

**CKSD Curriculum
Unit Template
Consumer Math – 12th Grade Students
Suggested Length of Unit – 45 Days
Instructor: John E. Caracciolo**

Unit title and short description

- Basic math operations: Fractions, Decimals, and Percentages.

Major Academic Standards Addressed

CC.2.1.6.E.1

CC.2.1.7.D.1

CC.2.1.7.E.1

CC.2.1.HS.F.2

CC.2.1.HS.F.3

Concepts – Content — **What students should know**

- Students should be able to add integers, decimals, and fractions.
- Students should be able to subtract integers, decimals, and fractions.
- Students should be able to multiply integers, decimals, and fractions.
- Students should be able to divide integers, decimals, and fractions.
- Students should know how to add 2 fractions or mixed numbers.

Objectives – also called competencies in the SAS

What students should be able to do as a result of the instruction

- Students should be able to convert fractions to decimals.
- Students should be able to convert decimals to fractions.
- Students should be able to convert decimals to percentages.
- Students should be able to convert percentages to decimals.
- Students should be able to read basic consumer math problems and interpret how to solve it using which operation.

Essential Questions – meant to challenge study to ponder, question and query

- How do you change a fraction into a decimal?
- How do you change a percentage to a decimal?
- Does the decimal move when you multiply or divide decimals?
- How do you change a mixed number into an improper fraction?
- Is it proper to round decimals to the nearest hundredth when working with money? Why?
- Which button on the calculator can convert decimals to fractions easily?
- Which button on the calculator can convert fractions into decimals easily?

Assessments- Assessments should be directly related to the objectives identified for students in this unit.

- Students will be assessed with:
- In class assignments.
- Worksheets.
- Homework assignments
- Exams (one given a week).
- Calculator activities.

Best Instructional Practice(s): Describe what you believe are the best instructional approaches you would employ in order to help students obtain proficiency on the standards identified in the unit. Develop this descriptor so that a student could understand the process. This can be a narrative.

- Independent work – assuring each student is proficient with each skill
- Lecture and note taking.
- Also, this usually involves testing and completing homework problems.
- Collaborative work – assuring students understand the importance of working as a unit to complete a large task
- Some of my tests are done using a collaborative approach. I allow them to work with a partner or a small group of 3. I believe this allows them to share ideas and methods to solving problems. Also, I let them work together on the iPads or with calculator activities.

**CKSD Curriculum
Unit Template
Consumer Math -- 12th Grade Students
Suggested Length of Unit – 45 Days
Instructor: John E. Caracciolo**

Unit title and short description

- Understanding Taxes; Writing checks. Understanding Federal Taxes, State Taxes, Understanding Local Taxes. Social Security taxes. Payroll deductions. Routing numbers; checking account numbers.

Major Academic Standards Addressed

CC.2.1.6.E.1

CC.2.1.7.D.1
CC.2.1.7.E.1
CC.2.1.HS.F.2
CC.2.1.HS.F.3

Concepts – Content — **What students should know**

- Students should know what a check looks like.
- Students should understand you need a checking account to write checks.
- Students should know that when you work, taxes are deducted from your paycheck.
- Students should know there are different levels of taxes such as federal or state or local or social security, etc.

Objectives – also called competencies in the SAS

What students should be able to do as a result of the instruction

- Students should be able to calculate net pay after taxes.
- Students will learn to change percentages into decimals and calculate specific amounts for each different tax.
- Federal tax will be calculated based on a specific percentage.
- State tax will be calculated on a specific percentage.
- Local tax will be calculated on a specific percentage.
- Social security will be calculated on a specific percentage.
- Students will use tax tables to determine specific amounts of taxes withheld from paychecks if the person is single or married or married with children.
- Students will learn to write a check correctly.
- Students will understand the difference between a checking number and a routing number.

Essential Questions – meant to challenge study to ponder, question and query

- Are checking numbers and routing numbers the same thing?
- Are gross pay and net pay the same thing?
- What is the difference between your gross pay and your net pay?
- Are federal taxes and state taxes calculated at the same percentage?
- What is a Social Security tax? Does everyone pay this tax?
- Is a 401k and a 403b the same thing? Who pays into these accounts?
- Is there financial benefits to paying into retirement accounts at an early age?

Assessments- Assessments should be directly related to the objectives identified for students in this unit.

- Students will be assessed with:
- In class assignments.
- Worksheets.

- Homework assignments.
- Exams (one given a week).
- Calculator activities.

Best Instructional Practice(s): Describe what you believe are the best instructional approaches you would employ in order to help students obtain proficiency on the standards identified in the unit. Develop this descriptor so that a student could understand the process. This can be a narrative.

- Independent work – assuring each student is proficient with each skill
- Lecture and note taking.
- Also, this usually involves testing and completing homework problems.
- Collaborative work – assuring students understand the importance of working as a unit to complete a large task
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**CKSD Curriculum
Unit Template
Consumer Math – 12th Grade Students
Suggested Length of Unit – 90 Days
Instructor: John E. Caracciolo**

Unit title and short description

- Working with Interest, Commission. Understanding gross pay; Understanding net pay; financing; loans; timecards, working with tax tables.

Major Academic Standards Addressed

CC.2.1.6.E.1
CC.2.1.7.D.1
CC.2.1.7.E.1
CC.2.1.HS.F.2
CC.2.1.HS.F.3

Concepts – Content —What students should know

- Students should know that interest is paid on a loan.

- Students should know gross pay is your maximum pay before taxes.
- Students should know financing a new car is usually 5-7 years.
- Students should know they will pay back more from a financed account.
- Students should know commission relates to selling.
- Students should know that time cards are used to determine how many hours you work in order to get paid.
- Students should know you get penalized from your paycheck if you come late to work.
- Students should know that a normal work week for most folks is 40 hours.

Objectives – also called competencies in the SAS

What students should be able to do as a result of the instruction

- Students should be able to calculate commission based on how much selling is done.
- Students should be able to calculate interest on a given loan.
- Students will apply basic interest and learn to calculate compound interest.
- Students will learn how to use time cards and convert the minutes into an hour equivalency.
- Students will learn to calculate net pay after deductions are taken from the check.
- Students will learn the difference between tax deferred and not tax deferred taxes.
- Students will learn to calculate net pay after 401k or 403b deductions are taken from the check.

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Essential Questions – meant to challenge study to ponder, question and query

- Will being 5 minutes late deduct 15 minutes from your check?
- How many minutes are you allowed to be late before being “docked” 15 minutes of your hourly pay?
- What does tax deferred actually mean?
- Is a 401k or 403b account tax deferred? If so, why?
- Why do we convert minutes into an hour equivalency on time cards?
- Are commissions based on the amount of selling?
- Are commissions mainly percentage based?
- What is compound interest? Is there a formula used to solve it?

Assessments- Assessments should be directly related to the objectives identified for students in this unit.

- Students will be assessed with:
- In class Assignments.
- Worksheets.

- Homework assignments.
 - Exams (one given a week).
 - Calculator Activities.
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Best Instructional Practice(s): *Describe what you believe are the best instructional approaches you would employ in order to help students obtain proficiency on the standards identified in the unit. Develop this descriptor so that a student could understand the process. This can be a narrative.*

- Independent work – assuring each student is proficient with each skill.
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