

**Moon Area School District Curriculum Map**

**Course: Pullout Consumer Math**

**Grade Level: 10 – 12**

**Content Area: Math**

**Frequency: Full-Year Course**

This is an optional 2 – year course. Half is covered in one year and the other half is covered in the second year.

**Big Ideas**

1. Gross Pay
2. Net Pay
3. Working with Money
4. Online Shopping
5. Buying and Maintaining a Car
6. Buying and Maintaining a House
7. Budgets and Taxes

**Primary Resource(s) & Technology:**

Textbook Series, IXL online software, Microsoft Teams, Promethean Boards, Student Laptops/iPads, Money Trays, Checkbooks, Check Registers

**Pennsylvania and/or focus standards referenced at:**

[www.pdesas.org](http://www.pdesas.org)  
[www.education.pa.gov](http://www.education.pa.gov)

<b>Big Ideas/E Qs</b>	<b>Focus Standard(s)</b>	<b>Assessed Competencies (Key content and skills)</b>	<b>Timeline</b>
<b>Gross Pay</b> How do you calculate earning? <b>Net Pay</b> How do you	2.2, 2.4, 2.5	<ul style="list-style-type: none"><li>• Define hourly rate, regular and overtime wages, and annual wages</li><li>• Compute weekly and annual wages</li><li>• Explain why estimation is necessary in some instances</li></ul>	3 weeks

calculate deductions and determine net pay?			
<b>Gross Pay</b> How do you calculate earning? <b>Net Pay</b> How do you calculate deductions and determine net pay?	2.2, 2.4	<ul style="list-style-type: none"> <li>Find number of hours worked</li> <li>Renaming hours to minutes and adding to find elapsed time</li> <li>Calculate time worked in a week</li> </ul>	2 weeks
<b>Gross Pay</b> How do you calculate earning? <b>Net Pay</b> How do you calculate deductions and determine net pay?	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Define overtime, per, time and a half, double time</li> <li>Calculate time and a half and double time rates</li> <li>Determine amount of regular, time and a half, and double time hours worked</li> <li>Calculate regular plus overtime wages</li> </ul>	4 weeks
<b>Gross Pay</b> How do you calculate earning? <b>Net Pay</b> How do you calculate deductions and determine net pay?	2.2, 2.4,	<ul style="list-style-type: none"> <li>Determine wages for jobs that involve piecework or tips</li> </ul>	
<b>Gross Pay</b>	2.1	<ul style="list-style-type: none"> <li>Round to the nearest cent, dime, dollar</li> </ul>	

<p>How do you calculate earning? <b>Net Pay</b> How do you calculate deductions and determine net pay?</p>			
<p><b>Gross Pay</b>  How do you calculate earning? <b>Net Pay</b> How do you calculate deductions and determine net pay?</p>	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>• Compute weekly, biweekly, semimonthly, bimonthly, quarterly, and semimonthly salaries</li> <li>• Compute per pay period earnings when given yearly salary</li> </ul>	2 weeks
<p><b>Gross Pay</b>  How do you calculate earning? <b>Net Pay</b> How do you calculate deductions and determine net pay?</p>	2.1	<ul style="list-style-type: none"> <li>• Change percents to decimals</li> <li>• Calculate commission and salary plus commission</li> </ul>	1 week
<p><b>Gross Pay</b>  How do you calculate earning? <b>Net Pay</b></p>	2.2, 2.4	<ul style="list-style-type: none"> <li>• Compute net pay after deduction</li> </ul>	

How do you calculate deductions and determine net pay?			
<b>Working with Money</b>  How do you calculate subtotal of a bill, tax, tip and final total?	2.2, 2.4	<ul style="list-style-type: none"> <li>Identify coins and bills</li> <li>Determine the various values of coins and bills and how many go into another (EX: 5, \$1.00 bills are the same as \$5.00, etc.)</li> <li>Make change from coins and bills</li> <li>Use a money tray to count money from largest to smallest</li> </ul>	3 weeks
<b>Working with Money</b>  How do you calculate subtotal of a bill, tax, tip and final total?	2.2, 2.4 2.5	<ul style="list-style-type: none"> <li>Memorize a menu from a restaurant</li> <li>Role play being a customer and a server to place an order and take an order</li> </ul>	
<b>Working with Money</b>  How do you calculate subtotal of a bill, tax, tip and final total?	2.2, 2.4 2.5	<ul style="list-style-type: none"> <li>Calculate the restaurant bill subtotal, tax, final total and count out the correct amount</li> <li>Make change</li> </ul>	
<b>Working with Money</b>  How do you calculate subtotal of a bill, tax, tip and final total?	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Calculate appropriate tips for restaurants and divide the checks among the people dining</li> <li>Calculate the cost and savings of eating in a restaurant versus buying food to make at home</li> </ul>	4 weeks

<p><b>Working with Money</b></p> <p>How do you calculate subtotal of a bill, tax, tip and final total?</p>	<p>2.2, 2.4, 2.5</p>	<ul style="list-style-type: none"> <li>• Compute subtotal, tax and total when buying clothes from a catalog and online</li> </ul>	
<p><b>Online Shopping</b></p> <p>How do you calculate percent saved, order things online, pay for shipping, and determine the final price of items?</p>	<p>2.2, 2.4</p>	<ul style="list-style-type: none"> <li>• Calculate percent saved on items</li> <li>• Calculate discounts on items</li> </ul>	
<p><b>Online Shopping</b></p> <p>How do you calculate percent saved, order things online, pay for shipping, and determine the final price of items?</p>	<p>2.2, 2.4, 2.5</p>	<ul style="list-style-type: none"> <li>• Find total saved when an item is on sale</li> </ul>	
<p><b>Online Shopping</b></p> <p>How do you calculate</p>	<p>2.2, 2.5</p>	<ul style="list-style-type: none"> <li>• Complete a catalog and internet order form, including subtotal, discounts, tax, shipping charge and total</li> </ul>	<p>4 weeks</p>

percent saved, order things online, pay for shipping, and determine the final price of items?			
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Identify different parts on a charge account statement</li> </ul>	
	2.2, 2.4,	<ul style="list-style-type: none"> <li>Calculate unpaid balances, interest charges, new balance</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Complete an internet shopping form calculating spending, discounts, shipping, sales tax and meeting a given budget</li> </ul>	4 weeks
<b>Buying and Maintaining a House</b>	2.2, 2.4	<ul style="list-style-type: none"> <li>Rent an apartment and determine amount of rent that can be afforded</li> </ul>	
	2.2, 2.4	<ul style="list-style-type: none"> <li>Calculate amount of a mortgage that may be approved</li> </ul>	
	2.2, 2.4	<ul style="list-style-type: none"> <li>Compute down payments and mortgage amounts</li> </ul>	
	2.2, 2.4	<ul style="list-style-type: none"> <li>Calculate monthly payments and interest for mortgages</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Examine terms of mortgages that differ</li> </ul>	4 weeks
	2.2, 2.4	<ul style="list-style-type: none"> <li>Read a utility meter</li> <li>Calculate utility consumption</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Calculate telephone, gas and electric bills</li> </ul>	1 week
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Calculate mortgage insurance</li> <li>Calculate annual payments for homeowners' insurance</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Use the "renter's rule" to determine how much a person can afford for rent</li> </ul>	1 week
<b>Buying and Maintaining a Car</b>	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Calculate "sticker price" for a used and new car</li> </ul>	

	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Calculate savings from sales, trade-ins, and rebates when buying a car</li> </ul>	
	2.2, 2.4	<ul style="list-style-type: none"> <li>Calculate price paid for a car when financing</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Calculate automobile insurance</li> </ul>	3 weeks
	2.2, 2.4	<ul style="list-style-type: none"> <li>Read an odometer</li> <li>Calculate average miles driven per year</li> </ul>	
	2.2, 2.4	<ul style="list-style-type: none"> <li>Compute numbers of miles traveled and gas mileage</li> </ul>	
	2.2, 2.4	<ul style="list-style-type: none"> <li>Compute the range of a car and fuel needed</li> <li>Calculate average speed and travel time</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Calculate gasoline costs</li> </ul>	
	2.2, 2.5	<ul style="list-style-type: none"> <li>Compute the cost of car repairs</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>"Purchase" a used car, while staying within a budget</li> </ul>	4 weeks
	2.1, 2.6	<ul style="list-style-type: none"> <li>Count calories</li> <li>Calculate ratios and proportions</li> <li>Find calories with proportion</li> </ul>	
	2.1, 2.6	<ul style="list-style-type: none"> <li>Use nutritional information to make food choices</li> <li>Calculate fat grams and calories</li> <li>Calculate number of calories burned</li> <li>Calculate number of activities needed to lose pounds</li> </ul>	2 weeks
	2.1, 2.2, 2.4, 2.5, 2.9	<ul style="list-style-type: none"> <li>Calculate perimeter and area</li> <li>Calculate coverage to paint a room</li> <li>Calculate amount of paint to buy</li> </ul>	1 week
	2.2, 2.4, 2.5, 2.9	<ul style="list-style-type: none"> <li>Calculate amount of material needed to cover floors</li> <li>Calculate cost of carpeting a room</li> <li>Calculate amount of fence needed for a given yard</li> </ul>	1 week
<b>Budgets and Taxes</b>	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Find average income</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>Prepare a budget</li> <li>Adjust a budget</li> <li>Create circle graphs to depict a budget</li> <li>Balance a budget</li> </ul>	2 weeks

	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>• Write checks</li> <li>• Write deposit slips</li> <li>• Balance a check book</li> </ul>	4 weeks
	2.2, 2.4	<ul style="list-style-type: none"> <li>• Calculate simple interest</li> <li>• Calculate compound interest</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>• Calculate profit or loss from the stock market</li> <li>• Evaluate profits and losses</li> <li>• Find total dividends</li> </ul>	1 week
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>• Use the Federal budget to calculate amounts of revenue from various sources</li> </ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>• Calculate deductions, exemptions, dependents and taxable income</li> </ul>	
	2.2, 2.4, 2.5, 2.6	<ul style="list-style-type: none"> <li>• Use a Federal Tax Table to determine the amount of tax due</li> <li>• Use a tax schedule</li> <li>• Calculate refund or balance due for federal taxes</li> </ul>	3 weeks
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>• Calculate property tax</li> <li>• Explain who pays/what property taxes are used for</li> </ul>	
	2.2, 2.4	<ul style="list-style-type: none"> <li>• Calculate an effective tax rate</li> <li>• Read and explain a W-2 form</li> </ul>	1 week
	2.2, 2.4, 2.5	<ul style="list-style-type: none"> <li>• Calculate costs for health insurance</li> <li>• Calculate life insurance benefits</li> </ul>	1 week
	2.2, 2.5	<ul style="list-style-type: none"> <li>• Estimate Social Security and pension benefits at retirement</li> <li>• Calculate employee and company contributions to 401K plans</li> </ul>	2 weeks
	2.2, 2.4	<ul style="list-style-type: none"> <li>• Calculate profit sharing and employee ownership benefits</li> <li>• Calculate value of stock options</li> </ul>	2 weeks
	2.2, 2.4, 2.5, 2.6	<ul style="list-style-type: none"> <li>• Compare unemployment figures for different parts of the country</li> <li>• Calculate raises based on employee performance</li> </ul>	2 weeks
	2.2, 2.4, 2.5, 2.6	<ul style="list-style-type: none"> <li>• Identify income that is above poverty level</li> <li>• Describe inflation and calculate cost of living</li> <li>• Compare costs of training and education with potential for increased income</li> </ul>	2 weeks



		<ul style="list-style-type: none"><li>• Graph median incomes for various occupations</li></ul>	
	2.2, 2.4, 2.5	<ul style="list-style-type: none"><li>• Read, interpret, and compare various graphs</li></ul>	1 week

- Additional time is needed for review at the beginning of the year, studying and reviewing for the final exam, etc.