

MATH OF PERSONAL FINANCE_MHS

Guide

A (55 Days)			
Resource(s)/ Chapter(s)	Focus/Topic	Standard(s)	Duration of Instruction
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 1 Guided Notes	Ways to Earn Money	V.1 V.3	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 1.1 Guided Notes	Earning by the Hour	V.1.a V.3.a	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 1.2 Guided Notes	Earning a Salary	III.1.a-c V.1.a	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 1.3 Guided Notes	Other Ways to Earn	V.1.a V.3.b V.3.d	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023	Chapter One Review		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 2	Understanding Your Paycheck	I.1 V.2	1 Day

<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 2.1 Guided Notes</p>	<p>Calculating Taxes</p>	<p>I.1.d V.2.c</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 2.2 Guided Notes</p>	<p>Benefits</p>	<p>II.2.a V.1.b</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 2.3 Guided Notes</p>	<p>Analyzing Pay</p>	<p>III.1.b,c V.2.c</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023</p>	<p>Chapter Two Review</p>		<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 3 Guided Notes</p>	<p>Income Taxes</p>	<p>V.2</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 3.1 Guided Notes</p>	<p>Federal Taxes</p>	<p>V.2.a,d</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 3.2 Guided Notes</p>	<p>Capital Gains Taxes</p>	<p>I.3.b III.1.d</p>	<p>1 Day</p>

<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 1, Ch 3.3 Guided Notes	Other Income Taxes	V.2.b,d	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Guided Notes	Chapter Three Review		1 Day
	Unit One Review		2 Days
	Unit One Test		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 4.1 Guided Notes	Opening an Account	VI.1.e	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 4.2 Guided Notes	Checking Accounts	VI.1.f VI.4.b	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 4.3 Guided Notes	Savings Accounts	I.2.b I.3.c VI.1.e	1 Day
	Chapter Four Review		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 5 Guided Notes	Making Purchases	VI.3 VI.4	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2,	Basics of Purchasing	VI.3.b	1 Day

Ch 5.1 Guided Notes			
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 5.2 Guided Notes	Payment Options	VI.3.a	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 5.3 Guided Notes	Influences of Purchasing Decisions	IV.1.d	1 Day
<u>Ngpf.org</u>	Ch.6 (2 Days), 7, 8, 11, 12		
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Guided Notes	Chapter Five Review		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 6 Guided Notes	Budgeting	IV.1 VI.1	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 6.1 Guided Notes	Creating a Budget	IV.1.a	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 2, Ch 6.2 Guided Notes	Cash Flow	IV.3.c	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u>	Setting Financial Goals	I.2.e III.3.b IV.1.b	1 Day

2023 Unit 2, Ch 6.3 Guided Notes			
<u>Next Gen Personal Finance (ngpr.org/ar cade)</u>			2 Days
<u>Math for Personal Finance – Goodheart- Willcox:</u> 2023 Unit 2, Ch 6 Guided Notes	Chapter 6 Review		1 Day
	Unit Two Review		2 Days
	Unit Two Test		1 Day

*18 Extra Days

B (55 Days)

Resource(s)/ Chapter(s)	Focus/Topic	Standard(s)	Duration of Instruction
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 7 Guided Notes	Credit Cards	VI.2 VI.3	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 7.1 Guided Notes	Credit Basics	VI.2.a,b VI.3.d	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 7.2 Guided Notes	Finance Charges and Fees	VI.2.g	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 7.3 Guided Notes	Debt Management	IV.2.b,c VI.2.f	1 Day
<u>Next Gen Personal Finance (ngpr.org/archive)</u>			1 Day
	Chapter Seven Review		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 8 Guided Notes	Loans	I.3 VI.2	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 8.1	Loans and Interest	I.1.c I.3.c,d VI.2.e	1 Day

Guided Notes			
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 8.2 Guided Notes	Installment Loans	I.3.f VI.2.h	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 8.3 Guided Notes	Student Loans	VI.2.b	1 Day
<u>Next Gen Personal Finance (ngpr.org/ar cade)</u>			1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 8 Guided Notes	Chapter Eight Review		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 9 Guided Notes	Housing	II.2 VI.1	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 9.1 Guided Notes	Renting	II.2.e V.1.c	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 9.2 Guided Notes	Purchasing a Home	VI.1.g	1 Day

<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 9.3 Guided Notes	Mortgage Payments	I.3.c	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 9 Guided Notes	Chapter Nine Review		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 10 Guided Notes	Automobiles	III.3 VI.1	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 10.1 Guided Notes	Owning or Leasing a Car	VI.1.g	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 10.2 Guided Notes	Cost of Owning a Car	III.3.a	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 3, Ch 10 Guided Notes	Chapter 10 Review		1 Day
	Unit Three Review		2 Days
	Unit Three Test		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4,	Building Wealth	I.2 III.1	1 Day

Ch 11 Guided Notes			
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 11.1 Guided Notes	What is Wealth?	I.2.d	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 11.2 Guided Notes	Bonds	I.2.g	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 11.3 Guided Notes	Stocks and Mutual Funds	I.3.b II.1.b	1 Day
<u>Next Gen Personal Finance (ngpr.org/ar cade)</u>			1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 11 Guided Notes	Chapter 11 review		1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 12 Guided Notes	Insurance	VI.5	1 Day
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 12.1 Guided Notes	Life Insurance	VI.5.a,c	1 Day

<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 12.2 Guided Notes</p>	<p>Health and Disability Insurance</p>	<p>VI.5.a,b</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 12.3 Guided Notes</p>	<p>Other Types of Insurance</p>	<p>VI.5.a,e</p>	<p>1 Day</p>
<p><u>Next Gen Personal Finance (ngpr.org/arcade)</u></p>			<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 12 Guided Notes</p>	<p>Chapter 12 Review</p>		<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 13 Guided Notes</p>	<p>Financial Planning</p>	<p>I.2 VI.5</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 13.1 Guided Notes</p>	<p>Protecting Wealth</p>	<p>I.2.b VI.4.a,b,e</p>	<p>1 Day</p>
<p><u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 13.2 Guided Notes</p>	<p>Retirement Planning</p>	<p>VI.5.d</p>	<p>1 Day</p>
<p><u>Math for Personal Finance –</u></p>	<p>Other Investments</p>	<p>I.2.c</p>	<p>1 Day</p>

<u>Goodheart-Willcox:</u> 2023 Unit 4, Ch 13.3 Guided Notes			
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4, Ch 13 Guided Notes	Chapter 13 Review		1 Day
	Unit Four Review		2 Days
<u>Math for Personal Finance – Goodheart-Willcox:</u> 2023 Unit 4 Guided Notes	Unit Four Test		1 Day

*11 Extra Days