

Options EHS Financial Math		Scope and Sequence
Unit	Lesson	Objectives
Income		
	Sources of Income	<p>List various sources of income.</p> <p>Calculate hourly and salary wages.</p> <p>Analyze the benefits of different types of income.</p>
	Variable Earnings	<p>Calculate variable earnings.</p> <p>Compare earnings by interpreting data.</p>
	Gross Pay vs. Net Pay	<p>Recognize the difference between gross and net pay.</p> <p>Compute deductions based on gross pay.</p> <p>Analyze how payroll deductions modify an employee's disposable income.</p>
	Employee Benefits	<p>Explain the impact of benefits and expenses on total employment compensation.</p> <p>Compare total job benefits in relation to prospective employment.</p>
	Topic Test	
Paying Taxes		
	Tax Basics	<p>Identify different types of taxes.</p> <p>Use given data to solve problems related to taxes.</p>
	Social Security and Medicare	<p>Explain the overall purposes and structure of the Social Security and Medicare programs.</p>

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	Personal Income and Property Taxes	Analyze the impact of Social Security and Medicare taxes on income. Use given data to determine how taxes modify income. Recognize how revenue from property taxes is used by state and local governments.
	Tax Returns	Describe different methods used to file taxes. Complete a yearly federal income tax return.
	Topic Test	
Cumulative Exam		
	Cumulative Test Review	
	Cumulative Exam	
Consumer Loans		
	Simple Interest	Explain simple interest and how it relates to saving money. Calculate simple interest. Integrate concepts of simple interest into a money saving plan.
	Compound Interest	Explain compound interest as it relates to saving money. Calculate compound interest. Integrate concepts of compound interest into a money saving plan.
	Interest Rates	Identify the factors for determining an interest rate.

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	Borrowing Money	<p>Calculate the effective annual percentage rate based on the nominal interest rate.</p> <p>Compute interest and service charges on loans.</p> <p>Select a financial lending institution using given data.</p>
	Personal Loans	<p>Compute the finance charge and monthly payment on a personal loan.</p> <p>Relate the role of collateral to a secured loan.</p>
	Student Loans	<p>Identify the features of different student loans.</p> <p>Compute the finance charge and monthly payment on a student loan.</p>
	Financing a Car	<p>Use amortization models to investigate automobile financing.</p> <p>Calculate costs related to buying a car.</p>
	Applying for a Loan	<p>Prepare a loan application.</p> <p>Identify the factors lenders use to make loan decisions.</p> <p>Compute debt-to-income ratio.</p>
	Simple Contracts	<p>Examine sample written contracts for essential components and meaning.</p> <p>Analyze the purposes of a contract and the legal responsibilities incurred when signing a contract.</p>
	Topic Test	

Traveling Abroad

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	Travel Expenses	<p>Compare transportation and lodging costs in travel planning.</p> <p>Calculate travel costs.</p>
	Converting Currency	<p>Convert from one form of currency to another.</p> <p>Calculate travel expenses using various currencies.</p>
Starting a Business		
	The Business Plan	<p>Identify components of a business plan.</p> <p>Analyze the components of a business plan.</p>
	Business Income Statements	<p>Tabulate business income statements.</p> <p>Use data to analyze business income.</p>
	Break-Even Analysis	<p>Graphically determine the break-even point in producing items.</p> <p>Solve real-world problems involving break-even point analysis.</p>
	Markup and Markdown	<p>Calculate markup and markdown.</p> <p>Solve word problems involving percent markup and markdown.</p>
	Topic Test	
Cumulative Exam		
	Cumulative Test Review	

Unit **Lesson**

Objectives

Cumulative Exam