

Mt. Zion High School Curriculum Map

Name: Andrew Brown

Department: Business

Subject: Business Math

Quarter	Material	Skills	Assessments
1	Gross Pay-Chapter 1 <ul style="list-style-type: none"> Hourly Pay and Salary Average Pay Regular and Overtime Pay Commission Other Wage Plans 	<ul style="list-style-type: none"> Calculate gross pay for hourly-rate employees. Calculate gross pay for salaried employees. Calculate simple averages. Calculate averages from grouped data. Compute overtime pay rates. Calculate regular and overtime pay. Calculate straight commission earnings. Calculate commission earnings based on quota. Calculate graduated commission earnings. Find the rate of commission. Calculate gross pay for piece-rate employees. Calculate gross pay per diem employees. Calculate gross pay for tip employees. 	<ul style="list-style-type: none"> Problems from textbook Workbook activities Career Exploration (Occupational Outlook Handbook) Pay Activity Quizizz Review Assessment
Standards: CC 3.5 9-10 D, CC 3.5 11-12 D, CC 3.6 11-12 H, BCIT 15.1.12.M, BCIT 15.2.12.A, BCIT 15.2.12.B			
Quarter	Material	Skills	Assessments
1	Net Pay-Chapter 2 <ul style="list-style-type: none"> Deductions from Gross Pay Benefits and Job Expenses Federal Income Taxes State and City Income Taxes Cash Receipts and Payments Records Budgets 	<ul style="list-style-type: none"> Find federal withholding tax deductions. Calculate social security and Medicare tax deductions. Calculate total deductions and net pay. Find total job benefits. Find net job benefits. Compare the net job benefits of jobs. Calculate adjusted gross income and taxable income. Calculate the income tax due. Calculate the income tax refund for single dependents. Calculate state and city income taxes. Using a flax tax rate and graduated rate. 	<ul style="list-style-type: none"> Problems from textbook Workbook activities Quizizz Review Assessment

		<ul style="list-style-type: none"> Calculate the percent of income spent on expenses. Prepare a budget. 	
Standards: CC 3.5 9-10 D, CC 3.5 11-12 D, CC 3.6 11-12 H, BCIT 15.1.12.Y, BCIT 15.1.12.M, BCIT 15.6.12.A, BCIT 15.6.12.E			
Quarter	Materials	Skills	Assessments
1	Banking Services-Chapter 3 <ul style="list-style-type: none"> Checking Accounts Online Banking Check Register/App Reconciliation Savings Accounts Money Market and CD Accounts 	<ul style="list-style-type: none"> Prepare a deposit slip. Record entries in a check register. Recording electronic banking transactions. Find account balance when banking electronically. Calculate account balance needed to make online payments. Reconcile a bank statement. Reconcile and correct a check register. Reconcile a checking account with outstanding transactions and other errors. Calculate simple interest on savings deposits. Calculate compound interest on savings deposits. Calculate interest using a compound interest table. Calculate interest earned on special savings accounts Calculate the penalty for early withdrawals from CD accounts. Calculate the effective rate of interest. 	<ul style="list-style-type: none"> Problems from textbook Workbook activities Shop Around-Banking Activity Quizizz Review Assessment
<ul style="list-style-type: none"> Standards: CC 3.5 9-10 D, CC 3.5 11-12 D, CC 3.6 11-12 C, CC 3.6 11-12 H, FCS 11.1.9.B, BCIT 15.1.12.P, BCIT 15.6.12.G, BCIT 15.3.12.B, BCIT 15.3.12.V 			

Quarter	Materials	Skills	Assessments
2	Loans and Credit Cards-Chapter 4 <ul style="list-style-type: none"> Promissory Notes Discounted Promissory Notes Interest Tables Installment Loans Early Loan Repayments Annual Percentage Rates Credit Card Costs Credit Card Finance Charges 	<ul style="list-style-type: none"> Calculate interest on interest-bearing promissory notes, using the exact interest method, using the ordinary interest method, and the rate of interest. Calculate the interest and proceeds for discounted promissory notes. Calculate the true rate of interest on a discounted promissory note. Calculate interest using the simple interest tables. Find the due date of a note. Find the number of days between dates. Calculate the installment price and finance charge on an installment plan purchase. Calculate the number and amount of monthly payments. Calculate the interest, principal payment, and new balances on an installment loan. Find finance charges on Rule of 78 loans. Calculate early loan repayment amounts on Rule of 78 loans. Calculate APR on a loan. Identify important information found on a credit card statement. Verify transactions on credit card statements. Calculate the cost of using a credit card. Calculate finance charges using different methods. Find cash advance finance charges. 	<ul style="list-style-type: none"> Problems from textbook Workbook activities Car Buying Activity Quizizz Review Assessment
Standards: CC 3.5 9-10 D, CC 3.5 11-12 D, CC 3.5 11-12 B, CC 3.6 11-12 C, BCIT 15.6.12.G, BCIT 15.6.12.H, BCIT 15.6.12.J, BCIT 15.6.12.K, BCIT 15.6.12.L, BCIT 15.6.12.M, FCS 11.1.9.B, BCIT 15.3.I			

Quarter	Materials	Skills	Assessments
2	Spend Wisely-Chapter 5 <ul style="list-style-type: none"> Sales Tax Sales Receipts Unit Prices Comparative Shopping 	<ul style="list-style-type: none"> Calculate sales tax on purchases and when some items are not taxed. Calculate extensions. Calculate sales slip totals. Calculate and compare unit prices. Calculate unit prices from group prices. Compare prices at sales, different stores, and in different amounts. Compare the cost of rental options. Compare the cost of renting v. buying. 	<ul style="list-style-type: none"> Problems from textbook Workbook activities Grocery Shopping Activity Quizizz Review Assessment
Standards: CC 3.5 9-10 D, CC 3.5 11-12 D, CC 3.5 11-12 B, CC 3.6 11-12 C, BCIT 15.6.12.G, BCIT 15.6.12.H, BCIT 15.6.12.J, BCIT 15.6.12.K, BCIT 15.6.12.L, BCIT 15.6.12.M, FCS 11.1.9.B, BCIT 15.3.I			
Quarter	Materials	Skills	Assessments
2	Own a Home or Car <ul style="list-style-type: none"> Borrowing to Buy a Home Renting or Owning a Home Property Taxes Property Insurance Buying a Car Depreciating a Car Car Insurance Car Purchases and Leases 	<ul style="list-style-type: none"> Calculate the down payment, closing costs, and mortgage loan amount. Calculate the total interest cost of a mortgage loan. Calculate the savings from refinancing mortgages. Calculate the costs of home ownership, renting vs. owning home/apartment. Compare the costs of renting vs. owning. Calculate the tax rate, property tax rates per \$100, \$1000, mills or cents per \$1. Calculate property insurance premiums for homeowners. Calculate property insurance premiums for renters. Calculate how much can be collected on insurance claims. MSRP for a new car, including options. Calculate the delivered price and balance due for a new and used car. Calculate average annual depreciation on a car. Calculate the rate of depreciation. Calculate the car insurance premiums. 	<ul style="list-style-type: none"> Problems from textbook Workbook activities Car Buying Activity Mortgage Loan Shopping Quizizz Review Assessment

		<ul style="list-style-type: none"> • Calculate the total amount paid and the finance charge for installment loan car purchases. • Calculate the cost of leasing cars. • Compare buying vs. leasing. • Calculate the cost of operating cars. 	
Standards: CC 3.5 9-10 D, CC 3.5 11-12 D, FCS 11.1.9.B, BCIT 15.3.12.B, BCIT 15.3.12.C, BCIT 15.3.12 V			
Quarter	Materials	Skills	Assessments
2	Insurance and Investments-Chapter 7 <ul style="list-style-type: none"> • Life Insurance • Health Insurance • Disability Insurance • Buying Bonds • Bond Interest • Stocks • Mutual Funds • Real Estate • Retirement Investments 	<ul style="list-style-type: none"> • Calculate life insurance premiums, net cost of life insurance, and cash and loan values of life insurance policies. • Calculate health insurance premiums, benefits, and coinsurance. • Calculate disability insurance benefits. • Calculate the market price of bonds and total investment in bonds. • Calculate bond income, yield, total cost of bonds. • Calculate the cost of stock purchases, annual stock dividends, yield on stock investments, proceeds from the sale of stock. • Calculate the total investment in a mutual fund, amount and rate of commission, and profit or loss from mutual fund investments. • Calculate net income from real estate investments, the rate of return on real estate investments, and the monthly rent to be charged. • Calculate your retirement income, pension income, required minimum payout from a pension fund. 	<ul style="list-style-type: none"> • Problems from textbook • Workbook activities • Stock Market/Commodity Trading Game • Quizizz Review • Assessment