**Week of June 1st-5th**  
**Monday**- 10-2 Worksheet due in Teams today!  
*Essential Learning*

* Several of you have missing assignments from *before*the closure...they are **due by *this* Friday** and must be accompanied with a Universal Pass to earn credit (text/email me if you need to know how many passes you have left)
* Note Check (pgs. 45-47) due in Teams Friday
* [Video/Notes:  Begin Home Ownership](http://somup.com/cY1VF6jWYW)
* Read 8-3 and familiarize yourself with the terminology in green
* Complete 8-3 Mortgage Application Process Worksheet (due in Teams Wednesday)

**Tuesday**      
*Essential Learning*[​](http://weebly-file/2/5/1/3/2513991/independent_living_unit_notes.pdf)

* Complete 8-4 Purchase a Home Worksheet (due in Teams Wednesday)

​​**Wednesday** - 8-3 and 8-4 Worksheets due in Teams!  
*Essential Learning*

* [Video:  Quick check in and some "show and tell" items related to the unit](http://somup.com/cY1eFNQeU4)
* Read through the 10-1 Section...very informative
* Complete 10-1 Utility Expenses Worksheet (due in Teams Thursday)

**Thursday** - 10-1 Worksheet due in Teams!  
*Essential Learning​*

* [Video:  Review of the budget project, its criteria and what should be submitted](http://somup.com/cY1fYpQhaG) by 12pm next Wednesday
* Revised Budget Project Criteria
* Use the remainder of today's time to get caught up on essential learning activities, study for tomorrow's exam, work on your budget project, and/or do whatever you need to finish strong in this or your other classes.

​**Friday** - Note Check (pgs. 45-47) due in Teams!  **Missing work from *before*the closure due too!**  
*​Essential Learning*

* Independent Living Exam - Your last one!  Text me when you're ready to begin.  You'll need some paper to show your work on which will be uploaded to Teams as part of your exam score.

**Week of May 25th-29th**  
**Monday**- No Classes (Memorial Day Weekend)  
**Tuesday**      
*Essential Learning*

* Independent Living Unit Notes
* [Video/Notes:  Introduction to the Unit; begin Renting](http://somup.com/cYhOF9j7nx) (research advantages and disadvantages of renting to complete the rest of pg. 45; note check next week)

*Supplemental Activity*

* Don't forget to upload a picture of your Memorial Day Weekend adventures if you'd like!

​​**Wednesday**  
*Essential Learning*

* [Video/Notes:  A quick recap of Advantages and Disadvantages to Renting and intro to today's worksheet](http://somup.com/cYhtFcjMId)
* Textbook Chapter 8 - Read the following segments in Chapter 8-1:  "Where Will You Live," "Shopping for a Rental," "Lease Signing Costs" and "Moving Costs."
* 8-1 Find a Place to Live  Worksheet (I selected the problems I did to help you understand how to approach budgeting in terms of housing costs; due in Teams Friday)

**Thursday**   
*Essential Learning​*

* Don't forget to make your May Investopedia trade today or tomorrow before 1pm!  They're your last opportunities!
* [Video/Notes:  A brief discussion about floor plans](http://somup.com/cYhuFzjNAt)
* 8-2 Read a Floor Plan Worksheet (a little test of your geometry skills and spacial awareness; due in Teams Friday)

​**Friday** - Worksheets 8-1 and 8-2 due in Teams!  
*​Essential Learning*

* Ya know...no real need for a video today.  All I was going to share with you was that we'll address utilities in more detail when we go over homeownership.  Utility costs can, sometimes, be covered by a tenant's rent payment.  One that would not be, however, would be the electronic utilities today's worksheet reviews.
* 10-2 Electronic Utilities Worksheet (due in Teams Monday)

**Week of May 18th-22nd**  
**Monday**  
*Essential Learning*​

* For reasons of time, we will be skipping the "Laws Protecting Debtors" (on pg. 41) portion of your notes and move into Loans.  It is worth knowing, however, there are legal protections for debtors in place against fraudulent creditors and you should familiarize yourself with them.
* As to loans, yes, there are a variety of lending institutions and there are numerous types of loans available.  In hopes of having time to investigate mortgages and auto loans, we'll hold off on defining the institutions and loans (pgs. 41-42).
* Given you are seniors and may be on your way to post-secondary education, we'll give a brief shout out to Student Loans.  So...
* **Complete the "Student Loans" portion of your notes (pg. 43).**  Some of these resources may be helpful:  ["The Different Types of Federal Student Loans" Video](https://www.youtube.com/watch?v=xpSgxABSxhQ),  this [Federal Student Aid webpage](https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#how-much), an [infographic comparing federal and private student loans](https://drive.google.com/file/d/1-m78iQRQtPNkC_8xA99a0yLgBq2iOGUi/view) and the ["7 Best Private Student Loans of May 2020" article](https://www.nerdwallet.com/best/loans/student-loans/private-student-loans).

*Supplemental Activity*

* [debt.org](https://www.debt.org/credit/loans/) is a great site to learn about different types of loans.  Visit if you'd like to learn more!
* [A message from Mike Rowe](https://www.facebook.com/ATTNVideo/videos/1781909918780628/) (host of "Dirty Jobs") whom I respect and believe to be doing great things for our students, our workforce and our country.  It's a minute and a half video...worth the watch!

**Tuesday**      
*Essential Learning*

* Note Check (pg. 41 [the table], pg. 43 [school loan info only] and pg. 44 [ID theft info only) due Friday in Teams by 11:59pm
* NOTE:  While the video about how to read your credit card statement provided *some*information, I actually meant for you to use a website for your notes.  So if you struggled to fill in the table on pg. 41, use [this website](https://handsonbanking.org/military/credit/credit-cards/how-to-read-your-credit-card-statement/) to better define what each component represents.  A copy of the example statement is here and in Teams.
* Complete 4-2/4-3 Worksheet (it's just two questions) to work with the loan formulas on pg. 42 of your notes; as always, your textbook can help step you through the process if needed.  They're large formulas so practice demonstrating each step (even if it's easy math) of solving the problem.  Show me da work people!  Due in Teams by Friday at 11:59pm

​​**Wednesday**  
*Essential Learning*

* [Video:  Wrap up  and review Consumer Credit](http://somup.com/cYhYY6jgas) **(to complete pg. 44 of notes)**
* To recap/clarify the table on pg. 41 of your notes:  Example Credit Card Statement and the [website](https://handsonbanking.org/military/credit/credit-cards/how-to-read-your-credit-card-statement/) that defines each component

*Supplemental Activity*

* Protecting Your Identity and Fighting Fraudulent Charges Worksheet

**Thursday**   
*Essential Learning​*

* Consumer Credit Exam (Text me for a password when you are ready to begin.  Once you've entered your password, open the "Credit Card Statement" BEFORE clicking the exam link.  You may use your notes and other activities to respond to questions.  Exams must be begun **no later than 6pm**)
* Don't forget to upload your completed notes and 4-2/4-3 Worksheet to Teams tomorrow

​**Friday** - Note Check (pg. 41, pg. 43 and pg. 44) and 4-2/4-3 Worksheet due in Teams by 11:59pm  
*​Essential Learning*

* Free work day!  No new content or activities...use the time to get caught up in this class or your other classes.
* Enjoy your Memorial Day weekend!  Based on your votes, we'll begin the Independent Living Unit Tuesday.

​*Supplemental Activity*

* Upload ONE picture to Teams reflecting what you did over your extended weekend.  I'll make a slideshow with them!

**Week of May 11th-15th**  
**Monday** - Understanding Your Credit Card Agreement Worksheet due in Teams by 11:59pm!  
*Essential Learning*​

* [Video:  Credit Card Basics](https://www.youtube.com/watch?v=-OSc-Mm0tJo#t=44) (use this video to complete your Debit Cards vs. Credit Cards note blanks, pg. 40)
* [Video:  Credit Card Debt Explained​](https://www.youtube.com/watch?v=L5qlbISOAGA) (and how people end up with way too much of it!)
* Use remaining time to wrap prior essential learning assignments and get 'em uploaded to Teams

*​Supplemental Activity*

* A little video of the Reed residence and our ducks!​

**Tuesday**      
*Essential Learning*

* Free work day!  Use today's time to get caught up in this and/or your other classes.  If you need help with anything, I'm a text or email away.

​​**Wednesday**  
*Essential Learning*

* Okay, we've covered credit scores and how credit cards work and what kind of information can be found in the Schumer Box....I suppose it's time to start doing some calculations.
* 4-4 Credit Cards Worksheet (show your work and circle final answers; due in Teams by 11:59pm Friday)
* Remember, if you're not sure how to solve a problem...use the textbook as your guide!

**Thursday**   
*Essential Learning*

* [Video:  How to Read Your Credit Card Statement](https://www.youtube.com/watch?v=cRA3nVHsY0M)
* **Notes:  Credit Card Statement Structure (use**[**this website**](https://www.mycreditunion.gov/life-events/checking-credit-cards/credit-cards/statement)**to help you complete the box on pg. 41 in your notes**...and be aware I had to make a modification to the table so use the *new* pg, 41 linked here)
* Anticipate a note check happening early next week
* If any time remains (remember 25-30mins max), you can begin work on the 4-5 Credit Card Statement Worksheet (show your work and circle finals answer; due in Teams by 11:59pm tomorrow)

​**Friday** - Both 4-4 and 4-5 Worksheets are due in Teams by 11:59pm today!  
*Essential Learning*

* Continue work on 4-5 Credit Card Statement Worksheet; the textbook can be awfully helpful!

*Supplemental Activity*

* Banking Services and Planning for Retirement Exam - Part II Results (you'll need to text me if you can't find or remember your 5-digit ID)
* I think I accidentally saved the Part II results over the Part I results.  Whatever happened, I'll get a new copy made and upload it as soon as I can.

**Week of May 4th-8th**  
**Monday**   
*Essential Learning -*This week we begin a VERY important unit...Consumer Credit!

* Today, we'll start out easy...simply research and complete pg. 38 of your [unit notes](http://weebly-file/2/5/1/3/2513991/consumer_credit_unit_notes.pdf) (We'll do a note check on Friday which will include more than pg. 38)

**Tuesday**   
   *Essential Learning*

* [Video/Notes:  Introduction to Consumer Credit, Credit Histories and Credit Scores](http://somup.com/cYhhqRjcpK)(pgs. 38-39)
* Complete the "Credit Report vs. Credit Score" table and "Components of a FICO Credit Score" on pg. 39 of your notes (due in Teams by 11:59pm Friday)

*Supplemental Activity*

* Watch this video about [Credit Scores](https://www.youtube.com/watch?v=f2ortkJfTKw&feature=youtu.be)
* You might find [this article](http://weebly-file/2/5/1/3/2513991/credit_score_vs._credit_report_article.docx) handy for differentiating credit reports and credit scores

​​**Wednesday**  
*Essential Learning*

* Having researched the components of a FICO score yesterday, today you'll explore what happens to a person's FICO score given some hypothetical people and their financial choices.  You will attempt to determine the credit scores for Sam, Jessica and Danielle using the [FICO Credit Score Estimator](https://www.myfico.com/fico-credit-score-estimator/estimator/).
* Complete the [FICO Credit Score Estimator Worksheet](http://weebly-file/2/5/1/3/2513991/fico_score_estimator_ws.pdf) to explore what financial behaviors hurt or help a credit score while determining the credit scores of Sam, Jessica and Danielle (due Friday in Teams by 11:59pm).

**Thursday**   
*Essential Learning*

* [Video/Notes:  Maintaining a High Credit Score, Net Worth, Debt-to-Income Ratio and an introduction to Credit Cards](http://somup.com/cYhiY3jiFU)(pg. 40)
* [Understanding your Credit Card Agreement Worksheet](http://weebly-file/2/5/1/3/2513991/understand_your_credit_agreement_ws.pdf) (due Monday in Teams by 11:59pm)
* [Schumer Box Handout](http://weebly-file/2/5/1/3/2513991/schumer_box_only.pdf)
* [Credit Card Payoff Calculator](https://www.creditcards.com/calculators/payoff/)

​**Friday** - Note Check (pgs. 39-most of 40) **and** FICO Credit Score Estimator WS due in Teams by 11:59pm!  
*Essential Learning*

* You've been given quite a bit to work on this week.  To make sure we don't exceed your 25-30 minutes per period per day, take today to finish up your notes and FICO Credit Score Estimator Worksheet.  No new content will be presented today.
* Enjoy what is sure to be a B-E-A-utiful weekend!

**Week of April 27th-May 1st**  
**Monday**   
*Essential Learning*

* Okay...worksheets 3-7 and 3-8 gave you a sense of how to use the two formulas for present and future investments.  While teaching you the math is great, using somebody else's figures does not really give you any insight into your own potential investments.  Enter my ["Planning for YOUR Retirement" Worksheet](http://weebly-file/2/5/1/3/2513991/ira_practice_worksheet.pdf)!  You need only complete ONE scenario on each side of the worksheet (more instructions [here](http://weebly-file/2/5/1/3/2513991/ira_practice_ws-instructions.pdf)).  You will need to research a financial institution (perhaps one from your "Find the Financial Institution For You" assignment?) to determine what their IRA APR (%).  And if you're still not comfortable with the math, [here is my example](http://weebly-file/2/5/1/3/2513991/planning_for_retirement_key.pdf) to reference.  Due Wednesday in Teams by 11:59pm.
* ​Here is the [last page of your Planning for Retirement notes](http://weebly-file/2/5/1/3/2513991/unit_notes__pg._37_.pdf); complete the blanks, defining different types of pensions.  I will not be collecting this page in Teams.

*Supplemental Activity*

* Complete 1-2 more scenarios *with different variables* on the "Planning for YOUR Retirement" Worksheet
* Review [this slideshow](http://weebly-file/2/5/1/3/2513991/investment_basics.pdf) to learn the power of TIME when it comes to compound interest...mind BLOWN!

**Tuesday**   
   *Essential Learning*

* Correct your worksheets 7-8 and 7-9; answer keys available [here](http://weebly-link/164807847669306363)
* Finish Planning for YOUR Retirement Worksheet (due tomorrow in Teams)
* The Banking Services and Planning for Retirement Exam would take longer than the allotted 25-30 minutes we have to work with each day.  Therefore, I have split the exam into two parts.
* If you have questions about the each unit's content, the exam and/or exam procedures & expectations... you know how to get a hold of me!

​​**Wednesday** - Planning for YOUR Retirement Worksheet due in Teams by 11:59pm!  
*Essential Learning*

* Banking Services and Planning for Retirement Exam - Part I

**Thursday**   
*Essential Learning*

* Today is the last day to make an April trade in Investopedia!
* Banking Services and Planning for Retirement Exam - Part II

​**Friday** - **"Find the Financial Institution for You" due in Teams by 11:59pm!**  
*Essential Learning*

* Given how long on average it took y'all to complete Part I of the exam, I am not assigning any new learning today
* Get any assignments you need to finish done and uploaded to Teams
* Today is your first opportunity to make a May Investopedia trade!
* Have a great weekend folks!

**Week of April 20th-24th**

**Monday** - And so it begins...  
*Essential Learning*

* Read [Welcome "Back" Letter and Expectations](http://weebly-file/2/5/1/3/2513991/course_expectations_letter.docx)
* Explore our Microsoft Teams group through [ClassLink](https://launchpad.classlink.com/issaquah" \t "_blank) and Office 365 (your typical school login information will give you access); this may be a location where coursework is assigned/submitted so it would be a good idea to familiarize yourself with its layout...it's new to me so I might need YOUR help!​
* Prior to the closure, we were wrapping up "Banking Services" and transitioning to "Planning for Retirement."  In preparation for activities later in the week, please read [chapter sections 3-7 and 3-8](http://weebly-file/2/5/1/3/2513991/chapter03.pdf).

**Tuesday**   
   *Essential Learning*

* Complete [unit note blanks and table (pgs. 35-36)](http://weebly-file/2/5/1/3/2513991/unit_notes__pgs._35-36_.pdf) using this [article from U.S. News](https://money.usnews.com/money/retirement/slideshows/10-retirement-planning-moves-to-make-in-your-20s), your own research and the textbook chapter sections assigned for reading yesterday (completed notes due in Teams by 11:59pm Friday)

**Wednesday** - Happy Earth Day!  
*Essential Learning*

* Having read the chapter sections and completed your notes, we will further your learning through application.  Complete [problems 1 and 4 on worksheet 3-7](http://weebly-file/2/5/1/3/2513991/3-7_worksheet.pdf) showing all your work and circling your final answers of course.  Remember, if you do not know how to go about doing the math, your [textbook](http://weebly-file/2/5/1/3/2513991/chapter03.pdf) walks you through it!  In addition to your completed notes, this worksheet will be due Friday in Teams.

**Thursday**   
*Essential Learning*

* Complete [problems 2 and 8 on worksheet 3-8](http://weebly-file/2/5/1/3/2513991/3-8_worksheet.pdf) showing all your work and circling your final answers.  Due tomorrow in Teams.
* The "[Find a Financial Institution for You](http://weebly-file/2/5/1/3/2513991/find_a_bank_for_you_ws.pdf)" semester project can no longer be completed given the social distancing protocol.  Therefore, the only part of this project that needs to be turned is is the front side and the questions you would have asked had you been able to conduct at interview.  Please submit it to Teams by next Friday (May 1st).

**Friday** - Completed note pages (35-36), 3-7 Worksheet and 3-8 Worksheet due in Teams!  
*Essential Learning*

* Do what you need to get your notes and two worksheets uploaded to Teams TODAY
* With any remaining time, finish "Find the Financial Institution for You" and upload to Team (due next Friday)...this should be close to if not completely done as it was assigned well before the closure
* If you still have time remaining, continue work on your budget spreadsheets.  Monday you will be given an assignment that will help you determine about how much you should be putting into savings/investments for purposes of retirement
* Banking Services and Planning for Retirement Exam*tentative*scheduled for next Wednesday

**Week of April 13th-17th**—Spring Break

**Week of April 6th-10th**  
**Week's Enrichment Activity:**  
While this is an *optional* activity, I would VERY much encourage you to at least look at the resources provided in the worksheet to help you prepare your budget.  It offers some calculators to help give you a sense of how much things might cost.  When we get to the Independent Living Unit, you'll be tasked with finding an apartment, the expenses for which will need to be reflected in your budget.  I have modified the worksheet so only the very essential components are present (thus the weird numbering of rows, FYI).  Give it a go:  
[Budgeting for Your Home Worksheet](http://weebly-file/2/5/1/3/2513991/student_activity_packet_fy-6.5.docx)

**Week of April 6th-10th**  
**Reminders/Announcements:**

1. Please join the Remind group I have created for our class by either going to <https://www.remind.com/join/cehk72f> OR texting **@cehk72f** to **81010**
2. Continue to make your Investopedia trades!
3. If you have missing work that you need to turn in, please scan and email it to me.
4. You can ALWAYS be working on your budget project...this week's activity would really help!

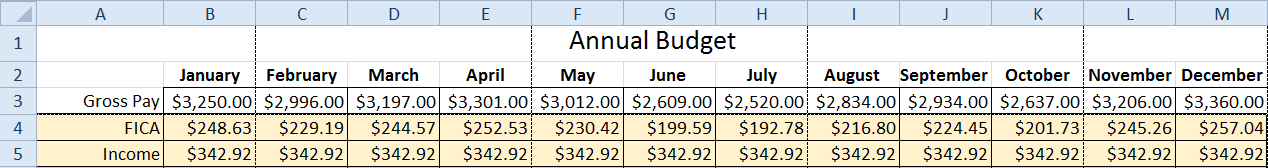
**​Week's Enrichment Activity:**  
While this is an *optional* activity, I would VERY much encourage you to at least look at the resources provided in the worksheet to help you prepare your budget.  It offers some calculators to help give you a sense of how much things might cost.  When we get to the Independent Living Unit, you'll be tasked with finding an apartment, the expenses for which will need to be reflected in your budget.  I have modified the worksheet so only the very essential components are present (thus the weird numbering of rows, FYI).  Give it a go: [Budgeting for Your Home Worksheet](http://weebly-file/2/5/1/3/2513991/student_activity_packet_fy-6.5.docx)

**Week of March 30th-April 3rd**  
**Reminders/Announcements:**

1. Continue to make your Investopedia trades...TODAY is your last opportunity for March!  The picture below lists our top performers as of yesterday's close (I'm not sure why Investopedia isn't displaying player names but the top three go Aniket, Peter and Annalise).
2. If you have missing work that you need to turn in, please scan and email it to me.
3. You can ALWAYS be working on your budget project

**​Week's Enrichment Activity:**  
To reinforce the savings account portion of our Banking Services Unit, complete the interactive worksheet provided [here](https://docs.google.com/document/d/19i8HraTacAlXgUpM6IeK0zdfG1HchN0pqwFTxJ2UkGY/edit).  Before we left school, I mentioned I would be adding the Planning for Retirement Unit to the Banking Services Unit since we've already begun looking at **simple** and **compound interest**.  You, RIGHT NOW, have the greatest advantage for saving for retirement (or large future purchases)...TIME!  The worksheet will serve to bridge saving with investing, both of which can and should be used to plan for retirement.

**Week of March 23rd-27th**  
**Week's Enrichment Activity:**  
In terms of reinforcing content we've already gone over this semester, I think the best thing you could be working on right now is your budget project.  Remember, you have been given your monthly paychecks (link below) to incorporate into your annual budget.  If you have not already done so, calculate the **FICA taxes** paid for each month.  You can use your annual salary (add up all your paychecks) to determine your**taxable income** and from there, how much tax you would owe for the year using the 2019 Tax Form Instructions (link below; tax tables are within the document).  You would divide taxes owed by 12 months to determine the amount of **income tax** to include for each month.  Here's a picture of my annual budget as an example:



**Week of March 16th-20th**  
**Monday**--Mandated School Closure  
**Tuesday**--Odd class periods only.  
**Wednesday**--Mandated School Closure  
**Thursday**--Mandated School Closure  
**Friday**--Mandated School Closure

**Week of March 9th-13th**  
**Monday**--Warm-Up:  More Transactions & Review.  Finished and collected 3-3 worksheet.  Continued work on  
   3-4 worksheet.    
**Tuesday**--Odd class periods only.  
**Wednesday**--Warm-Up:  Simple Interest Practice.  Finished and collected 3-4 worksheet.  **Assignment:**  3-6  
​   Continuous Compound Interest.    
**Thursday**--Introduced new attendance procedure.  Corrected 3-3 Savings Accounts.    
**Friday**--Mandated School Closure

**Week of March 2nd-6th**  
**Monday**--Collected 3-1 Checking Accounts Worksheet at beginning of class.  Warm-Up:  More Transaction  
   Practice.  Notes:  Bank Statements.  **Assignment:**  3-2 Reconcile a Bank Statement (collected at the end of  
​   class).    
**Tuesday**--Odd class periods only.  
**Wednesday**--Warm-Up:  Reconciliation Practice.  **Assignment:** SPENT Tournament-Round 2 (collected  
   before end of class).  Remainder of class time spent working on budgets; monthly paychecks can be viewed  
   here.  
**Thursday**--Returned and corrected worksheets 3-1 and 3-2.  **Assignment:**  3-3 Savings Accounts (due  
   Monday).    
**Friday**--Finished and collected worksheet 3-3.  **Assignment:**  Begin work on 3-4 Explore Compound Interest   
   Worksheet (collected at end of period whether finished or not).

**Week of February 24th-28th**  
**Monday**--Handout:  Unit Notes (pgs. 30-31).  Homework:  Do research to complete the four tables located on  
   pages 30 and 31 of your unit notes (due Wednesday; remember, the textbook is available below).  
**Tuesday**--Odd class periods only.  
**Wednesday**--Checked off unit notes for completion (pgs. 30-31).  Notes:  Financial Institutions, Financial  
   Services, Types of Accounts and Checking Accounts.  **Assignment (Sem. Project):**  Find a Financial Institution  
   for You Worksheet; complete the Research and Analysis portions, as well as, write three questions you'll ask  
   during your interview (space provided on back of worksheet) by March 20th.  Handouts:  Checkbook and  
​   Transaction Register.  Activity:  Write a Check and Use a Transaction Register.    
**Thursday**--Returned and corrected the Income Taxes Exam.  Warm-Up:  Review and Terminology.  Notes:   
   Deposit Slips.  Activity:  Complete a deposit slip.  
**Friday**--Warm-Up:  Deposit a check with cash back.  Notes:  Checks Versus Debit Cards.  **Assignment:**3-1  
   Checking Accounts (due Monday).

**Week of February 10th-14th**  
**Monday**--Returned and reviewed 7-1 Worksheet and Practice Form 1040.  Reviewed for unit exam.  
**Tuesday**--Odd class periods only.  
**Wednesday**--Exam:  Income Taxes.  Introduced 2nd Semester Projects (outline below).  Handouts:  Two Types  
   of Budget Outlines for reference purposes.  Remaining class time used to begin work on budgets...*bring  
   personal laptops for Thursday and Friday if able*.      
**Thursday**--Budget Project Work Day!  
**Friday**--*Last* Budget Project Work Day!

**Week of February 3rd-7th**  
**Monday**--Warm-Up:  Intro to Taxes Review.  Notes:  Finished Types of Tax; began Tax Forms.  7-1 Worksheet  
​   due Wednesday at the beginning of class.    
**Tuesday**--Odd class periods only.  
**Wednesday**--Collected 7-1 Worksheet.  Warm-Up:  Tax Form Review.  Notes:  Tax Breaks, W-2's and Form  
   1040.  **Assignment:**  Complete a Form 1040 using the Form W-2 provided in class (reference the IRS's  
​   instructions to correctly complete the Form 1040; due at beginning of class tomorrow).    
**Thursday**(late start)--Warm-Up:  General Tax Review.  Remainder of class time spent working on 7-1  
   worksheet and/or the practice Form 1040.  Practice Form 1040's collected.  
**Friday**(late start)--Reviewed income taxes information playing JEOPARDY!

**Week of January 27th-31st**  
**Monday**--No School (Teacher Work Day)  
**Tuesday**--Odd class periods only.  
**Wednesday**--Returned and reviewed semester final and projects.  Handout:  Unit Notes (pgs. 25-28).   
   Videos/Notes:  Introduction to Income Taxes (videos available under Course Resources).    
**Thursday**--**Assignments**:  Complete blanks on pages 25-26 of notes through research (i.e. IRS and/or the  
   textbook); when finished with note blanks, began work on 7-1 Tax Tables, Worksheets and Schedules  
   Worksheet (due beginning of class Wednesday).  
**Friday**--Continued work on notes or 7-1 Worksheet.

**Week of January 20th-24th**  
**Monday**--No School (MLK Day)  
**Tuesday**(7 Period Schedule)--  
**Wednesday**--Final!  **Semester Projects Due-NO Exceptions**(see semester portfolio score guide for more  
   details)!  
**Thursday**(1/2 Day)--3rd and 4th Period Finals  
**Friday**(1/2 Day)--1st and 2nd Period Finals

**Week of January 13th-17th**  
**Monday**--No School (Snow Day)  
**Tuesday**--No School (Snow Day)  
**Wednesday**--No School (Snow Day)  
**Thursday**--**Warm-Up:** FICA Facts.  Notes:  Employee Benefits.  **Assignment:** Employment Basics Calculations  
​   WS (added #'s 8-10, use this link to help answer question 10; whole worksheet due tomorrow at the  
​   beginning of class).  
**Friday**--**STILL the last day to submit missing work with a Universal Pass**!  Collected Employment Basics  
   Calculations WS.  **Assignment:**  Practice Final (only complete numbers 3-5, 7, 8, 15, 16, 18-22, 32-36, 44-46,  
​   50; due Tuesday at beginning of class).

**Week of January 6th-10th**  
**Monday**--Reviewed critical upcoming dates for the end of the semester.  Notes:  Anatomy of an Earnings  
   Statement (use this link to identify/describe the components of an earnings statement or paystub on pg. 22  
​   of your notes).  
**Tuesday**--Odd class periods only.  
**Wednesday**--Reviewed Semester Portfolio Score Guide draft.  **Assignment:**  Peer Review of a Job Application  
   (completed and collected in class).  Handouts:  Unit notes (pgs. 23-24), final copies of job application and  
   Form W-4 to be completed as semester projects.  Notes:  Completing the Form W-4.    
**Thursday**--**Warm-Up:** Form W-4 Review.  Notes:  Earnings Statements and Pay.  **Assignment:**Employment  
   Basics Calculations Worksheet (#'s 1-6 only; due date TBD).  
**Friday**--**Semester Portfolio due!** Returned and reviewed The Stock Market Exam.  **Warm-Up:** Earnings  
   Statement Review.  Notes:  FICA Taxes.  **Assignment:**  #7 on Employment Basics Calculations Worksheet  
   (due Wednesday).

**Week of December 16th-20th**  
**Monday**--**Warm-Up:** Resume Review.  Notes:  Cover Letters.**Assignment:** Create a general cover letter (due  
   Thursday).  Remainder of class time spent working on resumes, references pages and/or cover letters.    
**Tuesday**--Odd class periods only.  
**Wednesday**--Resume and References Page due (Remember we do not have a means of printing off your  
​   resumes/references in class)!  **Warm-Up:**  Review.  Notes:  Interview Skills.  Handout:  Unit Notes (pgs. 21-22).  
**Thursday**--Cover Letter due!  Activity:  Practiced interviewing skills by playing Funemployed.    
**Friday**--**Assignment:** Complete a Form W-4 (collected in class).

**Week of December 9th-13th**  
**Monday**--Exam:  The Stock Market.  
**Tuesday**--Odd class periods only.  
**Wednesday**--Stock Market Post-Assessment.  Returned  
   and reviewed Cash Flow Analyses; students should begin  
   recording any *money spent* (how much and on what), any  
   *money received* (how much and from what source) and the *dates* on which such transactions occurred.   
   Returned and reviewed The Basics of Business Exam.  Notes:  Where to apply for jobs and completing an  
   application.  Handout:  Practice Application.    
**Thursday**--Please remember to bring gifts for the gift drive by Monday!  Warm-Up:  Applications Review.   
   Finished practice application.  **Assignment:**  Final Application (due tomorrow).    
**Friday**--Final draft of job application due!  Handouts:  Action Words List, Example Resume Formats and  
   Reference Page Format.  Notes:  Creating a Remarkable Resume.  Assignment:  Create (or update an  
​   existing) Resume AND Cover Letter (due Wednesday).

**Week of December 2nd-6th**  
**Monday**--Discussed ASB gift drive donations; students volunteered what they would be able to donate.   
   **Warm-Up:** Stock Market Terminology (not possible to make up if absent).  Handout:  Unit Notes (pgs. 17-18).  
**Tuesday**--Odd class periods only.  
**Wednesday**--**Warm-Up:**  Stock Market Data Charts.  Finished correcting 1-3 Worksheet.  Notes:  Simple  
​   Moving Averages.  **Assignment:**  1-4 Simple Moving Averages Worksheet (collected in class).    
**Thursday**--**Warm-Up:**SMA's.  **Assignment:** 1-6 Stock Transactions and 1-9 Dividends Worksheets (corrected  
   in class).    
**Friday**--Notes:  Finished going over Stock Splits.  Assignment:  1-8 Stock Splits (corrected in class).  Review:   
​   Stock Market JEOPARDY!

**Week of November 25th-29th**  
**Monday**--Film:  Continued "The BIG Short."  
**Tuesday**--Odd class periods only.  
**Wednesday**--Film:  Finished "The BIG Short."  Reviewed how to make trades through Investopedia's simulator.   
​   Returned and corrected a portion of the 1-3 Worksheet.  
**Thursday**--No School (Thanksgiving Break)  
**Friday**--No School (Thanksgiving Break)

**Week of November 18th-22nd**  
**Monday**--"The BIG Short" permission slips due Wednesday!  Assignment:  1-5 Stock Market Ticker Worksheet  
​   (corrected in class).  Notes:  Bar Charts.    
**Tuesday**--Odd class periods only.  
**Wednesday**--Guest Speaker:  Dave Simmonds, Attorney at Law.    
**Thursday**--**Assignment:** 1-3 Stock Market Data Charts (collected at end of period).  Candlestick chart group  
   presentation.    
**Friday**--Film:  Began watching "The BIG Short."

**Week of November 11th-15th**  
**Monday**--No School (Veterans Day)  
**Tuesday**--Odd class periods only.  
**Wednesday**--Investopedia game login reminder!  Warm-Up:  Investing Terminology.  Handout:  Unit notes  
   (pgs. 11-14).  Notes:  Investing in the Stock Market through Stock Transactions.    
**Thursday**--Warm-Up:  Investor Terminology Review.  Notes:  Lingo to Know.  Assignment:  1-2 The Stock  
​   Market Worksheet (collected at the end of period).    
**Friday**--**Our** **Investopedia Game has begun!**  Remember, you must make *at least* one trade each month until  
   the end of the school year.  Returned and corrected 1-2 The Stock Market Worksheet.  Handout:  Unit Notes  
   (pgs. 15-16).  Activity:  In small groups, researched an assigned stock market data chart; the ticker group  
​   presented today while the bar and candlestick chart groups will present on Monday.

**Week of November 4th-8th**

**Monday**--Pre-Assessment: Created a Stock Market Infographic. Action Item: Join our Investopedia Simulator

Game (instructions here) before November 15th.

Game Name: SpartanPF

Password: period6

**Tuesday**--Odd class periods only.

**Wednesday**--Warm-Up: IPO Terminology. Handout: Unit notes (pgs. 9-10). Notes/Videos: Introduction

​ to the Stock Market.

**Thursday**--Task: Complete the Securities table on page 10 of unit notes through research (information will be

​ needed for tomorrow's activity).

**Friday**--Activity: Securities Poster (collected at the end of class). Don't forget to join the Investopedia

​ game...We'll be trading before you know it!

**Week of October 28th-November 1st**

**Monday**--Collected 2-3 Worksheet. Notes: Revenue, Expenses and Profit/Loss. Assignment: 2-4/2-5

​ Worksheet (due beginning of class Wednesday).

**Tuesday**--Odd class periods only.

**Wednesday**--Returned/Reviewed the Behavioral Economics Exam. Collected 2-4/2-5 Worksheet. Warm-

Up: More Graph Identification Review. Corrected 2-3 and 2-4/2-5 Worksheets. Brief review of using Excel to

calculation linear regression lines and correlation coefficients.

**Thursday** (Happy Halloween!)--Review Day! Chapter 2 textbook practice problems:

Section 1 (pgs. 68-69) - #3, 4

Section 2 (pgs. 73-74 ) - #4 (all but e; use Excel to solve), 6

Section 3 (pgs. 78-79) - #5, 7 (a-d)

Section 4 (pgs. 84-85) - #4

Section 5 (pgs. 87-88) - Review concepts addressed in Example 1 and Example 4

**Friday**--Warm-Up: Business Equations/Functions Review. Exam: The Basics of Business.

**Week of October 21st-25th**

**Monday**--Warm-Up: Supply and Demand Terms. Finished and collected 2-2 Worksheet. Video/Notes:

Demand and Supply; take notes from the video in the space provided on pg. 8 of your unit notes, then fill

in the blanks on pg. 7 using what you learned from the video, what you already knew and/or what you

​ found in the textbook (due Wednesday).

**Tuesday**--Odd class periods only.

**Wednesday**--Warm-Up: Markets and Demand Function. Notes/Discussion: Supply and Demand;

completed/corrected blanks on pg. 7 of notes. Assignment: 2-3 Supply and Demand (complete problems

on front side only).

**Thursday**--Warm-Up: Supply and Demand Graph Review. Corrected first 3 problems on front side of 2-3

worksheet. Continued working on 2-3 worksheet (collected at end of period).

**Friday**--Warm-Up: More Business Terminology.

**Week of October 14th-18th**

Monday--No Classes (Teacher Work Day)

**Tuesday** (Regular M, R, F Schedule)--Handout: Unit notes (pgs. 7-8). Notes: Identifying Trends. Reviewed

components of a graph. Assignment: 2-1 Interpret Scatterplots (due Thursday).

Wednesday (PSAT Schedule)--FlexTime only today (Session only open to my Sports Medicine students)!

**Thursday**--Warm-Up: Review of Tuesday's content. Corrected/collected 2-1 Worksheet. Notes/Discussion:

Linear Regression Line and Correlation Coefficient. **Assignment:** Began working on 2-2 Linear Regression;

completed #6 and started #1 as a class (due Monday).

**Friday**--Continued working on 2-2 worksheet using Excel; collected to determine class progress.

**Week of October 7th-11th**

**Monday**--Warm-Up: What do you know about businesses? Completed and collected 10-4 worksheet.

Handout: Unit notes (pg. 5). Task: Complete the blanks/table on page 5 of the unit notes through research

(Investopedia would be a great source; have completed by Weds.).

**Tuesday**--Odd class periods only.

**Wednesday**--Printed draft of Cash Flow Analysis due! Notes/Discussion: Completed (and then collected)

page 5 of unit notes regarding Businesses. Warm-Up: Define Market(s), Buyer (in financial terms) and Seller

​ (also in financial terms). Activity: Markets Simulation.

**Thursday**--Continued three more rounds of Market Simulation.

**Friday**--Returned numerous Behavioral Economics Unit assignments. Corrected 10-4 Worksheet.

**Week of September 30th-October 4th**  
**Monday**--Reviewed results of student survey completed at the beginning of the school year.  Reviewed for  
​   Wednesday's unit exam.    
**Tuesday**--Odd class periods only.  
**Wednesday**--**Exam:** Behavioral Economics.  Warm-Up:  Budget Terminology.  Video (3 segments):  Decision-  
   Making, Goal Setting and Budgeting.  Activity/Discussion:  "Who's Breaking the Bank?"  Brief introduction to  
​   creating a Cash Flow Analysis (more work will be done on this tomorrow).    
**Thursday**--Warm-Up:  Rounding Money Practice Worksheet (worksheet available in classroom for absent  
   students).  Presentation:  Introduction to Using Excel.  **Assignment:**Create a Cash Flow Analysis  
​   spreadsheet using Excel (printed draft due Weds.).    
**Friday**--Warm-Up:  More Cash Flow/Budget Terminology.  **Assignment:**  10-4 Cash Flow and Budgeting  
   Worksheet (will collect on Monday after 10-15 minutes of in-class work time).

**Week of September 23rd-27th**Homecoming Week!  
**Monday**(Wear PJ's)--Warm-Up:  Social Media Reflection (recap of Friday's video).  **Assignment:**  The Influence  
   of Social Media (submit via email:  reedc@issaquah.wednet.edu, include your name in the subject line:  
   due Wednesday).  
**Tuesday** (Wear Purple & Blue)--Odd class periods only.  
**Wednesday**(Wear Neon)--The Influence of Social Media Worksheet due (via email)!  Activity/Discussion:   
   Wishful Wants or Necessary Needs.  **Assignment:**  The Influence of Advertisements Worksheets  
   (due tomorrow; commercials found here, "The 6 Ways of Influence" Article).  
**Thursday**(Wear Crazy Patterns)--The Influence of Advertisements Worksheet due!  Reviewed how to use  
   Classlink to access Office 365 (for students who do not have Word, Excel, PowerPoint, etc. on a home  
   computer; Google Sheets, for example, cannot be used in place of Excel for this course).  Returned SPENT  
   Tournament-Round 1 Worksheet and provided some tips for correct completion for future rounds.   
   Remainder of class time could have been spent finishing The Influence of Advertisements Worksheet,  
   reviewing for next week's exam, completing notes and/or working on other course work.    
**Friday**(Wear Class Color)--Game:  FunEmployed.

**Week of September 16th-20th  
Monday**--Syllabus Signature Page due!  Warm-up:  Personal Values Reflection.  Handout:  Unit Notes (pgs. 1-  
   2).  Activity/Notes:  Completed the Life Values Quiz; recorded results in notes.  Video/Notes:  Began The  
   Paradox of Value.  
**Tuesday**--Odd class periods only.  
**Wednesday**--Video/Notes:  Wrapped up "The Paradox of Value".  Discussion/Notes:  Wants vs. Needs.   
   Handout:  Unit Notes (pgs. 3-4).  Video/Notes:  Behavioral Economics.  Activity:  The Ultimatum Game.  
**Thursday**--Assignment:  SPENT Tournament-Round 1 Worksheet (collected in class; SPENT worksheets do  
​   not need to be made up if absent).    
**Friday**--Notes:  Impulse Buying vs. Planned Expenditures; Instant Satisfaction vs. Delayed Gratification.   
​   Video/Notes:  Happiness-Can money buy it?.  Video/Notes:  Social Media's Influence.

**Week of September 9th-13th  
Monday**--Reviewed course syllabus.  Handouts:  Binder table of contents and Universal Passes.    
**Tuesday**--Odd class periods only.**Wednesday**--Binder, dividers and title page due!  Assignment:  Syllabus Signature Page (due Monday).  ISD  
   Pre-Assessment.  Video:  "Get Your Money Right" as an introduction to personal finance.  Activity:  The Bean  
​   Game (game instructions here; simply follow the instructions for round 1 and then round 2 on page one,  
   completing the worksheet provided in class after each round).  Handout:  The Bean Game Discussion and  
​   Reflection Questions.  
**Thursday**--Collected The Bean Game Worksheet.  Notes:  What do you value? (Record the life value, its  
​   definition and how it impacts spending habits on a piece of notebook paper).  
**Friday**--Employability Skills Reflection completed and collected.  Activity/Handout:  Play SPENT-Practice  
​   Round; reviewed how to complete the SPENT Tracking Worksheet.

**Week of September 2nd-6th**  
**Monday**--No School (Labor Day)  
**Tuesday**--No School (Teacher Work Day)  
**Wednesday**--First Day of School...Welcome!  Reviewed some "nuts and bolts".  Activity:  Personal Finance  
​   Decor Coloring Sheets.  
**Thursday**--Registered with Investopedia's stock market simulator (usernames collected).  Explored and  
   played SPENT.  Finished and collected coloring sheets.    
**Friday**--**Assignment:**  Find a used 1.5-2" binder, 6 tabbed dividers (used or homemade) and create a title page  
   (digital not hand drawn) which includes your name, the course name, period and fun finances related  
   images (10pts; due Wednesday).  Handout:  Spartans Gone Green Log.  Completed a student survey  
   and collected in class.  Team Builder:  Speed Cup Stacking.