break down task into manageable units	Any student requiring further accommodations and/or modifications will have them individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing
Higher order thinking is challenges	Study Guides	Lessons designed to the style of learning that matches the student	
Cooperative Learning	Visual Learning		
Educational Websites	Auditory Learning		
Online Projects/Assessments	Hands on group activities	Provide a highly structured, predictable learning environment	
Tablets/Chromebooks	Cooperative Learning	Pair student with a high achieving student	ELL supports should include, but are not limited to, the following:: Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries
	Educational Websites	Lessons presentation available on google classroom	
	Online Projects/Assessments	Announce test with adequate prep time	
	Tablets/Chromebooks	Positive reinforcement	
		Provide organizers/study guides	
		Cooperative Learning	
		Frequent check for understanding	
		One-on-one instruction Tutoring	

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Unit Title: Unit 3 ~ Housing Costs

Stage 1: Desired Results

Standards & Indicators:

Mathematical Practices

- MP.1 Make sense of problems and persevere in solving them
- MP.2 Reason abstractly and quantitatively
- MP.3 Construct viable arguments and critique the reasoning of others
- MP. 4 Model with mathematics
- MP. 5 Use appropriate tools strategically
- MP. 6 Attend to precision
- MP. 7 Look for and make use of structure
- MP. 8 Look for and express regularity in repeated reasoning

Career Readiness, Life Literacies and Key Skills

Standard	Performance Expectations	Core Ideas
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12 prof.CR3a).	With a growth mindset, failure is an important part of success.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6.).	Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups

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		of people.
9.4.12.TL.4	Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.
9.1.12.PB.2	Prioritize financial decisions by considering alternatives and possible consequences.	There are ways to align your investments with your personal financial goals.
9.1.12.PB.3	Design a personal budget that will help you reach your long-term and short-term financial goals.	A budget may need to be modified as an individual's career, financial goals (e.g., education, home ownership, retirement), and/or other life situations change.
9.1.12.PB.4	Explain how you would revise your budget to accommodate changing circumstances.	A budget may need to be modified as an individual's career, financial goals (e.g., education, home ownership, retirement), and/or other life situations change.
9.1.12.PB.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.	A budget may need to be modified as an individual's career, financial goals (e.g., education, home ownership, retirement), and/or other life situations change.
9.1.12.PB.6	Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.	Money management requires understanding of cash flow systems and business practices.
9.1.12.RM.6	Differentiate the costs, benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.	Different types of insurance have different costs and protections.

<p><u>Central Idea/Enduring Understanding:</u></p> <p><u>Chapter 10:</u> Owning a home involves several costs, such as costs for a mortgage, insurance, and maintenance.</p>	<p><u>Essential/Guiding Question:</u></p> <p><u>Chapter 10:</u> At the end of this chapter, students should be able to answer the Essential Question.</p> <p>What are some costs for renting or buying a home?</p>
<p><u>Content:</u></p> <p>10.1 Mortgage Loans 10.2 Monthly Payment and Total Interest 10.3 Closing Costs</p>	<p><u>Skills(Objectives):</u></p> <p>10.1 Compute the mortgage loan amount.</p>

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10.4 Allocation of Monthly Payment 10.5 Real Estate Taxes 10.6 Homeowners Insurance 10.7 Homeowners Insurance Premiums 10.8 Other Housing Costs 10.9 Renting or Owning a Home	10.2 Use a table or formula to determine the monthly payment, the total amount paid, and the total interest charged. 10.3 Calculate the total closing costs. 10.4 Compute the allocation of the monthly payment to principal and interest and the new principal. 10.5 Calculate the assessed value and real estate taxes for a home. 10.6 Determine the amount of coverage for homeowners insurance. 10.7 Calculate the annual homeowners insurance premium. 10.8 Compute the total housing cost and compare it with suggested guidelines. 10.9 Calculate the average monthly cost of renting a home, and compare the total costs of renting to the total cost of owning a home.
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Interdisciplinary Connections:

Interdisciplinary connections of math are merged within the fields of business and finance.

Stage 2: Assessment Evidence

Performance Task(s):

[Mortgage Practice](#)

[Housing and Real Estate](#)

[Mortgage and Renting](#)

[Homeowners Insurance](#)

Other Evidence:

Section Quizzes
Chapter Tests
Online Student Assessments
Classwork
Homework
Note Check
Google Form Reviews
Google Form Assessments
[Gimkit](#)
[Blooket](#)
[Desmos](#)
[Quizziz](#)

Stage 3: Learning Plan

Learning Opportunities/Strategies:

Think, Pair, Share
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Reciprocal Questioning
The Pause Procedure
Increase Wait Time
Whiteboards
Cold Call

Resources:

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LGBT and Disabilities Resources:

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- [LGBTQ+ Books](#)

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Turn and Talk Vote on possible answers Student Choice (Student answers question, then picks another student, repeat.)		DEI Resources: <ul style="list-style-type: none">• Learning for Justice• GLSEN Educator Resources• Supporting LGBTQIA Youth Resource List• Respect Ability: Fighting Stigmas, Advancing Opportunities• NJDOE Diversity, Equity & Inclusion Educational Resources• Diversity Calendar	
Differentiation *Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation			
High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
Problems with higher degree difficulty	Guided Notes	Break down task into manageable units	Any student requiring further accommodations and/or modifications will have them individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing
Higher order thinking is challenges	Study Guides	Lessons designed to the style of learning that matches the student	
Cooperative Learning	Visual Learning	Provide a highly structured, predictable learning environment	ELL supports should include, but are not limited to, the following:: Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries
Educational Websites	Auditory Learning	Pair student with a high achieving student	
Online Projects/Assessments	Hands on group activities	Lessons presentation available on google classroom	
Tablets/Chromebooks	Cooperative Learning	Announce test with adequate prep time	
	Educational Websites	Positive reinforcement	
	Online Projects/Assessments		
	Tablets/Chromebooks		

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		Provide organizers/study guides Cooperative Learning Frequent check for understanding One-on-one instruction Tutoring	
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Unit Title: Unit 4 ~ Investing & Insurance		
Stage 1: Desired Results		
Standards & Indicators:		
Mathematical Practices MP.1 Make sense of problems and persevere in solving them MP.2 Reason abstractly and quantitatively MP. 3 Construct viable arguments and critique the reasoning of others MP. 4 Model with mathematics MP. 5 Use appropriate tools strategically MP. 6 Attend to precision MP. 7 Look for and make use of structure MP. 8 Look for and express regularity in repeated reasoning		
Career Readiness, Life Literacies and Key Skills		
Standard	Performance Expectations	Core Ideas
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12 prof.CR3a).	With a growth mindset, failure is an important part of success.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking	Collaboration with individuals with diverse experiences can aid

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	and problem solving (e.g., 1.3E.12profCR3.a).	in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6.).	Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.
9.4.12.TL.4	Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).	Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.
9.1.12.PB.1	Explain the difference between saving and investing.	There are ways to align your investments with your personal financial goals.
9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.	A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.	A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.
9.1.12.RM.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.	Different types of insurance have different costs and protections.
9.1.12.RM.7	Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured.	Different types of insurance have different costs and protections.

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<p><u>Central Idea/Enduring Understanding:</u></p> <p><u>Chapter 12:</u> By investing and diversifying your portfolio, you can make your money work for you.</p> <p><u>Chapter 11</u> You will focus on finding the cost of health insurance, health benefits, and life insurance premiums.</p>	<p><u>Essential/Guiding Question:</u></p> <p><u>Chapter 12:</u> At the end of this chapter, students should be able to answer the Essential Question.</p> <p>What might you want to start saving for in the near future?</p> <p><u>Chapter 11:</u> At the end of this chapter, students should be able to answer the Essential Question.</p> <p>When do people use insurance?</p>
<p><u>Content:</u></p> <p>12.1 Certificates of Deposit 12.2 Annual Percentage Yield 12.3 Buying Stocks 12.4 Selling Stocks 12.5 Stock Dividends 12.6 Mutual Funds 12.7 Bonds 12.8 Real Estate 12.9 Retirement Investments</p> <p>11.1 Health Insurance Premiums 11.2 Health Insurance Benefits 11.3 Term Life Insurance 11.4 Other Types of Insurance</p>	<p><u>Skills(Objectives):</u></p> <p>12.1 Use tables or formulas to compute interest on certificates of deposit. 12.2 Determine the annual percentage yield. 12.3 Calculate the total cost of a stock investment. 12.4 Calculate the profit or loss from a stock sale. 12.5 Compute the annual dividend and annual yield of a stock investment. 12.6 Compute the loading charge, number of shares purchased, and profit or loss when you sell a mutual fund. 12.7 Compute the annual interest and annual yield of a bond investment. 12.8 Compute the annual net income, the annual yield, and the monthly rent to charge on an investment in real estate property. 12.9 Compute the required minimum distribution (RMD) and penalty for early withdrawal from an individual retirement account (IRA).</p> <p>11.1 Compute health insurance premiums. 11.2 Calculate the amount the patient pays for health care. 11.3 Utilize tables to compute the annual premium for term life insurance. 11.4 Apply tables to data to compute the annual premiums for three types of life insurance.</p>
<p><u>Interdisciplinary Connections:</u> Interdisciplinary connections of math are merged within the fields of business and finance.</p>	

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Stage 2: Assessment Evidence

<u>Performance Task(s):</u> Buying and Selling Stocks Mutual Funds Investing Health Insurance	<u>Other Evidence:</u> Section Quizzes Chapter Tests Online Student Assessments Classwork Homework Note Check Google Form Reviews Google Form Assessments Gimkit Blooket Desmos Quizziz
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Stage 3: Learning Plan

<u>Learning Opportunities/Strategies:</u> Think, Pair, Share Collaboration/Group Work Reciprocal Questioning The Pause Procedure Increase Wait Time Whiteboards Cold Call Turn and Talk Vote on possible answers Student Choice (Student answers question, then picks another student, repeat.)	<u>Resources:</u> <ul style="list-style-type: none"> Online Textbook-Math for Personal and Business Finance, Glencoe, McGraw -Hill 2016 Edulastic LGBT and Disabilities Resources: <ul style="list-style-type: none"> LGBTQ-Inclusive Lesson & Resources by Garden State Equality and Make it Better for Youth LGBTQ+ Books DEI Resources: <ul style="list-style-type: none"> Learning for Justice GLSEN Educator Resources Supporting LGBTQIA Youth Resource List Respect Ability: Fighting Stigmas, Advancing Opportunities NJDOE Diversity, Equity & Inclusion Educational Resources Diversity Calendar
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Differentiation

*Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation

High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
Problems with higher degree difficulty	Guided Notes Study Guides	Break down task into manageable units	Any student requiring further accommodations and/or modifications will have them

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Higher order thinking is challenges	Visual Learning	Lessons designed to the style of learning that matches the student	individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing
Cooperative Learning	Auditory Learning		
Educational Websites	Hands on group activities	Provide a highly structured, predictable learning environment	
Online Projects/Assessments	Cooperative Learning		
Tablets/Chromebooks	Educational Websites	Pair student with a high achieving student	ELL supports should include, but are not limited to, the following:: Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries
	Online Projects/Assessments	Lessons presentation available on google classroom	
	Tablets/Chromebooks	Announce test with adequate prep time	
		Positive reinforcement	
		Provide organizers/study guides	
		Cooperative Learning	
		Frequent check for understanding	
		One-on-one instruction Tutoring	

Business Mathematics

Pacing Guide

Course Name	Content/Resources	Standards
UNIT 1: Gross Income	CHAPTERS: 1 Assessments: Paper Assessment Performance tasks	9.4.12.CI.1 9.4.12.CT.1-2 9.4.12.TL.1-4 9.1.12.EG.1 9.1.12.PB.1 9.2.12.CAP.15-16 9.2.12.CAP.18-19
23 Days		
UNIT 2: Vehicle Transportation	CHAPTERS: 9 Unit Online Assessment: Chapter 9 Test	9.4.12.CI.1 9.4.12.CT.1-2 9.4.12.TL.1 9.4.12.TL.3-4 9.1.12.RM.7 9.1.12.CP.3-4 9.1.12.CP.8 9.1.12.PB.2
22 Days		
Unit 3: Housing Costs	CHAPTERS: 10 Unit Online Assessment: Chapter 10 Test	9.4.12.CI.1 9.4.12.CT.1-2 9.4.12.TL.1 9.4.12.TL.3 9.4.12.TL.4 9.1.12.PB.2-6 9.1.12.RM.6
23 Days		
UNIT 4: Investing & Insurance	CHAPTERS: 12 & 11 Unit Online Assessment: Chapter 12 Vocab Test Chapter 12 Stock Market Test #1 Chapter 12 Stock Market Test #2 Chapter 11 Assessment (11.1 - 11.2)	9.4.12.CI.1 9.4.12.CT.1-2 9.4.12.TL.1 9.4.12.TL.3-4 9.1.12.PB.1 9.1.12.RM.1-3 9.1.12.RM.7
22 Days		