Hamburg Area School District

Name of Course: Consumer Math
Grade Level: 12
Department: Math

Instructional Time: 42 min.
Length of Course: 1 year
Period Per Cycle: 6
Length of Period: 42 minutes

Texts and Resources: Glencoe McGraw-Hill.
    (1998) <u>Mathematics with Business</u>
      <u>Applications</u>

Assessments: Exams, quizzes, homework, projects,
      notebook

Course Name: Consumer Math
Unit: Gross Income   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Straight-time pay	Understand the terms hourly rate and straight-time pay Compute straight-time pay for a desired length of time	2.1.11.A
Overtime Pay and Total Pay	Understand the terms overtime pay, time and a half, and double time Compute the straight-time pay, overtime, and total pay	2.1.11.A
Weekly Time Card	Understand the term weekly time card Compute the total hours on a weekly time card	2.1.11.A
Piecework	Understand the term piecework Compute the total pay on a piecework basis	2.1.11.A
Salary	Understand the term salary Compute the salary per pay period	2.1.11.A
Commission	Understand the term commission, commission rate, and straight commission Compute the straight commission and determine the gross pay Compute the total graduated commission	2.1.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Net Income   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Federal Tax Income	Understand the terms federal income tax (FIT), and withholding allowances Use tables to find the amount withheld for FIT	2.1.11.A;2.5.11.B;11.1.12.E
State Tax Income	Understand the term personal exemptions Compute the state tax on a straight percent basis	2.1.11.A; 2.5.11.B
Graduated State Income Tax	Understand the term graduated income tax Compute the state tax on a graduated income basis	2.1.11.A; 2.5.11.B; 11.1.12.E
Social Security and Medicare Taxes	Understand the terms social security and Medicare Compute the amount of income withheld for social security and Medicare taxes	2.1.11.A; 2.5.11.B
Group Insurance	Understand the term group insurance Compute the deduction for group insurance	2.1.11.A; 2.5.11.B
Earnings Statement	Understand the term net pay Compute the net pay per pay period	2.1.11.A; 2.5.11.B

Hamburg Area School District
Curriculum

Course Name: Consumer Math
Unit: Checking Accounts   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Deposits	Understand the term deposit Compute the total checking account deposit Find the subtotal and total deposit	2.1.11.A
Writing Checks	Understand the terms check register and balance Write a check Write each amount in words as it would appear on a check	
Check Registers	Understand the terms statement, canceled checks, and service charge Compute the balance in a check register Find the new balance after each check or deposit	2.1.11.A
Bank Statements	Understand the terms outstanding checks and reconcile Compute the present balance on a checking account bank statement Reconcile a check register and a bank statement	2.1.11.A; 2.2.11.F

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Savings Accounts   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Deposits	Complete a savings account deposit slip and compute the total deposit Find the subtotal and total deposit	2.1.11.A
Withdrawals	Understand the term withdrawal Complete a savings account withdrawal slip Write each amount in words as it would appear on a withdrawal slip Write the account number, the amount as a numeral, and the amount in words	
Passbook	Understand the term passbook Complete the new balance in a savings account passbook Learn updated technology to keep record of savings accounts	2.2.11.F
Account Statements	Compute the new balance on a savings account statement	2.1.11.A
Simple Interest and Compound Interest	Understand the terms interest, principal, annual interest rate, simple interest, and compound interest Compute the simple interest using the formula Compute the compound interest and the amount Find the compound interest with tables	2.1.11.A; 2.5.11.B

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Cash Purchases   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Total Purchase Price	Understand the term sales tax Compute the sales tax Compute the total purchase price	2.1.11.A
Unit Pricing	Understand the term sales receipt Compute the unit price by rounding to the nearest tenth Find the better buy based on the unit price	2.2.11.A; 2.2.11.B
Coupons and Rebates	Understand the term unit price Compute the final price after using a coupon or rebate	2.1.11.A; 2.5.11.A
Markdown	Understand the terms coupons, refunds, and rebates Compute the dollar amount of the markdown	2.1.11.A; 2.5.11.A
Sale Price	Compute the sale price when the markdown rate is known	2.1.11.A; 2.5.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Charge Accounts and Credit Cards   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Sales Receipts	Compute the total purchase price using the sales tax and purchase price	2.1.11.A
Account Statements and Finance Charges	Compute the new balance in a charge account using the formula Compute the finance charge by the previous-balance method Compute the finance charge by the unpaid-balance method Compute the finance charge based on the average daily balance, no new purchases included Compute the finance charge based on the average daily balance, new purchases included	2.1.11.A; 2.5.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Loans   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Single-Payment Loans	Understand the terms single-payment loan, promissory note, maturity value, principal, ordinary interest, exact interest, and term Compute the maturity value and interest rate of a single-payment loan	2.1.11.A; 2.2.11.A; 2.5.11.B
Installment Loan	Understand the terms installment loan, down payment, and amount financed Compute the amount financed on an installment loan	2.1.11.A; 2.2.11.A; 2.5.11.B
Simple Interest Installment Loans	Understand the terms simple interest installment loan and annual percentage rate (APR) Compute the monthly payment, total amount repaid, and finance charge on an installment loan	2.1.11.A; 2.2.11.A; 2.5.11.B
Installment Loans-Allocation of Monthly Payment	Understand the term repayment schedule Compute the payment to interest, payment to principal, and the new balance	2.1.11.A; 2.2.11.A; 2.5.11.B

Course Name: Consumer Math

Unit: Loans   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Paying Off Simple Interest Installment Loans	Understand the term final payment Compute the final payment when paying off a simple interest installment loan Find the interest for a month and then the final payment	2.1.11.A; 2.2.11.A; 2.5.11.B
Determining the APR	Use a table to find the annual percentage rate of a loan	2.1.11.A; 2.5.11.B
Refund of Finance Charge	Understand the term rebate schedule Compute the finance charge refunded for early repayment of a loan	2.1.11.A

Course Name: Consumer Math
Unit: Automobile
Transportation   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Purchasing a New Automobile	Compute the sticker price of a new automobile Understand the terms base price, options, destination charge, and sticker price	2.1.11.A; 2.2.11.A
Dealer's Cost	Compute the dealer's cost of a new automobile Understand the dealer only pays a percentage of the sticker price for the automobile	2.1.11.A
Purchasing a Used Automobile	Compute the average retail price of a used automobile using used-car guides Learn the latest resources for checking used-car guides	2.1.11.A; 2.5.11.B
Automobile Insurance	Use table to compute the annual premium for automobile insurance Understand the terms liability insurance, bodily injury insurance, property damage insurance, comprehensive insurance, collision insurance, deductible clause, base premium, age group, insurance-rating group, annual premium and driver-rating factor	2.1.11.A; 2.5.11.B

Hamburg Area School District
Curriculum

Course Name: Consumer Math
Unit: Automobile
Transportation

Time Line: 1.5 weeks

Essential Question/ Content	Performance Objectives	Anchors/Standards
Operating and Maintaining and Automobile	Compute the total cost per mile of operating and maintaining an automobile Understand the terms variable costs, fixed costs, and depreciation	2.1.11.A; 2.2.11.A
Leasing an Automobile	Compute the total cost of leasing an automobile Understand the terms closed-end lease, open-end lease and residual value	2.1.11.A; 2.2.11.A
Renting an Automobile	Compute the cost per mile of renting an automobile Understand the terms rent and collision waiver	2.1.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Housing Costs   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Mortgage Loan	Understand the term mortgage loan Compute the down payment and the amount of the mortgage loan	2.1.11.A; 11.1.12.C
Monthly Payment and Total Interest	Understand the term interest Compute the monthly payment, amount paid, and interest charged for various loan amount and various interest rates	2.1.11.A; 11.1.12.C
Closing Costs	Understand the terms closing cost and points Compute the closing costs for described situations	2.1.11.A; 11.1.12.C
The Monthly Payment	Understand the term amount for principal and amount for interest for loans Compute the monthly payment for consecutive months of a mortgage loan	2.1.11.A; 11.1.12.C
Real Estate Taxes	Understand the terms real estate taxes, assessed value, tax rate, rate of assessment, market value, and mills Compute the value each of the terms in a described situation	2.1.11.A; 11.1.12.C

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Housing Costs   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Homeowner's Insurance	Understand the terms homeowner's insurance, loss-of-use coverage, personal liability, medical coverage, and replacement value Using tables, find the coverage for various parts of homeowner's insurance Using tables, find the homeowner's insurance premiums	2.1.11.A; 2.5.11.B; 11.1.12.C
Other Housing Costs	Understand the terms utilities cost and the FHA recommendation Using given information, find the total housing cost and determine if it is within the FHA recommendation	2.1.11.A; 11.1.12.C

Hamburg Area School District
Curriculum

Course Name: Consumer Math
Unit: Insurance and
Investments   Time Line: 1.5 weeks

Essential Question/ Content	Performance Objectives	Anchors/Standards
Health Insurance Premiums	Understand the terms health insurance, basic plan, comprehensive plan, group plan, and non-group plan Using given information, compute the annual premium and the amount the employee pays towards it	2.1.11.A; 2.2.11.A
Health Insurance Benefits	Understand the terms hospital insurance, surgical-medical insurance, major medical insurance, deductible clause, and coinsurance clause Compute the amount paid by the employee for each of the terms	2.1.11.A; 2.2.11.A
Term Life Insurance	Understand the terms life insurance, term life insurance, beneficiary, face value, and units Compute the annual premium	2.1.11.A; 2.2.11.A
Other Types of Life Insurance	Understand the terms whole life insurance, cash value, loan value, limited-payment life insurance, and universal life insurance Compute the annual premium	2.1.11.A; 2.2.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math
Unit: Insurance and Investments

Time Line: 1.5 weeks

Essential Question/ Content	Performance Objectives	Anchors/Standards
Certificates of Deposit	Understand the term certificate of deposit (CD) Using formulas and tables, compute the interest earned and amount at maturity	2.1.11.A; 2.5.11.B; 2.2.11.A
Effective Annual Yield	Understand the term annual yield and effective annual yield Compute the effective annual yield on a CD	2.1.11.A; 6.5.12.C; 6.5.12.G
Stocks	Understand the terms stocks, stock certificate, and stockbroker's commission Compute the total amount paid	2.1.11.A; 6.5.12.C; 6.5.12.G
Stock Dividends	Understand the term dividends Compute the annual yield and annual dividends of stocks	2.1.11.A; 6.5.12.C; 6.5.12.G
Selling Stocks	Understand the terms profit and loss Compute the net sale and profit or loss for various situations involving stocks	2.1.11.A; 6.5.12.C; 6.5.12.G
Bonds	Understand the terms bonds, face value, discount, premium, and quoted price Compute the interest, bond cost and annual yield for bonds	2.1.11.A; 6.5.12.C; 6.5.12.G

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Recordkeeping   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Average Monthly Expenditure	Understand the term expenditure Compute the average monthly expenditure using various situations	2.1.11.A; 2.2.11.A; 2.2.11.F
Preparing a Budget Sheet	Understand the terms budget sheet, living expenses, fixed expenses, and annual expenses Compute the total monthly expenses	2.1.11.A; 2.2.11.A; 2.2.11.F; 13.3.11.D
Using a Budget	Understand the terms expense summary and emergency fund Using various situations determine how much more or less the amount spent is than the amount budgeted	2.1.11.A; 2.2.11.A; 2.2.11.F

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Personnel   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Hiring New Employees	Understand the terms recruit, advertising expense, interviewing expense, and hiring expense Compute the total recruiting cost	2.1.11.A; 2.2.11.A; 6.5.12.C
Administering Wages and Salaries	Understand the terms wage and salary scales, cost-of-living adjustments, or merit increases Find the new salary using the formula	2.1.11.A; 2.2.11.A; 6.5.12.C
Employee Benefits	Compute the rate of benefits using the formula	2.1.11.A; 2.2.11.A; 2.5.11.B; 6.5.12.C
Disability Insurance	Understand the term disability insurance Compute the annual and monthly disability benefits for given situations	2.1.11.A; 2.2.11.A; 6.5.12.C
Travel Expenses	Understand the term travel expenses Compute the total travel expense for given situations	2.1.11.A; 2.2.11.A; 6.5.12.C
Employee Training	Understand the term release time Compute the total training cost for given situations	2.1.11.A; 2.2.11.A; 6.5.12.C

Hamburg Area School District
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Course Name: Consumer Math

Unit: Production   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Manufacturing	Understand the terms direct material cost, direct labor cost, and prime cost Compute the value for each of the terms given various situations	2.1.11.A; 6.5.12.C
Break-Even Analysis	Understand the terms break-even analysis, break-even point, profit, fixed costs, and variable costs Find the break-even point in units for various situations	2.1.11.A; 6.5.12.C
Quality Control	Understand the terms quality control, defective, and quality control chart Compute the percent defective for various situations	2.1.11.A; 6.5.12.C
Time Study-Number of Units	Understand the term time study Find the number of units per hour for various situations	2.1.11.A; 2.2.11.A; 6.5.12.C
Time Study-Percent of Time	Compute the percent of time worked for various situations	2.1.11.A; 2.2.11.A; 6.5.12.C
Packaging	Understand the term packaging Compute the dimensions (length, width, height) for cartons given various information	2.1.11.A; 2.2.11.A; 6.5.12.C

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Purchasing   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Trade Discounts	Understand the terms list price, catalog price, trade discount, and net price Compute the value of each of the terms given various situations	2.1.11.A; 2.2.11.A
Trade Discounts-Complement Method	Understand the term complement method Compute the net price using the complement method	2.1.11.A; 2.2.11.A
Trade-Discount Rate	Understand the term trade-discount rate Compute the trade discount and the trade-discount rate for various situations	2.1.11.A; 2.2.11.A
Chain Discounts	Understand the term chain discount Compute the first and final net price for various situations	2.1.11.A; 2.2.11.A
Chain Discounts-Complement Method	Understand the terms net-price rate and single equivalent discount (SED) Compute the net-price rate, the net price, the SED and the discount for various situations	2.1.11.A; 2.2.11.A

Hamburg Area School District
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Course Name: Consumer Math

Unit: Purchasing **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Cash Discounts-Ordinary Dating	Understand the terms invoice, cash discount, and ordinary dating Compute the cash discount and the cash price for various situations	2.1.11.A; 2.2.11.A
Cash Discounts-EOM Dating	Understand the term end-of-month dating (EOM) Compute the cash price for various situations	2.1.11.A; 2.2.11.A

Course Name: Consumer Math

Unit: Purchasing   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Trade Discounts	Understand the terms list price, catalog price, trade discount, and net price Compute the value of each of the terms given various situations	2.1.11.A; 2.2.11.A
Trade Discounts-Complement Method	Understand the term complement method Compute the net price using the complement method	2.1.11.A; 2.2.11.A
Trade-Discount Rate	Understand the term trade-discount rate Compute the trade discount and the trade-discount rate for various situations	2.1.11.A; 2.2.11.A
Chain Discounts	Understand the term chain discount Compute the first and final net price for various situations	2.1.11.A; 2.2.11.A
Chain Discounts-Complement Method	Understand the terms net-price rate and single equivalent discount (SED) Compute the net-price rate, the net price, the SED and the discount for various situations	2.1.11.A; 2.2.11.A

Hamburg Area School District
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Course Name: Consumer Math

Unit: Purchasing   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Cash Discounts-Ordinary Dating	Understand the terms invoice, cash discount, and ordinary dating Compute the cash discount and the cash price for various situations	2.1.11.A; 2.2.11.A
Cash Discounts-EOM Dating	Understand the term end-of-month dating (EOM) Compute the cash price for various situations	2.1.11.A; 2.2.11.A

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Course Name: Consumer Math

Unit: Marketing

Time Line: 1.5 weeks

Essential Question/ Content	Performance Objectives	Anchors/Standards
Opinion Surveys	Understand the terms product test, opinion research firm, and opinion survey Find the percent of a particular response from opinion surveys	2.1.11.A; 2.5.11.B
Sales Potential	Understand the term sales potential, sample, and market Find the annual sales potential using various situations	2.1.11.A; 2.2.11.A; 2.5.11.B
Market Share	Understand the term market share Find the market share for various situations	2.1.11.A; 2.2.11.A
Sales Projections	Understand the term sales projection Read approximate sales projections from various graphs	2.1.11.A; 2.5.11.B
Sales Projections-Factor Method	Understand the terms factor method and factor Find the projected sales for various situations	2.1.11.A; 2.2.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Marketing   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Newspaper Advertising Costs	Find the advertisement costs using various tables	2.1.11.A; 2.5.11.A
Television Advertising Costs	Find the advertisement costs for various situation	2.1.11.A; 2.2.11.A
Pricing	Compute the selling price that will result in the highest possible net profit	2.1.11.A; 2.2.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Warehousing and Distribution   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Storage Space	Understand the terms warehouse and storage space Compute the total storage space	2.1.11.A; 2.2.11.A
Taking an Inventory	Understand the terms inventory, inventory card, receipts, and issues Compute the total inventory	2.1.11.A; 2.2.11.A
Valuing an Inventory	Understand the term average-cost method Use the average-cost method to compute the inventory value	2.1.11.A; 2.2.11.A
Carrying an Inventory	Compute the annual cost of carrying an inventory	2.1.11.A; 2.2.11.A
Transportation by Air	Understand the term air freight Compute the total shipping cost by air freight	2.1.11.A; 2.2.11.A
Transportation by Truck	Understand the term basic rate Compute the total shipping cost by truck	2.1.11.A; 2.2.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Services   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Building Rental	Understand the terms rent and lease Compute the total monthly rental charge	2.1.11.A; 2.2.11.B
Maintenance and Improvement	Understand the terms labor charge and materials charge Compute the total building maintenance charge	2.1.11.A; 2.2.11.B
Equipment Rental	Compute the total equipment rental cost	2.1.11.A; 2.2.11.B
Utilities Costs-Telephone	Understand the terms utilities and basic monthly charge Compute the monthly telephone cost	2.1.11.A; 2.2.11.B
Utilities Cost-Electricity	Understand the terms demand charge, energy charge, peak load, kilowatts, kilowatt-hours (kW-h), and fuel adjustment charge Compute the monthly cost for electricity	2.1.11.A; 2.2.11.B
Professional Services	Understand the terms consultants and consultant's fee Compute the total cost of professional services	2.1.11.A; 2.2.11.B

Hamburg Area School District
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Course Name: Consumer Math

Unit: Services   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Building Rental	Understand the terms rent and lease Compute the total monthly rental charge	2.1.11.A; 2.2.11.B
Maintenance and Improvement	Understand the terms labor charge and materials charge Compute the total building maintenance charge	2.1.11.A; 2.2.11.B
Equipment Rental	Compute the total equipment rental cost	2.1.11.A; 2.2.11.B
Utilities Costs-Telephone	Understand the terms utilities and basic monthly charge Compute the monthly telephone cost	2.1.11.A; 2.2.11.B
Utilities Cost-Electricity	Understand the terms demand charge, energy charge, peak load, kilowatts, kilowatt-hours (kW-h), and fuel adjustment charge Compute the monthly cost for electricity	2.1.11.A; 2.2.11.B
Professional Services	Understand the terms consultants and consultant's fee Compute the total cost of professional services	2.1.11.A; 2.2.11.B

Course Name: Consumer Math

Unit: Services   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Depreciation---Double-Declining-Balance Method	Understand the term double-declining-balance method Use the double-declining-balance method to compute the annual depreciation and book value	2.1.11.A
Modified Accelerated Cost Recovery System (MACRS)	Understand the term modified accelerated cost recovery system (MACRS) Use the MACRS to compute annual depreciation and book value	2.1.11.A; 2.2.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Accounting Records

Time Line: 1.5 weeks

Essential Question/ Content	Performance Objectives	Anchors/Standards
Assets, Liabilities, and Equity	Understand the terms assets, liabilities, owner's equity, net worth and capital Compute the total assets, liabilities, and owner's equity	2.1.11.A
Balance Sheet	Understand the term balance sheet Complete a balance sheet	2.1.11.A; 2.5.11.B
Cost of Goods Sold	Understand the term cost of good sold Compute the cost of goods sold	2.1.11.A
Income Statement	Understand the terms income statement, profit-and-loss statement, net income, and net profit Complete and income statement	2.1.11.A; 2.5.11.A
Vertical Analysis	Understand the terms current ratio, quick ratio, and acid-test ratio Analyze balance sheets and income statements by finding what percent a part is of the whole and computing the current ratio and the quick ratio	2.1.11.A
Horizontal Analysis	Understand the terms horizontal analysis, percent changes, base figure, and amount of change Compare two income statements using horizontal analysis and compute the percentage of change	2.1.11.A

Hamburg Area School District
Curriculum

Course Name: Consumer Math

Unit: Financial Management   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Corporate Income Taxes	Understand the terms corporations, taxable income, and corporate income taxes Compute the taxable income and the corporate income tax	2.1.11.A; 11.1.12.E
Issuing Stocks and Bonds	Understand the terms stocks, bonds, underwriting commission, and net proceeds Compute the selling expenses and the new proceeds from an issue of stocks and bonds	2.1.11.A; 6.5.12.G
Borrowing	Understand the terms commercial loans, prime rate, and maturity value Compute the maturity value of a commercial loan	2.1.11.A
Investments	Understand the terms United States Treasury Bills, discount basis, face value, and maturity date Compute the cost of a Treasury Bill	2.1.11.A; 6.5.12.G
Investments-Net Interest	Understand the terms commercial paper and net interest Compute the net interest from commercial paper	2.1.11.A
Growth Expenses	Understand the terms merge and growth expenses Compute the total cost of expanding a business	2.1.11.A; 6.5.12.C

Course Name: Consumer Math

Unit: Corporate Planning   **Time Line: 1.5 weeks**

Essential Question/ Content	Performance Objectives	Anchors/Standards
Inflation	Understand the terms inflation and inflation rate Compute the inflation rate, current price, and original price	2.1.11.A; 2.2.11.A
Gross National Product	Understand the term gross national product (GNP), real GNP, and per capita GNP Understand the GNP and be able to compute the real GNP and the per capita GNP	2.1.11.A; 2.2.11.A
Consumer Price Index	Understand the term consumer price index (CPI) Compute the consumer price index, current cost, and cost in 1967 of any given commodity	2.1.11.A; 2.2.11.A
Budget	Allocate revenue and expenses and analyze a budget	2.1.11.A; 2.2.11.A; 13.3.11.D