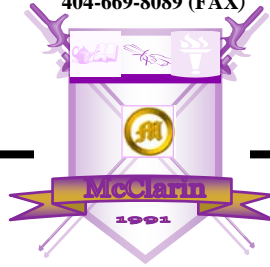


Frank McClarin High School

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Anita Marie Lee, Principal
Shadelle Denson, Assistant Principal
Sabrina Richardson, Administrative Assistant

Stella Wilson, Counselor
Emory Fears, Counselor
Detra Burrell, Graduation Coach



Math Money Management 2nd semester School year 2008 – 2009

Instructor: Ms. Howard

Phone number: 404- 669-8080

E-mail: Howardc@fulton.k12.ga.us

Conferences and tutorial: Monday – Friday 7:30 – 8:00 & 3:00 – 3:30

Course Focus

Students enrolled in Math Money Management 1st semester should be prepared to solve problems involving selecting appropriate approaches and tools, estimating and judging the reasonableness of results throughout algebra. Students should be prepared to solve problems that relate concepts to other concepts and real-world applications using the tools such as calculator and computers.

Textbook: **Applied Business Mathematics. \$41.75**

Course Outline

Chapter 8) Paying Your Taxes	3 weeks
Chapter 9) Managing Your Insurance Needs	3 weeks
Chapter 10) Saving and Borrowing Money	3 weeks
Chapter 11) Investments	3 weeks

Objectives;

- 1) Find assessed value of property.
- 2) Determine property taxes due.
- 3) Find sales tax.
- 4) Calculate FICA taxes on wages.
- 5) Find income tax refunds.
- 6) Identify different types of life insurance.
- 7) Calculate life insurance premiums.
- 8) Identify different types of health insurances.
- 9) Calculate the premium for property insurance.
- 10) Calculate premiums for various kind of automobile insurance.
- 11) Find interest paid on a saving account.
- 12) Compare time – deposit accounts to passbook savings accounts.
- 13) Find interest.

- 14) Find net receipts from credit cards.
- 15) Find the cost of using credit cards.
- 16) Find the market price of a bond.
- 17) Find the cost and redemption value of savings bonds.
- 18) Calculate the total cost of purchasing stocks.
- 19) Calculate profit or loss from investments in mutual funds.
- 20) Calculate net income and rate of return from a real estate investment.

Class Rules:

- 1) Be on time.
- 2) Be respectful of others, yourself and your teacher.
- 3) Be prepared.
- 4) Listen attentively and follow directions.
- 5) Complete all assignments on time.

Grading Procedures:

Test	10%
Homework / Notebook	15%
Classwork (Practice Problems)	20%
Class participation	20%
Project	20%
Final	15%

Grading scale:	90 – 100	A
	80 – 89	B
	70 – 79	C
	Below 70	failure.

Students may receive recovery Tuesday and Thursday from 7:00 – 7:45

The teacher has the right to adjust the course to meet the individual needs of students.

Math Money Management 2nd sem. Daily Pacing Chart

Day 1 QCC 23 What is proper tax? Read pages 284-285 Do problems 1-8	Day 2 QCC: 23 What is an assessed value? Read pages 286-287 Do problems 9-17	Day 3 QCC: 23 How do you determine proper tax? Read pages 287-289 Do problems 18-39	Day 4 QCC 24 What is sales tax? Read pages 291-292 Do problems 1-10	Day 5 QCC:24 How do you find sales tax? Read pages 293-294 Do problems 11-20
Day 6 QCC:25 What is FICA? Read pages 295-296 Do problems 1-19	Day 7 QCC: 25 What is a disability benefit? Read pages 297-299 Do problems 20-33	Day 8 QCC: 25 What is retirement? Read page 300 Do problems 1-13	Day 9 QCC: 23, 24,25 Review for quiz Quiz 1	Day 10 QCC: 25 What is federal income tax? Read pages 301-302 Do problems 1-6
Day 11 QCC: 25 What is gross and taxable income? Read pages 303-304 Do problems 8-23	Day 12 QCC: 25 What is a standard deduction? Read pages 305-302 Do problems 24-37	Day 13 QCC:24 What is state income tax? Read pages 301-310 Do problems 1-17	Day 14 QCC 23,24 What is an earned income? Read pages 312-316 Do problems 1-20	Day 15 QCC: 23, 24, 25 Chapter 8 test
Day 16 QCC 42 What is life insurance? Read pages 323-322 Do problems 1-11	Day 17 QCC:43 What is a beneficiary? Read pages 323-324 Do problems 12-20	Day 18 QCC: 43 What is a premium? Read page 325 Do problems 1-8	Day 19 QCC: 44 What is health insurance? Read pages 326-328 Do problems 1-9	Day 20 QCC: 44 What is an HMO? Read pages 328-329 Do problems 10-21
Day 21 QCC: 44 What is a PPO? Read page 330 Do problems 1-8	Day 22 QCC: 42, 43, 44 Review for quiz Quiz 2	Day 23 QCC: 45 What is homeowners insurance? Read pages 331-333 Do problems 1-13	Day 24 QCC: 45 What is replacement cost? Read pages 334-335 Do problems 14-24	Day 25 QCC: 45 What is a short term policy? Read pages 326-338 Do problems 25-38
Day 26 QCC:46 What is bodily injury? Read pages 339-340 Do problems 1-10	Day 27 QCC: 46 What is property damage? Read page 341 Do problems 1-7	Day 28 QCC:47 What is collision insurance? Read pages 344-346 Do problems 1-23	Day 29 QCC: 42, 43, 44, 45, 46, 47 Chapter 9 Test	Day 30 QCC 33 What is simple interest? Read pages 352-354 Do problems 1-13
Day 31 QCC:34 What is compound interest? Read pages 355-357 Do problems 14-25	Day 32 QCC: 34 What is a signature card? Read page 358 Do problems 1-7	Day 33 QCC: 35 What is a certificate of deposit? Read pages 359-360 Do problems 1-9	Day 34 QCC: 35 What is a money market account? Read pages 361-362 Do problems 10-14	Day 35 QCC: 36 What is a promissory notes? Read pages 363-365 Do problems 1-11
Day 36 QCC: 36 What is collateral? Read page 366 Do problems 12-20	Day 37 QCC 36 What is the formula for interest? Read pages 367-368 Do problems 21-34	Day 38 QCC: 33, 34, 35, 36 Review for quiz Quiz 3	Day 39 QCC: 48 What is a discount note? Read pages 370-372 Do problems 1-14	Day 48 What is face value? Read pages 373-374 Do problems 15-34
Day 41 QCC 48 What is an installment loan? Read pages 375-376 Do problems 1-8	Day 42 QCC: 49 What is a repayment schedule? Read pages 377-378 Do problems 9-17	Day 43 QCC: 49 What is finance charge? Read pages 378-380 Do problems 18-28	Day 44 QCC: 50 What is a bank credit card? Read pages 381-382 Do problems 1-6	Day 45 QCC: 50 What is a store credit card? Read pages 363-384 Do problems 7-16
Day 46 QCC 50 What is a transaction? Read page 385 Do problems 1-7	Day 47 QCC: 49 What is a banker's discount? Read pages 388-390 Do problems 1-19	Day 48 QCC: 33, 34, 35, 36, 48, 49, 50 Chapter 10 test	Day 49 QCC: 8 What is a bond? Read pages 394-396 Do problems 1-17	Day 50 QCC: 8 What is a broker? Read pages 397-399 Do problems 18-36
Day 51 QCC: 8 What is a savings bond? Read pages 399-403 Do problems 37-66	Day 52 QCC: 39 What it is a shareholder? Read pages 404-407 Do problems 1-22	Day 53 QCC:39 What is a stockbroker? Read pages 408-410 Do problems 23-41	Day 54 QCC: 40 What is a net proceeds? Read pages 411-412 Do problems 42-56	Day 55 QCC: 8, 39, 40 Review for quiz Quiz 4
Day 56 QCC: 41 What is a mutual fund? Read pages 414 – 418 Do problems 1-25	Day 57 QCC: 41 What is a real estate investment? Read pages 419-424 Do problems 1-30	Day 58 QCC: 8, 39, 40, 41 Chapter 11 test	Day 59 Review for Final	Day 60 Final exam.