

Name: Mrs. Woods		Grading Quarter: 1	Week Beginning: 9/18/23
School Year: 23-24		Subject: MAT 142	
Monday	Notes:	<p>Objective: Students will be able to create a monthly budget.</p> <p>Lesson Overview: Notes: Discuss fixed vs variable costs and regular vs irregular vs unexpected costs. In groups, create a table of needs and wants. 50/30/20 rule</p>	Academic Standards: Define Quantitative Literacy as it relates to savings and checking accounts, stocks, retirement accounts, and loans.
Tuesday	Notes:	<p>Objective: Students will be able to calculate present and future value of interest problems.</p> <p>Lesson Overview: Use both excel and online calculator to calculate PV and FV. Discuss differences in interest rates between credit cards, savings accounts, and retirement plans.</p>	Academic Standards: Define Quantitative Literacy as it relates to savings and checking accounts, stocks, retirement accounts, and loans.
Wednesday	Notes:	<p>Objective: Students will be able to buy and sell stocks in a simulation.</p> <p>Lesson Overview: Learn how to use <i>How the Market Works</i> and start investment simulation. Discuss the differences between stocks, bonds, and mutual funds. Read the articles on HTMW and answer the questions in the online quizzes.</p>	Academic Standards: Define Quantitative Literacy as it relates to savings and checking accounts, stocks, retirement accounts, and loans.
Thursday	Notes:	<p>Objective: Students will be able to identify the costs associated with mortgages.</p> <p>Lesson Overview: Notes: Kinds of mortgages (conventional, FHA, ARM, balloon, etc.) Fees involved (down payment, taxes, escrow, closing costs, etc. What are the differences between 30- and 40-year mortgages? Use an online mortgage calculator.</p>	Academic Standards: Define Quantitative Literacy as it relates to savings and checking accounts, stocks, retirement accounts, and loans.
Friday	Notes:	<p>Objective: Students will be able to identify the costs associated with mortgages.</p> <p>Lesson Overview: <i>This is a continuation of yesterday's lesson.</i> Home search activity on Zillow.</p>	Academic Standards: Define Quantitative Literacy as it relates to savings and checking accounts, stocks, retirement accounts, and loans.

