

Name: Mrs. Woods		Grading Quarter: 1	Week Beginning: 9/25/23
School Year: 23-24		Subject: MAT 142	
Monday	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.
Tuesday	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.
Wednesday	Notes:	<p>Objective: Students will understand how to file basic taxes.</p> <p>Lesson Overview: Notes – Forms used in taxes: W2, W4, 1040, etc. Gross vs Net Pay Standard deduction vs Itemizing</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 learn what and how to invest now to have 1 million dollars by retirement age.</p> <p>Lesson Overview: Use online calculator and explore different scenarios of saving \$50, \$100, and \$200 dollars per month. Discuss different realistic interest rates that can be obtained from stocks, mutual funds, 401K, etc.</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 buy and sell stocks in the stock market simulation.</p> <p>Lesson Overview: Students will use their class time to be on the website HowTheMarketWorks.com buying and selling stocks. Discuss trends in the market for the past week vs past year.</p>	<p>Academic Standards: Define Quantitative Literacy as it relates to savings and checking accounts, stocks, retirement accounts, and loans.</p>
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