

Mathematics of Personal Finance focuses on real-world financial literacy, personal finance, and business subjects. Students apply what they learned in Algebra I and Geometry to topics including personal income, taxes, checking and savings accounts, credit, loans and payments, car leasing and purchasing, home mortgages, stocks, insurance, and retirement planning.

Students then extend their investigations using more advanced mathematics, such as systems of equations (when studying cost and profit issues) and exponential functions (when calculating interest problems). To assist students for whom language presents a barrier to learning or who are not reading at grade level, Mathematics of Personal Finance includes audio resources in both Spanish and English.

This course is aligned with state standards as they apply to Mathematics of Personal Finance and adheres to the National Council of Teachers of Mathematics' (NCTM) Problem Solving, Communication, Reasoning, and Mathematical Connections Process standards.

Length: Two Semesters

UNIT 1: WHAT IS MONEY?

LESSON 1: MONEY DEFINED

Study: Money Defined

Define money and understand how it is created. Understand the three functions of money as a medium of exchange, a unit of account, and a store of value.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Money Defined

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 2: HOW MONEY IS CREATED

Study: How Money Is Created

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Understand the concept of fractional reserve banking. Understand the role of treasury bonds and the Federal Reserve.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: How Money Is Created

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring:

20 points

LESSON 3: INFLATION AND RECESSION

Study: Inflation and Recession

Understand the concepts of inflation, deflation, and recession.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Inflation and Recession

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring:

20 points

LESSON 4: THE NATIONAL AND GLOBAL DEBT

Study: The National and Global Debt

Understand how national debt is created. Explore the concept of global debt.

Practice working with large numbers. Determine whether the national debt is growing linearly.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: The National and Global Debt

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 5: OTHER FORMS OF CURRENCY

Study: Other Forms of Currency

Explore the relationship between two currencies. Learn how to use exchange rates to change from one currency to another.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Other Forms of Currency

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 6: WHAT IS MONEY? WRAP-UP

Review: What Is Money?

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min Scoring: 0 points

Practice: What Is Money?

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100 points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): What Is Money?

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min Scoring: 75 points

Test (TS): What Is Money?

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min Scoring: 50 points

LESSON 7: DIAGNOSTIC

Diagnostic: What Is Money?

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 2: COST OF LIVING AND BUDGET

LESSON 1: TYPES OF WAGES

Study: Types of Wages

Understand the difference between hourly rate and salary. Use the hourly rate to calculate gross pay from a time card. Learn how to take overtime and tips into account.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Types of Wages

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 2: COMPENSATION PACKAGES

Study: Compensation Packages

Learn the various types of benefits that may be part of a compensation package. Explore situations in which a higher-paying job is not necessarily the best overall compensation.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Compensation Packages

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 3: PIECE RATE

Study: Piece Rate

Understand the concept of piece rate. Learn how to estimate hourly pay from piece rate. Model hourly and piece rates as linear equations through the origin.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Piece Rate

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 4: LINEAR EQUATIONS AND WAGES

Study: Linear Equations and Wages

Learn how to model salary that includes a start fee. Understand the concept of a y -intercept. Use piecewise functions to model bonus pay.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Linear Equations and Wages

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 5: PERCENTAGES AND COMMISSION

Study: Percentages and Commission

Understand how to use percentages to calculate commission pay with the formula

$C = prn$.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Percentages and Commission

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 6: TAKE-HOME PAY: REQUIRED DEDUCTIONS

Study: Take-Home Pay: Required Deductions

Understand how taxes, Social Security, and Medicare are required deductions. Practice calculating the effect of such deductions.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Take-Home Pay: Required Deductions

Take a quiz to assess your understanding of the material.

Duration: 0 hr

20 min Scoring: 20 points

LESSON 7: TAKE-HOME PAY: OPTIONAL DEDUCTIONS

Study: Take-Home Pay: Optional Deductions

Explore the concept of an optional deduction, such as health insurance, life insurance, disability, and retirement. Practice calculating net or take-home pay.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Take-Home Pay: Optional Deductions

Take a quiz to assess your understanding of the material.

Duration: 0 hr

20 min Scoring: 20 points

LESSON 8: INCOME AND CAREER

Study: Income and Career

Understand various sources of income and the relationship between income and career preparation. Describe the correlation between income and a worker's skills and education.

Duration: 0 hr 45 min Scoring:

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0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Income and Career

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 9: COST OF LIVING AND BUDGET

Study: Budget Sheets

Explore various types of monthly expenditures. Practice preparing and using a budget.

*Duration:
0 hr 45 min Scoring: 0 points*

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Cost of Living and Budget

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min
Scoring: 20 points*

LESSON 10: INCOME AND BUDGETING WRAP-UP

Review: Income and Budgeting

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min
Scoring: 0 points*

Practice: Income and Budgeting

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100 points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Income and Budgeting

Take a computer-scored test to assess what you have learned in this unit.

Duration:

0 hr 50 min Scoring: 75 points

Test (TS): Income and Budgeting

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0

hr 50 min Scoring: 50 points

LESSON 11: DIAGNOSTIC

Diagnostic: Income and Budgeting

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 3: INCOME TAX

LESSON 1: TAXABLE INCOME

Study: Taxable Income

Understand the concept of taxable income. Make calculations based on the standard deduction.

Consider issues surrounding filing status.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Taxable Income

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20

points

LESSON 2: ITEMIZED DEDUCTIONS

Study: Itemized Deductions

Understand the concept of adjusted gross income. Explore the types of itemized deductions.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Itemized Deductions

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 3: TAX BRACKETS**Study: Tax Brackets**

Understand the tax bracket system.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Tax Brackets

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 4: SUBMITTING YOUR TAX FORM**Study: Submitting Your Tax Form**

See how to fill out a tax form (1040EZ).

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Submitting Your Tax Form

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 5: INCOME TAX WRAP-UP**Review: Income Tax**

Prepare for the unit test by reviewing key concepts and skills.

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Duration: 0 hr 30 min Scoring: 0 points

Practice: Income Tax

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100 points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Income Tax

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min

Scoring: 75 points

Test (TS): Income Tax

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min

Scoring: 50 points

LESSON 6: DIAGNOSTIC

Diagnostic: Income Tax

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0

hr 50 min Scoring: 25 points

UNIT 4: CHECKING AND SAVINGS

LESSON 1: SIMPLE INTEREST

Study: Simple Interest

Define interest. Understand simple interest and the formula $I = prt$. Practice computing a balance in an account while incorporating interest.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Simple Interest

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 2: EXPONENTIAL GROWTH

Study: Exponential Growth

Review exponents. Practice evaluating exponential expressions. Define the concept of exponential growth and decay.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Exponential Growth

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 3: COMPOUND INTEREST

Study: Compound Interest

Define compound interest for a general number of periods. Practice using the formula $B = p(1 + r)^n$ and reading compound interest tables. Explore continuous compounding as an example of exponential growth.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Compound Interest

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 4: THE RULE OF 72

Study: The Rule of 72

Calculate and estimate the amount of time needed for an investment to double. Use inflation rate to calculate and estimate the amount of time for buying power to halve.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Rule of 72

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: CHECKING ACCOUNTS**Study: Checking Accounts**

Understand how checking accounts work, including interest, and how to write a check.

Understand the fees associated with a checking account, such as overdraft fees and service charges.

Duration: 0 hr 45

min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Checking Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20

points

LESSON 6: BALANCING YOUR CHECKBOOK**Study: Balancing Your Checkbook**

Practice balancing a checkbook. Learn how to read bank statements.

Duration: 0

hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Balancing Your Checkbook

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 7: COMPARING CHECKING ACCOUNTS

Study: Comparing Checking Accounts

Compare two checking accounts based on various factors.

Duration: 0 hr 45

min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Comparing Checking Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 8: SAVINGS ACCOUNTS**Study: Savings Accounts**

Understand the difference between a savings account and a checking account. Work with APR and APY. Perform calculations involving deposits and withdrawals.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Savings Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20

points

LESSON 9: COMPARING SAVINGS ACCOUNTS**Study: Comparing Savings Accounts**

Compare two savings accounts based on various factors.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Comparing Savings Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 10: CHECKING AND SAVINGS WRAP-UP

Review: Checking and Savings

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min

Scoring: 0 points

Practice: Checking and Savings

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100

points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Checking and Savings

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0

hr 50 min Scoring: 75 points

Test (TS): Checking and Savings

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0

hr 50 min Scoring: 50 points

LESSON 11: DIAGNOSTIC

Diagnostic: Checking and Savings

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 5: PURCHASING AND CREDIT

LESSON 1: SALES TAX

Study: Sales Tax

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Learn how to calculate sales tax based on percentages. Consider various state sales taxes and practice calculating totals while taking exempt items into account.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Sales Tax

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 2: COUPONS, REBATES, AND SALES

Study: Coupons, Rebates, and Sales

Understand the effect of a coupon, rebate, or sale. Calculate the purchase total using the formula $item\ price - deduction + tax$.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Coupons, Rebates, and Sales

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 3: MARKETING

Study: Marketing

Understand the impact of marketing, advertising, and sales strategies/techniques on purchasing decisions.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Marketing

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 4: CREDIT CARDS

Study: Credit Cards

Understand how credit cards work and learn the language of credit. Compute the APR and effective rate of a given credit card.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Credit Cards

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: CALCULATING CREDIT CARD INTEREST

Study: Calculating Credit Card Interest

Learn how credit card companies compute interest. Explore the average daily balance, previous balance, and adjusted balance methods.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Calculating Credit Card Interest

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 6: TRACKING PAYMENTS AND PURCHASES

Study: Tracking Payments and Purchases

Make a table that shows the effects of making payments and additional purchases on the balance.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Tracking Payments and Purchases

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20

min Scoring: 20 points

LESSON 7: COMPARING CREDIT CARDS

Study: Comparing Credit Cards

Compare the advantages and disadvantages of using cash versus a credit card.

Compare cards by considering terms of use such as annual fees and a lower APR, no fees and a higher APR, or an introductory APR.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Comparing Credit Cards

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring:

20 points

LESSON 8: CREDIT SCORES

Study: Credit Scores

Learn the factors that are used to compute a credit score. Understand the scoring system.

Understand how to improve your credit score. Use a hypothetical credit score table to determine a credit score.

Duration: 0

hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Credit Scores

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 9: BANKRUPTCY

Study: Bankruptcy

Define personal and business bankruptcy. Understand how bankruptcy works. See how bankruptcy affects your credit score.

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Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Bankruptcy

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 10: PURCHASING AND CREDIT WRAP-UP

Review: Purchasing and Credit

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min

Scoring: 0 points

Practice: Purchasing and Credit

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100

points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Purchasing and Credit

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0

hr 50 min Scoring: 75 points

Test (TS): Purchasing and Credit

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0

hr 50 min Scoring: 50 points

LESSON 11: DIAGNOSTIC

Diagnostic: Purchasing and Credit

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 6: LOANS AND PAYMENTS

LESSON 1: SINGLE AND PAYDAY LOANS

Study: Single and Payday Loans

Define single and payday loans. Calculate the interest payments on single and payday loans. Compare APR to EAR (effective annual rate).

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Single and Payday Loans

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 2: INSTALLMENT LOANS AND LAYAWAY

Study: Installment Loans and Layaway

Understand how installment loans work. Learn the process of buying something on layaway. Calculate the number of weeks needed to pay off debts or purchases.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Installment Loans and Layaway

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 3: MONTHLY PAYMENT

Study: Monthly Payment

Derive and use the monthly payment formula. Learn the term *amortization*. Calculate the rate per period when the compounding period matches the number of payment periods.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Monthly Payment

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 4: LOAN PRE-APPROVALS**Study: Loan Pre-Approvals**

Use the monthly payment formula to solve for the maximum loan amount. Calculate the rate per period.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Loan Pre-Approvals

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: DEFERRED PAYMENTS**Study: Deferred Payments**

Explore situations in which there is a deferral of principal and interest payments. Compare the advantages and disadvantages of deferred payments. Consider school loans as a particular example of deferred payments.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Deferred Payments

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 6: PAYING OFF

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Study: Paying Off

Use the time-to-pay-off formula. Understand how the log function can be used to solve for variables in exponential expressions.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Paying Off

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 7: PREPAYMENT**Study: Prepayment**

Derive the prepayment formula. Understand how prepayment affects the loan. Calculate the amount needed to pay off a loan in a certain time period.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Prepayment

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 8: LOANS AND PAYMENTS WRAP-UP**Review: Loans and Payments**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min

Scoring: 0 points

Practice: Loans and Payments

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100

points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Loans and Payments

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0

hr 50 min Scoring: 75 points

Test (TS): Loans and Payments

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hr

50 min Scoring: 50 points

LESSON 9: DIAGNOSTIC

Diagnostic: Loans and Payments

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 7: MATHEMATICS OF PERSONAL FINANCE SEMESTER 1 REVIEW AND EXAM

LESSON 1: MATHEMATICS OF PERSONAL FINANCE SEMESTER 1

Review: Mathematics of Personal Finance Semester 1 Review

Prepare for the semester exam by reviewing key concepts covered in this semester.

Duration: 0 hr 45 min Scoring: 0 points

Exam: Mathematics of Personal Finance Semester 1

Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this semester.

Duration: 0 hr 50 min Scoring: 180 points

UNIT 8: CAR OWNERSHIP

LESSON 1: CAR LEASING

Study: Car Leasing

Understand the terms of a car lease. Factor the total payment, including the amount due at signing. Understand the required insurance for a car lease.

Duration: 0 hr 45 min Scoring: 0 points

Checkpoint: Practice Problems

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Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Car Leasing

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 2: CAR RENTING AND SHARING

Study: Car Renting

Calculate the total cost of renting a car. Compare the cost of renting to leasing.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Car Renting

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 3: CAR DEALERS

Study: Car Dealers

Understand how car dealerships calculate cost. Compute the dealer markup. Make calculations based on trade-ins. Investigate financing a car purchase.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Car Dealers

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 4: PAYMENTS

Study: Payments

Compute the total cost of a car purchase. Compute the monthly payment. Investigate the effect of a down payment on the total cost and monthly payment.

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Duration: 0 hr 45 min Scoring: 0 points

Checkout: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Payments

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: DEALER INCENTIVES

Study: Dealer Incentives

Investigate various dealer incentives such as cash back, rebates, low APRs, and balloon payments. Calculate the effect of dealer incentives on the total cost.

Duration: 0 hr 45 min Scoring: 0 points

Checkout: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Dealer Incentives

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 6: OWNING AND OPERATING

Study: Owning and Operating

Explore the cost to maintain and use an automobile. Perform calculations based on MPG and cost per mile. Incorporate the cost of insurance into the total cost of owning and operating a vehicle.

Duration: 0 hr 45 min Scoring: 0 points

Checkout: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Owning and Operating

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 7: EQUITY AND DEPRECIATION

Study: Equity and Depreciation

Define the concepts of equity and depreciation. Understand that equity decreases as the automobile depreciates.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Equity and Depreciation

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring:

20 points

LESSON 8: PLANNING A TRIP

Study: Planning a Trip

Use maps to estimate the total mileage of a trip. Use the total miles to compute the cost of gasoline.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Planning a Trip

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 9: TOTAL TRIP EXPENSES

Study: Total Trip Expenses

Compute the total cost of a trip, including an estimation of lodging, gas, food, and entertainment.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Total Trip Expenses

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20

points

LESSON 10: CAR OWNERSHIP WRAP-UP

Review: Car Ownership

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min Scoring: 0

points

Practice: Car Ownership

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100 points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Car Ownership

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hr 50

min Scoring: 75 points

Test (TS): Car Ownership

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min

Scoring: 50 points

LESSON 11: DIAGNOSTIC

Diagnostic: Car Ownership

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 9: HOME OWNERSHIP

LESSON 1: SELECTING A HOUSE: FAIRLY PRICED?

Study: Selecting a House: Fairly Priced?

Investigate house pricing. Use linear regression to estimate the price based on square feet. Calculate the cost per square foot.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Selecting a House: Fairly Priced?

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20

min Scoring: 20 points

LESSON 2: MORTGAGES: FIXED RATE**Study: Mortgages: Fixed Rate**

Define a fixed-rate mortgage. Calculate monthly payment based on the interest rate, compounding period, and length of the loan.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Mortgages: Fixed Rate

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring:

20 points

LESSON 3: MORTGAGES: VARIABLE RATE**Study: Mortgages: Variable Rate**

Define variable-rate mortgages. Use the monthly payment formula to calculate the effects of a rate increase.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Mortgages: Variable Rate

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

LESSON 4: MULTIPLE MORTGAGES AND REFINANCING

Study: Multiple Mortgages and Refinancing

Explore the 80/20 mortgage, which allows for no down payment. Investigate a scenario in which refinancing is optimal.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Multiple Mortgages and Refinancing

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: DISCOUNTS

Study: Discounts

Understand how discount points lower a mortgage rate.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Discounts

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 6: BALLOON MORTGAGES

Study: Balloon Mortgages

Understand how balloon mortgages work. Calculate the cost of exercising the reset option. Explore the costs and benefits of using a balloon mortgage.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Balloon Mortgages

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 7: ADDITIONAL COSTS: FEES

Study: Additional Costs: Fees

Understand the additional fees associated with a house purchase. Understand processing fees, loan-level price adjustments, and appraisal fees.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Additional Costs: Fees

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 8: ADDITIONAL COSTS: ESCROW

Study: Additional Costs: Escrow

Understand the role of escrow in financing a house. Calculate the additional costs of PMI, taxes, and homeowners insurance.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Additional Costs: Escrow

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 9: TOTAL HOUSING PAYMENTS

Study: Total Housing Payments

Compute total housing payments, taking mortgage, additional fees, and escrow into account.

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Duration: 0 hr 45 min Scoring: 0 points

Checkout: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Total Housing Payments

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring:
20 points*

LESSON 10: PAYING OFF A MORTGAGE

Study: Paying Off a Mortgage

Calculate the time to pay off a mortgage. Understand the effect of making one extra payment a year.

Duration: 0 hr 45 min Scoring: 0 points

Checkout: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Paying Off a Mortgage

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring:
20 points*

LESSON 11: HOME OWNERSHIP WRAP-UP

Review: Home Ownership

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min Scoring:
0 points*

Practice: Home Ownership

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100 points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Home Ownership

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hr

50 min Scoring: 75 points

Test (TS): Home Ownership

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hr 50

min Scoring: 50 points

LESSON 12: DIAGNOSTIC

Diagnostic: Home Ownership

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 10: INSURANCE AND RETIREMENT

LESSON 1: CAR INSURANCE PREMIUMS

Study: Car Insurance Premiums

Understand how annual insurance premiums are determined.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Car Insurance Premiums

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring:

20 points

LESSON 2: SUGGESTED PREMIUM

Study: Suggested Premium

Explore how an insurance provider calculates a suggested premium.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Suggested Premium

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 3: PROPERTY AND RENTERS INSURANCE**Study: Property and Renters Insurance**

Understand the need for property insurance. Calculate the additional cost of property or renters insurance.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Property and Renters Insurance

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 4: LIFE INSURANCE**Study: Life Insurance**

Learn how life insurance works. Determine the amount of insurance needed by considering salary replacement versus income needed.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Life Insurance

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: CALCULATING LIFE INSURANCE PREMIUMS

Study: Calculating Life Insurance Premiums

Understand how mortality tables are used to calculate premiums.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Calculating Life Insurance Premiums

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20

min Scoring: 20 points

LESSON 6: RETIREMENT ACCOUNTS

Study: Retirement Accounts

Understand IRA accounts and 401(k) plans. Compare IRAs to 401(k) plans with matching employer contributions.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Retirement

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 7: INSURANCE AND RETIREMENT WRAP-UP

Review: Insurance and Retirement

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min

Scoring: 0 points

Practice: Insurance and Retirement

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100

points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Insurance and Retirement

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min Scoring: 75 points

Test (TS): Insurance and Retirement

Take a teacher-scored test to assess what you have learned in this unit.

Duration:

0 hr 50 min Scoring: 50 points

LESSON 8: DIAGNOSTIC

Diagnostic: Insurance and Retirement

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr 50 min Scoring: 25 points

UNIT 11: INVESTMENTS

LESSON 1: CDS

Study: CDs

Understand the function of a CD. Compare CDs to savings accounts. Perform calculations concerning tax deferral and early termination fees.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: CDs

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 2: ANNUITIES

Study: Annuities

Define an annuity. Perform calculations using the time value of money equation. Perform calculations concerning tax and early termination fees.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Annuities

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 3: BONDS

Study: Bonds

Understand the definition of a bond. Calculate the coupon of a bond.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Bonds

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 4: STOCKS

Study: Stocks

Understand the difference between a stock and a bond. Learn how to read a stock page. Learn the process of buying and selling stock. Understand the taxation of stocks.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Stocks

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: THE STOCK MARKET

Study: The Stock Market

Study the rate of change of a stock. Learn how stock indices are created. Explore the Dow Jones, the Standard and Poor's 500, and the Nasdaq. Learn the definition of a mutual fund.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: The Stock Market

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 6: PREDICTION**Study: Prediction**

Use linear and exponential regression to model stock prices. Understand that stocks behave randomly.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Prediction

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 7: PERIODIC INVESTMENT**Study: Periodic Investment**

Understand how dollar cost averaging works as an investment strategy.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Periodic Investment

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 8: RETIREMENT AND PERIODIC INVESTMENT

Study: Retirement

Compare IRAs and 401(k)s. Understand the difference between traditional and Roth IRAs.

Duration:

0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Retirement

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 9: INDIVIDUAL NET WORTH

Study: Individual Net Worth

Learn how to calculate individual net worth. Define a liability and compute total liabilities.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Individual Net Worth

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 10: INVESTMENTS WRAP-UP

Review: Investments

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min Scoring: 0 points

Practice: Investments

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100 points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Investments

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min

Scoring: 75 points

Test (TS): Investments

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min

Scoring: 50 points

LESSON 11: DIAGNOSTIC

Diagnostic: Investments

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration:

0 hr 50 min Scoring: 25 points

UNIT 12: BUSINESS

LESSON 1: COST AND REVENUE FUNCTIONS

Study: Cost and Revenue Functions

Define cost and revenue functions. Model fixed and variable costs using linear equations.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Cost and Revenue Functions

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 2: PROFIT

Study: Profit

Define the profit function. Graphically estimate the break-even point for profit and cost.

Duration: 0 hr 45

min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Profit

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 3: SOLVING SYSTEMS OF EQUATIONS

Study: Solving Systems of Equations

Use substitution and elimination to solve systems of equations.

Duration: 0 hr

45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Solving Systems of Equations

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 4: MATRICES

Study: Matrices

Use matrices and technology to solve systems of equations.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Matrices

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 5: FACTORS AFFECTING BUSINESS

Study: Factors Affecting Business

Explore applications of systems of equations for business.

Duration: 0 hr 45 min

Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Factors Affecting Business

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min

Scoring: 20 points

LESSON 6: MAXIMIZING REVENUE OR MINIMIZING COST

Study: Maximizing Revenue or Minimizing Cost

Use linear programming to optimize a function subject to constraints.

Find regions of feasibility. Understand that the optimum of a linear function will always be obtained at a vertex of a feasibility region.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Maximizing Revenue or Minimizing Cost

Take a quiz to assess your understanding of the material.

Duration: 0

hr 20 min Scoring: 20 points

LESSON 7: RUNNING A BUSINESS

Study: Running a Business

Explore various business expenses, including payroll registers. Understand depreciation and the Modified Accelerated Cost Recovery System. Define allocation and apportioning for businesses.

Duration: 0 hr 45 min

Scoring: 0 points

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Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Running a Business

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 8: STORAGE, INVENTORY, AND OTHER BUSINESS CONCERNS**Study: Storage, Inventory, and Other Business Concerns**

Consider issues concerning cost and storage. Recall facts concerning tiling with quadrilaterals. Use area and volume formulas to model design problems. Solve optimization problems from industry graphically. Use perimeter and properties of quadrilaterals to compute costs of construction.

Duration: 0 hr 45 min Scoring: 0 points

Checkup: Practice Problems

Check your understanding of the lesson.

Duration: 0 hr 20 min Scoring: 0 points

Quiz: Storage, Inventory, and Other Business Concerns

Take a quiz to assess your understanding of the material.

Duration: 0 hr 20 min Scoring: 20 points

LESSON 9: BUSINESS WRAP-UP**Review: Business**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min Scoring: 0 points

Practice: Business

Submit your work for a set of practice problems.

Duration: 0 hr 40 min Scoring: 100 points

Discuss: Group Discussion

Discuss ideas from this unit that are still unclear. Inform others of strategies you developed during this unit.

Duration: 0 hr 30 min Scoring: 30 points

Test (CS): Business

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min
Scoring: 75 points

Test (TS): Business

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hr 50 min
Scoring: 50 points

LESSON 10: DIAGNOSTIC

Diagnostic: Business

Take a diagnostic unit test that will generate a study plan based on your responses.

Duration: 0 hr
50 min Scoring: 25 points

UNIT 13: MATHEMATICS OF PERSONAL FINANCE SEMESTER 2 REVIEW AND EXAM

LESSON 1: MATHEMATICS OF PERSONAL FINANCE SEMESTER 2

Review: Mathematics of Personal Finance Semester 2 Review

Prepare for the semester exam by reviewing key concepts covered in this semester.

Duration: 0 hr 45 min Scoring: 0 points

Exam: Mathematics of Personal Finance Semester 2

Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this semester. This exam includes material from Unit 6.

Duration: 0 hr 50 min Scoring: 180
points