

Options EHS Financial Math		Scope and Sequence
Unit	Lesson	Objectives
Income		
Sources of Income		
		List various sources of income.
		Calculate hourly and salary wages.
		Analyze the benefits of different types of income.
Variable Earnings		
		Calculate variable earnings.
		Compare earnings by interpreting data.
Gross Pay vs. Net Pay		
		Recognize the difference between gross and net pay.
		Compute deductions based on gross pay.
		Analyze how payroll deductions modify an employee's disposable income.
Employee Benefits		
		Explain the impact of benefits and expenses on total employment compensation.
		Compare total job benefits in relation to prospective employment.
Topic Test		
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		

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		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.
		Calculate the effective annual percentage rate based on the nominal interest rate.
	Borrowing Money	
		Compute interest and service charges on loans.
		Select a financial lending institution using given data.
	Personal Loans	
		Compute the finance charge and monthly payment on a personal loan.
		Relate the role of collateral to a secured loan.
	Student Loans	
		Identify the features of different student loans.
		Compute the finance charge and monthly payment on a student loan.
	Financing a Car	
		Use amortization models to investigate automobile financing.
		Calculate costs related to buying a car.
	Leasing vs. Buying a Car	
		Calculate costs of leasing a vehicle.
		Compare buying and leasing a vehicle.
	Applying for a Loan	

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		Prepare a loan application.
		Identify the factors lenders use to make loan decisions.
		Compute debt-to-income ratio.
	Simple Contracts	
		Examine sample written contracts for essential components and meaning.
		Analyze the purposes of a contract and the legal responsibilities incurred when signing a contract.
	Topic Test	
	Economic Principles	
	Inflation and Purchasing Power	
		Interpret consumer price index data.
		Calculate purchasing power based on inflation.
	Traveling Abroad	
	Converting Currency	
		Convert from one form of currency to another.
		Calculate travel expenses using various currencies.
	Starting a Business	
	The Business Plan	
		Identify components of a business plan.
		Analyze the components of a business plan.
	Business Income Statements	
		Tabulate business income statements.
		Use data to analyze business income.

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	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	
Analyzing Business Data		
	Using Graphs to Advertise	<p>Read and interpret data presented in various formats.</p> <p>Suggest data formatting to meet business needs.</p>
	Data-Based Business Decisions	<p>Read and interpret data presented in various formats.</p> <p>Use data to make business decisions.</p>
	Business Summary Statistics	<p>Calculate measures of central tendency.</p> <p>Determine the effects of variability on measures of central tendency.</p>
	Probability in the Business Setting	<p>Determine the probability of an event.</p> <p>Apply probability concepts to make informed decisions.</p>
	Topic Test	