



**Española Public Schools**

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# FINANCIAL LITERACY

## Mathematics

### Curriculum Guide

Developed: June 2016

**Curriculum Team:**

Domingo Napolitano, Team Leader

Ian Cainglet, Member

Nenette Juarez, Member

Nancy Suazo, Member

**Curriculum Facilitation:**


Vivian Valencia, Instructional Coach

MaryEllen Fresquez, Instructional Coach

**Mathematics Resources**  
**Adopted Curriculum**

Grade Band	Resource	District Contact
9-12 2013-2018	Contemporary Mathematics For Business and Consumers  Website: <a href="http://www.cengage.com">www.cengage.com</a>	Office of Curriculum, Instruction & Assessment Myra L. Martinez, Associate Superintendent Nancy Suazo, EVHS Department Chair



**Mathematics Resources**  
**Supplemental Curriculum Resources**

Grade Band	Resource	District Contact:
<p><b>9-12</b> 2015-2020</p>	<p><b>Financial Literacy: Introduction to the Mathematics of Interest, Annuities, and Insurance</b></p> <p><a href="http://www.kutasoftware.com">www.kutasoftware.com</a>  <a href="http://www.ixl.com">www.ixl.com</a></p> <p><a href="http://www.teachertube.com">www.teachertube.com</a></p> <p><a href="http://www.tenmarks.com">www.tenmarks.com</a></p> <p><a href="http://www.thattquiz.com">www.thattquiz.com</a></p> <p>Engage NY</p> <p>Making Number Talks Matter</p> <p><a href="http://www.khanacademy.com">www.khanacademy.com</a></p> <p><a href="https://www.illustrativemathematics.org/">https://www.illustrativemathematics.org/</a></p> <p><a href="http://www.insidemathematics.org/">http://www.insidemathematics.org/</a></p>  <p><a href="https://learn.education2020.com/">https://learn.education2020.com/</a></p>	<p><b>Office of Curriculum, Instruction &amp; Assessment</b>  Myra L. Martinez, Associate Superintendent</p> <p>Nancy Suazo, EVHS Department Chair  Sandra Roney, Edgenuity Administrator  Larry DeAguero, Federal Programs (Title I)  Deirdra Montoya, Special Education Director  TBA, Assessment &amp; RtI Facilitator</p>

## Mathematics Resources



### Adopted Curriculum

Grade Band	Resource	District Contact:
9-12	<b>Core Assessments</b> Contemporary Mathematics For Business & Consumers	Nancy Suazo, Math Department Chair
9-12	<b>Supplemental Assessments</b> Contemporary Mathematics For Business & Consumers	Nancy Suazo, Math Department Chair
2-12	<b>STAR Math</b>	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent Mary Ellen Fresquez, Instructional Coach Vivian Valencia, Instructional Coach  <b>Assessment Contact:</b> TBA, Assessment & RTI Facilitator
3-11	<b>PARCC</b>	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent Mary Ellen Fresquez, Instructional Coach Vivian Valencia, Instructional Coach  <b>Assessment Contact:</b> TBA, Assessment & RTI Facilitator
7-12	<b>End of Course Exams (EOC)</b>	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent Mary Ellen Fresquez, Instructional Coach Vivian Valencia, Instructional Coach  <b>Assessment Contact:</b> TBA, Assessment & RTI Facilitator



Grade Band	Resource	District Contact
Pre K <i>2013-2018</i>	<b>Creative Classroom</b>  Website:	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent MaryEllen Fresquez, Pre K Coordinator
K-6 <i>2013-2018</i>	 	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent MaryEllen Fresquez, Instructional Coach Vivian Valencia, Instructional Coach

## Mathematics Resources






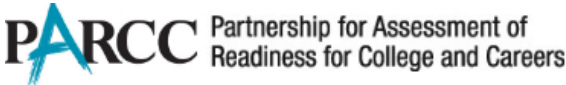
### Adopted Curriculum

	<p>Website: <a href="http://www.pearsonsuccessnet.com">www.pearsonsuccessnet.com</a></p>	
<p><b>7-8</b> 2013-2018</p>	<p><u>College Preparatory Math (CPM)</u></p>  <p>CPM teacher log in: <a href="http://textbooks.cpm.org/?238090954324249223">http://textbooks.cpm.org/?238090954324249223</a></p> <p>CPM student log in: <a href="http://en8467.textbooks.cpm.org/?409553627727330301">http://en8467.textbooks.cpm.org/?409553627727330301</a></p>	<p><b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent Robert Quiñonez, CFVMS Assistant Principal</p>
<p><b>9-12</b> 2013-2018</p>	<p><u>College Preparatory Math (CPM)</u></p>  <p>CPM teacher log in: <a href="http://textbooks.cpm.org/?238090954324249223">http://textbooks.cpm.org/?238090954324249223</a></p> <p>CPM student log in: <a href="http://en8467.textbooks.cpm.org/?409553627727330301">http://en8467.textbooks.cpm.org/?409553627727330301</a></p>	<p><b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent Nancy Suazo, EVHS Department Chair</p>



**Mathematics Resources**  
**Supplemental Curriculum Resources**

Grade Band	Resource	District Contact:
<b>Pre K</b> 2016-2021	<i>Insert Resource</i> <b>Website:</b> Insert  <i>Insert Resource</i> <b>Website:</b> Insert	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent MaryEllen Fresquez, Pre K Coordinator  Larry DeAguerro, Federal Programs (Title I) Deirdra Montoya, Special Education Director TBA, Assessment & RtI Facilitator
<b>K -6</b> 2016-2021	<i>Insert Resource</i> <b>Website:</b> Insert  <i>Insert Resource</i> <b>Website:</b> Insert	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent MaryEllen Fresquez, Instructional Coach Vivian Valencia, Instructional Coach  Larry DeAguerro, Federal Programs (Title I) Deirdra Montoya, Special Education Director TBA, Assessment & RtI Facilitator
<b>7-8</b> 2016-2021	<i>Insert Resource</i> <b>Website:</b> Insert   <b>Website:</b> Insert	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent  Robert Quiñonez, CFVMS Assistant Principal Insert Name, Edgenuity Administrator Larry DeAguerro, Federal Programs (Title I) Deirdra Montoya, Special Education Director TBA, Assessment & RtI Facilitator
<b>9-12</b> 2015-2020	<i>Insert Resource</i> <b>Website:</b>   <b>Website:</b> Insert	<b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent  Insert Name, EVHS Department Chair Insert Name, Edgenuity Administrator Larry DeAguerro, Federal Programs (Title I) Deirdra Montoya, Special Education Director TBA, Assessment & RtI Facilitator

**Mathematics Resources**  
**Supplemental Curriculum Assessments**

Grade Band	Resource	District Contact:
Pre K 2016- 2021	<p><i>Insert Resource</i>  <b>Website:</b> Insert</p>  <p><b>PreK Observation &amp; Portfolios</b></p>	<p><b>Office of Curriculum, Instruction &amp; Assessment</b>            Myra L. Martinez,            Associate            Superintendent            MaryEllen Fresquez,            Pre K Coordinator</p> <p><b>Assessment Contact:</b>            TBA, Assessment &amp; RtI            Facilitator</p>
K-1	<p><b>Envisions:</b></p>  <p><b>Topic Book Assessments</b>  <b>Topic Mat Assessments</b></p> <p><b>Renaissance Learning:</b></p>  <p><b>STAR EARLY LITERACY (Numeracy)</b> <a href="https://hosted39.renlearn.com/258790/default.aspx">https://hosted39.renlearn.com/258790/default.aspx</a></p>	<p><b>Office of Curriculum, Instruction &amp; Assessment</b>            Myra L. Martinez,            Associate            Superintendent            MaryEllen Fresquez,            Instructional Coach            Vivian Valencia,            Instructional Coach</p> <p><b>Assessment Contact:</b>            TBA, Assessment &amp; RtI            Facilitator</p>
2-12	<p><b>Envisions:</b></p>  <p><b>Topic Book Assessments</b>  <b>Topic Mat Assessments (2<sup>nd</sup>)</b></p> <p><b>Renaissance Learning:</b></p>  <p><b>STARMath</b> <a href="https://hosted39.renlearn.com/258790/default.aspx">https://hosted39.renlearn.com/258790/default.aspx</a></p>	<p><b>Office of Curriculum, Instruction &amp; Assessment</b>            Myra L. Martinez,            Associate            Superintendent            MaryEllen Fresquez,            Instructional Coach            Vivian Valencia,            Instructional Coach</p> <p><b>Assessment Contact:</b>            TBA, Assessment &amp; RtI            Facilitator</p>
3-11	<p><b>PARCC</b></p> 	<p><b>Office of Curriculum, Instruction &amp; Assessment</b>            Myra L. Martinez,            Associate            Superintendent</p>

**Mathematics Resources**  
**Supplemental Curriculum Assessments**

		<p>MaryEllen Fresquez, Instructional Coach Vivian Valencia, Instructional Coach</p> <p><b>Assessment Contact:</b> TBA, Assessment &amp; RtI Facilitator</p>
<p>7-12</p>	<p>End of Course Exams (EoC)</p>  <p>College Preparatory Math (CPM)</p>  <p><b>CPM teacher log in:</b>  <a href="http://textbooks.cpm.org/?238090954324249223">http://textbooks.cpm.org/?238090954324249223</a>  <b>CPM student log</b>  <b>in:</b> <a href="http://en8467.textbooks.cpm.org/?409553627727330301">http://en8467.textbooks.cpm.org/?409553627727330301</a></p>	<p><b>Office of Curriculum, Instruction &amp; Assessment</b> Myra L. Martinez, Associate Superintendent MaryEllen Fresquez, Instructional Coach Vivian Valencia, Instructional Coach</p> <p><b>Assessment Contact:</b> TBA, Assessment &amp; RtI Facilitator</p>



**At a Glance Pacing Guide**  
**Financial Literacy**

UNITS & Time Frame	CONTENT STANDARD	COMMON CORE STANDARDS	RESOURCES (Core & Supplemental)	ASSESSMENT (Formative & Summative)
<p><b>UNIT 1</b></p> <p><b>BANKING/ CREDIT</b></p> <p>8/16 to 10/7</p>	<p>1.1 Use a check book register</p> <p>1.2 Compare Saving products</p> <p>1.3 Reconcile a statement</p> <p>1.4 Calculate simple interest</p> <p>1.5 Calculate a compound interest</p> <p>1.6 Compare credit plans</p>	<p>A.SSE.3 Write expressions in equivalent forms to solve problems. Choose and produce an equivalent form of an expression to reveal and explain properties of the quantity represented by the expression.*</p> <p>A.SSE.1 Interpret the structure of expressions. Interpret expressions that represent a quantity in terms of its context.*</p> <p>A.SSE.1a Interpret parts of an expression, such as terms, factors, and coefficients.*</p> <p>A.SSE.1b Interpret complicated expressions by viewing one or more of their parts as a single entity. For example, interpret <math>P(1+r)^n</math> as the product of <math>P</math> and a factor not depending on <math>P</math>.*</p> <p>A.CED.4 Create equations that describe numbers or relationship. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations. For example, rearrange Ohm's law <math>V = IR</math> to highlight resistance <math>R</math>.*</p> <p>A.REI.3 Solve equations and inequalities in one variable. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.</p> <p>F.BF.1a Determine an explicit expression, a recursive process, or steps for calculation from a context.</p>	<p><b>Core Adapted Contemporary Mathematics</b> For Business and Consumers</p> <p><b>Supplement</b> <a href="http://www.kutasoftware.com">www.kutasoftware.com</a> <a href="http://www.ixl.com">www.ixl.com</a></p> <p><a href="http://www.teachertube.com">www.teachertube.com</a></p> <p><a href="http://www.tenmarks.com">www.tenmarks.com</a></p> <p><a href="http://www.thattquiz.com">www.thattquiz.com</a></p> <p>Engage NY</p> <p>Making Number Talks Matter</p> <p><a href="http://www.khanacademy.com">www.khanacademy.com</a></p> <p><a href="https://www.illustrativemathematics.org/">https://www.illustrativemathematics.org/</a></p> <p><a href="http://www.insidemathematics.org/">http://www.insidemathematics.org/</a></p>	<p><b>FORMATIVE</b> Chapter <i>MATH TASK</i></p> <p><b>SUMMATIVE</b> Chapter Assessment Test</p>

**At a Glance Pacing Guide**  
**Financial Literacy**

UNITS & Time Frame	CONTENT STANDARD	COMMON CORE STANDARDS	RESOURCES (Core & Supplemental)	ASSESSMENT (Formative & Summative)
<p><b>UNIT 2</b></p> <p><b>INVESTMENTS</b></p> <p><b>TIME FRAME:</b></p> <p>10/10 – 12/22</p>	<p>2.1 Capital gains/losses</p> <p>2.2 Gains/losses</p> <p>2.3 Future Value Formula</p> <p>2.4 Pensions</p> <p>2.5 Company match</p> <p>2.6 Read a stock chart</p>	<p>A.CED.1 Create equations that describe numbers or relationship. Create equations and inequalities in one variable and use them to solve problems. Include equations arising from linear and quadratic functions, and simple rational and exponential functions.*</p> <p>A.CED.2 Create equations that describe numbers or relationship. Create equations in two or more variables to represent relationships between quantities; graph equations on coordinate axes with labels and scales.*</p> <p>A.REI.3 Solve equations and inequalities in one variable. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.</p> <p>F.BF.1 Build a function that models a relationship between two quantities. Write a function that describes a relationship between two quantities.*</p> <p>N.Q.2 Reason quantitatively and use units to solve problems. Define appropriate quantities for the purpose of descriptive modeling.*</p>	<p><b>Core Adapted</b> <b>Core Adapted</b> <b>Contemporary</b> <b>Mathematics</b> For Business and Consumers</p> <p><b>Supplement</b> Renaissance Learning Accelerated Math Pearson's Algebra 1 <a href="http://www.kutasoftware.com">www.kutasoftware.com</a> <a href="http://www.ixl.com">www.ixl.com</a> <a href="http://www.teachertube.com">www.teachertube.com</a> Triumph Learning Common Core Coach Geometry <a href="http://www.tenmarks.com">www.tenmarks.com</a> <a href="http://www.dotquiz.com">www.dotquiz.com</a> Pizzazz Geometry Agile Mind Engage NY Making Number Talks Matter <a href="http://www.khanacademy.com">www.khanacademy.com</a> <a href="https://www.illustrativemathematics.org/">https://www.illustrativemathematics.org/</a> <a href="http://www.insidemathematics.org/">http://www.insidemathematics.org/</a></p>	<p><b>FORMATIVE</b> Chapter Math Task</p> <p><b>SUMMATIVE</b> Chapter Assessment Test</p>
<p><b>UNIT 3</b></p> <p><b>BUDGETING/ PURCHASES</b></p>	<p>3.1 Compare investment risks</p> <p>3.2 Unit Pricing</p>	<p>F.IF.4 Interpret functions that arise in applications in terms of the context. For a function that models a relationship between two quantities, interpret key features of graphs and tables in terms of the quantities, and sketch graphs showing key features given a verbal description of the relationship. Key features include: intercepts; intervals where the function is</p>	<p><b>Core Adapted</b> <b>Contemporary</b> <b>Mathematics</b> For Business and Consumers</p>	<p><b>FORMATIVE</b> Chapter Math Task</p>

**At a Glance Pacing Guide**  
**Financial Literacy**

UNITS & Time Frame	CONTENT STANDARD	COMMON CORE STANDARDS	RESOURCES (Core & Supplemental)	ASSESSMENT (Formative & Summative)
<p><b>TIME FRAME:</b>  1/9– 2/17</p>	<p>3.3 Cash flow 3.4 Sales tax 3.5 Create pie chart 3.6 Lease signing 3.7 Monthly payment formula 3.8 Down payments</p>	<p>increasing, decreasing, positive, or negative; relative maximums and minimums; symmetries; end behavior; and periodicity.*</p> <p>A.REI.3 Solve equations and inequalities in one variable. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.</p> <p>A.REI.2 Understand solving equations as a process of reasoning and explain the reasoning. Solve simple rational and radical equations in one variable, and give examples showing how extraneous solutions may arise.</p> <p>A.CED.2 Create equations that describe numbers or relationship. Create equations in two or more variables to represent relationships between quantities; graph equations on coordinate axes with labels and scales.*</p> <p>F.LE.5 Construct and compare linear, quadratic, and exponential models and solve problems. Interpret the parameters in a linear or exponential function in terms of a context.*</p>	<p><b>Supplement</b> <a href="http://www.kutasoftware.com">www.kutasoftware.com</a> <a href="http://www.ixl.com">www.ixl.com</a>  <a href="http://www.teachertube.com">www.teachertube.com</a>  <a href="http://www.tenmarks.com">www.tenmarks.com</a>  <a href="http://www.thattquiz.com">www.thattquiz.com</a>  Engage NY  Making Number Talks Matter  <a href="http://www.khanacademy.com">www.khanacademy.com</a>  <a href="https://www.illustrativemathematics.org/">https://www.illustrativemathematics.org/</a>  <a href="http://www.insidemathematics.org/">http://www.insidemathematics.org/</a></p>	<p><b>SUMMATIVE</b> Chapter Assessment Test</p>
<p><b>Unit 4</b>  <b>TAXES</b>  <b>TIME FRAME:</b>  2/21 – 3/31</p>	<p>4.1 Compute federal income tax using a tax table 4.2 Compute federal income tax using a tax schedule</p>	<p>A.CED.3 Create equations that describe numbers or relationship. Represent constraints by equations or inequalities, and by systems of equations and/or inequalities, and interpret solutions as viable or non-viable options in a modeling context. For example, represent inequalities describing nutritional and cost constraints on combinations of different foods.*</p> <p>A.SSE.1 Interpret the structure of expressions. Interpret</p>	<p><b>Core Adapted Contemporary Mathematics</b> For Business and Consumers</p>	<p><b>FORMATIVE</b> Chapter Math Task</p> <p><b>SUMMATIVE</b> Chapter Assessment Test</p>

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**Financial Literacy**

UNITS & Time Frame	CONTENT STANDARD	COMMON CORE STANDARDS	RESOURCES (Core & Supplemental)	ASSESSMENT (Formative & Summative)
	4.3 Complete a 1040 EZ  4.4 Calculate sales tax & tips  4.5 Payroll deductions  4.6 Hourly rates  4.7 Social Security Medicare	expressions that represent a quantity in terms of its context.*  A.REI.3 Solve equations and inequalities in one variable. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.  A.CED.4 Create equations that describe numbers or relationship. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations. For example, rearrange Ohm's law $V = IR$ to highlight resistance $R$ .*	<p style="text-align: center;"><b>Supplement</b></p> <p><a href="http://www.kutasoftware.com">www.kutasoftware.com</a> <a href="http://www.ixl.com">www.ixl.com</a></p> <p><a href="http://www.teachertube.com">www.teachertube.com</a></p> <p><a href="http://www.tenmarks.com">www.tenmarks.com</a></p> <p><a href="http://www.thattquiz.com">www.thattquiz.com</a></p> <p style="text-align: center;">Engage NY</p> <p style="text-align: center;">Making Number Talks Matter</p> <p><a href="http://www.khanacademy.com">www.khanacademy.com</a></p> <p><a href="https://www.illustrativemathematics.org/">https://www.illustrativemathematics.org/</a></p> <p><a href="http://www.insidemathematics.org/">http://www.insidemathematics.org/</a></p>	
<p style="text-align: center;"><b>Unit 5</b></p> <p><b>EMPLOYMENT BASIC/RETIREMENT</b></p> <p><b>TIME FRAME:</b></p> <p style="text-align: center;"><b>4/3 – 5/12</b></p>	5.1 Commissions  5.2 Overtime  5.3 Work Benefits  5.4 Present value of a periodic investment	A.CED.4 Create equations that describe numbers or relationship. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations. For example, rearrange Ohm's law $V = IR$ to highlight resistance $R$ .*  A.REI.3 Solve equations and inequalities in one variable. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.  F.IF.2 Understand the concept of a function and use function notation. Use function notation, evaluate functions for inputs in	<p style="text-align: center;"><b>Core Adapted Contemporary Mathematics</b></p> <p style="text-align: center;">For Business and Consumers</p> <p style="text-align: center;"><b>Supplement</b></p> <p><a href="http://www.kutasoftware.com">www.kutasoftware.com</a> <a href="http://www.ixl.com">www.ixl.com</a></p>	<p style="text-align: center;"><b>FORMATIVE</b></p> <p style="text-align: center;">Chapter Math Task</p> <p style="text-align: center;"><b>SUMMATIVE</b></p> <p style="text-align: center;">Chapter Assessment Test</p>

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**Financial Literacy**

UNITS & Time Frame	CONTENT STANDARD	COMMON CORE STANDARDS	RESOURCES (Core & Supplemental)	ASSESSMENT (Formative & Summative)
		<p>their domains, and interpret statements that use function notation in terms of a context.</p> <p>A.SSE.1 Interpret the structure of expressions. Interpret expressions that represent a quantity in terms of its context.*</p>	<p><a href="http://www.teachertube.com">www.teachertube.com</a></p> <p><a href="http://www.tenmarks.com">www.tenmarks.com</a></p> <p><a href="http://www.thattquiz.com">www.thattquiz.com</a></p> <p>Engage NY</p> <p>Making Number Talks Matter</p> <p><a href="http://www.khanacademy.com">www.khanacademy.com</a></p> <p><a href="https://www.illustrativemathematics.org/">https://www.illustrativemathematics.org/</a></p> <p><a href="http://www.insidemathematics.org/">http://www.insidemathematics.org/</a></p>	



# New Mexico Public Education Department

## Assessment Blueprint

# Financial Literacy

### End-of-Course (EoC) Exam

Version 003  
Spring 2015

## **Purpose Statement—Financial Literacy**

*The Financial Literacy End-of-Course assessment is designed to measure student proficiency of the Common Core Standards pertaining to financial literacy. This course-level assessment is provided to all students who have completed Financial Literacy (STARS code 2097) or related courses. Intended as a final exam for the course, this is a summative assessment covering a wide range of content, skills, and applications. Scores are reported at the teacher, school, district, and state levels for the purposes of student grades, curriculum review, (student graduation requirements), and—for optional use—as input into the Educator Effectiveness System.*

## Blueprint Table—Financial Literacy

Based on Common Core State Standards

REPORTING CATEGORY	STANDARD/ BENCHMARK	CONTENT STATEMENT	UNPACKED CONTENT STANDARD
<b>BANKING/CREDIT</b>	A-SSE 3	Write expressions in equivalent forms to solve problems. 3. Choose and produce an equivalent form of an expression to reveal and explain properties of the quantity represented by the expression.	Use a check book register
	A-SSE 1	Analyze functions using different representations. 1. Choose and produce an equivalent form of an expression to reveal and explain properties of the quantity represented by the expression.	Compare saving products
	A-CED 4	4. Create equations that describe numbers or relationships. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.	Reconcile a statement
	A-CED 4	4. Create equations that describe numbers or relationships. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.	Calculate simple interest
	REI-3	Analyze functions using different representations. 3. Write a function defined by an expression in different, but equivalent, forms to reveal and explain different properties of the function. b. Use the properties of exponents to interpret expressions for exponential functions.	Calculate compound interest



REPORTING CATEGORY	STANDARD/ BENCHMARK	CONTENT STATEMENT	UNPACKED CONTENT STANDARD
<b>BANKING/CREDIT</b>	F-BF-1a	Build a function that models a relationship between two quantities. 1. Write a function that describes a relationship between two quantities. a. Determine an explicit expression, a recursive process, or steps for calculation from a context.	Compare credit plans
<b>INVESTMENTS</b>	A-REI 3	Solve equations and inequalities in one variable. 3. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.	Capital gains/losses
	A-CED 2	Create equations that describe numbers or relationships. 2. Create equations in two or more variables to represent relationships between quantities. Graph equations on coordinate axes with labels and scales.	Gains/losses
	A-CED 1	Create equations that describe numbers or relationships. 1. Create equations and inequalities in one variable and use them to solve problems.	Future Value Formula
	A-CED 1	Create equations that describe numbers or relationships. 1. Create equations and inequalities in one variable and use them to solve problems.	Pensions
	F-BF 1	Build a function that models a relationship between two quantities. 1. Write a function that describes a relationship between two quantities.	Company match
	N-Q 2	Reason quantitatively and use units to solve problems. 2. Define appropriate quantities for the purpose of descriptive modeling.	Read a stock chart
<b>BUDGETING/ PURCHASES</b>	F-IF 4	Interpret functions that arise in applications in terms of the context. 4. For a function that models a relationship between two quantities, interpret key features of graphs and tables in terms of the quantities and sketch graphs showing key features, given a verbal description of the relationship.	Compare investment risks

REPORTING CATEGORY	STANDARD/ BENCHMARK	CONTENT STATEMENT	UNPACKED CONTENT STANDARD
<b>BUDGETING/PURCHASES</b>	A-REI 3	Solve equations and inequalities in one variable. 3. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.	Unit pricing
	A-REI 3	Solve equations and inequalities in one variable. 3. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.	Cash flow
	A-REI 3	Solve equations and inequalities in one variable. 3. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.	Sales tax
	A-REI 2	Understand solving equations as a process of reasoning and explain the reasoning. 2. Solve simple, rational and radical equations in one variable and give examples showing how extraneous solutions may arise.	Create pie charts
	A-CED 2	Create equations that describe numbers or relationships. 2. Create equations in two or more variables to represent relationships between quantities. Graph equations on coordinate axes with labels and scales.	Lease signing
	F-LE 5	Interpret expressions for functions in terms of the situation they model. 5. Interpret the parameters in a linear or exponential function in terms of a context.	Monthly payment formula
	F-LE 5	Interpret expressions for functions in terms of the situation they model. 5. Interpret the parameters in a linear or exponential function in terms of a context.	Down payments

REPORTING CATEGORY	STANDARD/ BENCHMARK	CONTENT STATEMENT	UNPACKED CONTENT STANDARD
TAXES	A-CED 3	Create equations that describe numbers or relationships. 3. Represent constraints by equations or inequalities and by systems of equations and/or inequalities. Interpret solutions as viable or non-viable options in a modeling context.	Compute federal income tax using a tax table
	A-CED 3	Create equations that describe numbers or relationships. 3. Represent constraints by equations or inequalities and by systems of equations and/or inequalities. Interpret solutions as viable or non-viable options in a modeling context.	Compute federal income tax using a tax schedule
	A-SSE 1	Interpret the structure of expressions. 1. Interpret expressions that represent a quantity in terms of their context.	Complete a 1040 EZ
	A-CED 3	Create equations that describe numbers or relationships. 3. Represent constraints by equations or inequalities and by systems of equations and/or inequalities. Interpret solutions as viable or non-viable options in a modeling context.	Read a W2 Form
	A-REI 3	Solve equations and inequalities in one variable. 3. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.	Calculate sales tax & tips
	A-CED 4	Create equations that describe numbers or relationships. 4. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.	Payroll deductions
EMPLOYMENT BASIC/RETIREMENT	A-CED 4	Create equations that describe numbers or relationships. 4. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.	Hourly rates
	A-REI 3	Solve equations and inequalities in one variable. 3. Solve linear equations and inequalities in one variable, including equations with coefficients represented by letters.	Social Security/ Medicare

REPORTING CATEGORY	STANDARD/ BENCHMARK	CONTENT STATEMENT	UNPACKED CONTENT STANDARD
EMPLOYMENT BASIC/RETIREMENT (CONT.)	F-IF 2	Understand the concept of a function and use function notation. 2. Use function notation, evaluate functions for inputs in their domains, and interpret statements that use function notation in terms of a context.	Commissions
	A-CED 4	Create equations that describe numbers or relationships. 4. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.	Overtime
	A-SSE 1	Interpret the structure of expressions. 1. Interpret expressions that represent a quantity in terms of its context.	Work benefits
	A-CED 4	Create equations that describe numbers or relationships. 4. Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.	Present value of a periodic investment

Financial Literacy EoC Reporting Category Alignment Framework					
Reporting Category	Standard	DOK (Item # by DOK)			Grand Total
		1	2	3	
<b>Banking/Credit</b>	A-SSE 3 Check Register	1			1
	F-LE 5 Compound Interest		2		1
	A-CED 4 Simple Interest	3			1
	A-CED 4 Reconcile a Statement	4			1
	F-BF 1a Consumer Credit		5		1
	A-CED 4 Savings Plans			6	1
<b>Budget/Purchasing</b>	F-LE 5 Down Payments		7		1
	A-REI 3 Cash Flow		8		1
	A-CED 2 Lease Agreements			9	1
	F-LE 5 Monthly Payments		10		1
	F-IF 4 Budget Planning		11		1
	A-REI 3 Unit Pricing		12		1
<b>Taxes</b>	A-REI 3 Sales Tax			13	1
	A-CED 3 Tax Schedules	14			1
	A-CED 3 Tax Tables	15			1
	A-SSE 1 Tax Forms		16		1
	A-CED 3 Income Statements		17		1
	A-SSE 1 Deductions	18			1

**Financial Literacy EoC Reporting Category  
Alignment Framework**

Reporting Category	Standard	DOK (Item # by DOK)			Grand Total
		1	2	3	
<b>Employment/Retirement</b>	A-CED 1 Employment Benefits		19		1
	A-CED 4 Retirement Plans		20		1
	A-REI 3 Payroll Deductions	21			1
	A-CED 1 Commission		22		1
	A-CED 4 Wages	23			1
	A-CED 1 Overtime Pay		24		1
<b>Investments</b>	A-REI 3 Capital Gains/ Losses			25	1
	N-Q2 Stock Charts	26			1
	F-IF 4 Investment Risks		27		1
	A-CED 1 Pension Plans		28		1
	F-LE 5 Future Value		29		1
	F-BFI Employee Benefits		30		1
	<b>Grand Total</b>				<b>30</b>