

Assigned 3-9-20

1. Pay your energy bill to Puget Sound Energy through electronic billing for \$102.19.
2. Transfer \$100 from your savings account to your checking account.
3. What is the difference between a *cancelled* check and a *cleared* check?
4. Describe what you know about *savings accounts* and *simple interest*.
5. How does *simple interest* differ from *compound interest*?

Assigned 3-4-20

Use Tina Weaver's monthly statement and check register to reconcile her account.

- a. What is the ending balance on the statement?
- b. What is the total of the outstanding deposits?
- c. What is the total of the outstanding withdrawals?
- d. What is the revised statement balance?
- e. What is the balance of the check register?
- f. Does the account reconcile?

Tina Weaver 41 Slider Lane Greenwich, CT 06830			ACCOUNT NUMBER: 76666600A STATEMENT PERIOD: 3/01 - 3/31	
STARTING BALANCE				→ \$ 871.50
DATE	DESCRIPTION	CHECK NUMBER	TRANSACTION AMOUNT	BALANCE
3/3	W/D	395	\$ 79.00	\$ 792.50
3/4	DEPOSIT		\$ 600.00	\$ 1,392.50
3/10	W/D	396	\$ 51.10	\$ 1,341.40
3/14	W/D	393	\$ 12.00	\$ 1,329.40
3/19	W/D	394	\$ 133.81	\$ 1,195.59
3/24	DEPOSIT		\$ 250.00	\$ 1,445.59
3/30	W/D	398	\$ 11.40	\$ 1,434.19
ENDING BALANCE				→ \$1,434.19

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$ BALANCE
393	2/20	Conn Telephone Co.	\$ 76 80	✓			871.50
393	2/21	Rod's Bike Shop	12 00				859.50
394	3/1	Window's Restaurant	133 81				725.69
395	3/2	Centsible Bank	79 00				646.69
	3/4	Deposit				600 00	1,246.69
396	3/4	Spear's Department Store	51 10				1,195.59
397	3/15	Mary Lewis	50 00				1,145.59
398	3/21	Sea Cliff Records	11 40				1,134.19
	3/23	Deposit				250 00	1,384.19
399	4/2	Ciangiola Motors	39 00				1,345.19
	4/2	Deposit				700 00	2,045.19

Assigned 3-2-20

- ◉ Write a check to TeleCom for \$81.72 for your cell phone bill.
- ◉ You purchased lunch at Chipotle today using your debit card. The total came to \$12.75.
- ◉ Today you also withdrew \$25 from an ATM machine affiliated with your bank (so no fees for use).

Assigned 2-28-20

You've had this birthday check for some time. You're FINALLY getting around to depositing it. You decide you'd like \$20 back in cash.

Assigned 2-27-20

1. Rent is due! You live at Sunnyside Apartments and owe \$650.00. Write a check to cover this expense.
2. Define the following terms (as they apply to *checking accounts*):
 - a. Payee
 - b. Drawer
 - c. Overdraft Protection Fee
 - d. Maintenance Fee
 - e. Endorsed Check
 - f. Cancelled Check

Assigned 2-6-20

- ◉ What is **Tax Freedom Day**?
- ◉ When is **Tax Day** for the 2019 tax year?
- ◉ What is a **flat tax**?
- ◉ What is the **2019 standard deduction** (\$ amount) for the filing status of **single**?
- ◉ What is a **tax bracket**?
- ◉ Give an example of **tax avoidance**.

Assigned 2-5-20

Using the 2017 tax tables/rate schedule to determine how much income tax each of the following would owe:

1. Status: *Single*
Income: \$23,146
2. Status: *Married Filing Separately*
Income: \$88,519
3. Status: *Head of Household*
Income: \$103,427

Assigned 2-3-20

1. How do direct and indirect taxes differ from each other?
2. What are two examples of *direct taxes*?
3. What is the difference between *tax avoidance* and *tax evasion*?
4. Name as many of the five *filing statuses* as you can.

FIRST SEMESTER

Assigned 1-10-20

Analyze the sample pay stub below and answer the questions that follow.

COMPANY NAME				EARNINGS STATEMENT			
Some Corporation 123 Somewhere Drive, Durham, NC 12345				95220			
EMPLOYEE NAME	SSN	EMPLOYEE ID	CHECK NO.	PAY PERIOD		PAY DATE	
Hope Marie Kingsley	xxx-xx-6789	98856	98765	5/1/2018 - 5/15/2018		5/21/2018	
INCOME	RATE	HOURS	CURRENT TOTAL	DEDUCTIONS		CURRENT TOTAL	YEAR-TO-DATE
GROSS WAGES	15.00	40	600.00	FICA MED TAX	8.70	78.30	
				FICA SS TAX	37.20	334.80	
				FED TAX	90.00	810.00	
				NC ST TAX	34.50	310.50	
				HEALTH	\$76.58	\$689.22	
				DENTAL	\$8.23	\$74.07	
				RETIREMENT*	\$60.00	\$540.00	
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY		CURRENT TOTAL	CURRENT DEDUCTIONS	NET PAY	
5,400.00	2,836.89	2,563.11		600.00	315.21	284.79	

*Excluded from federal taxable wages

1. Hope's employer deposits her paycheck directly into her checking account. How much would her employer have deposited into Hope's checking account on the most recent payday of 5/21/18?
 - a. \$40.00
 - b. \$284.79

- c. \$315.21
- d. \$600.00

2. About how frequently does Hope receive a paycheck?
- a. Daily
 - b. Weekly
 - c. Every two weeks
 - d. Monthly

3. Which of the following statements are TRUE? Check all that apply.

	Hope actually received her pay on the last day of her pay period.
	Hope's net pay was \$600 for this pay period.
	Hope's net pay for this pay period was \$284.79.
	Hope paid \$76.58 this pay period for the health insurance plan provided to her by her company.

4. Assuming that Hope receives a paycheck at regular intervals similar to the stub shown, how many pay periods has Hope had year-to-date (YTD)?
- a. 2
 - b. 3
 - c. 8
 - d. 9

5. Which of the following benefits does Hope pay for through payroll deductions? Check all that apply.

	Retirement
	Tuition reimbursement
	Health
	Dental

6. What was the TOTAL amount deducted from Hope's latest paycheck?
- a. \$90.00
 - b. \$284.79
 - c. \$315.21
 - d. \$600.00
7. Hope's contribution to her RETIREMENT plan
- a. is a post-tax contribution in which federal income taxes are paid
 - b. is pre-tax and therefore not taxed for federal income tax purposes
 - c. is a mandatory payroll deduction
 - d. is taxed at a rate of 15%
8. What was the largest deduction for this pay period?
- a. Medicare Tax
 - b. Federal Tax
 - c. State Tax
 - d. Retirement
9. One of Hope's coworkers quits, and during the next pay period Hope works 60 hours instead of 40 to help cover the shifts. Which of Hope's deductions will definitely change as a result?
- a. Her Federal tax
 - b. Her health
 - c. Her dental
 - d. Her retirement

10. Which of the following statements are TRUE? Check all that apply.

	This is the first pay period of the year for Hope.
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	Hope's hourly pay is \$40 per hour.
	Hope has contributed \$540.00 to her retirement plan so far this year.
	Hope has paid \$810.00 in federal taxes so far this year.

Assigned 1-9-20

- What is the purpose of a Form W-4?
- What could happen if you indicate too many allowances on your Form W-4? too few?
- Besides the information above, name *two* other things you learned about the Form W-4.

Assigned 12-18-19

- What *color* and *type* of pen is best if completing an application by hand?
- Identify *at least 3* things that are incorrect about the following address format *on a resume*:
Skyline High School
1122 SE 228th Ave
Sammamish, Wa 98075
- Describe one thing to bear in mind regarding references and/or a references page.
- What is the purpose of a *cover letter*?

Assigned 12-16-19

1. Why would someone create a chronological resume versus a functional resume?
2. What is the purpose of a resume?
3. List **THREE** tips or guidelines for writing a resume.

Assigned 12-12-19

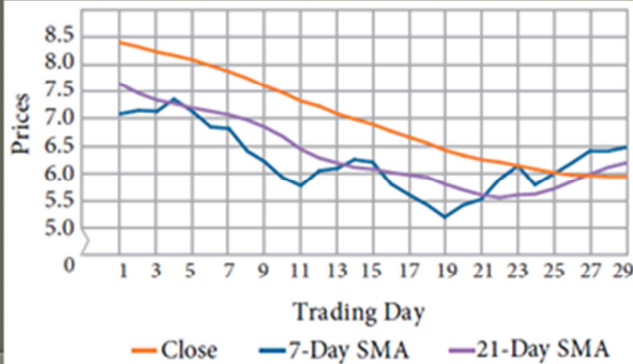
Without using your notes or neighbors, list **FIVE** tips to follow when completing a job application.

Assigned 12-5-19

1. Calculate a 3-day simple moving average for the stock prices below.

23.41, 24.42, 24.00, 23.96, 24.67, 25.01

2. Interpret what the crossovers occurring near days 15 and 21 mean to an investor.



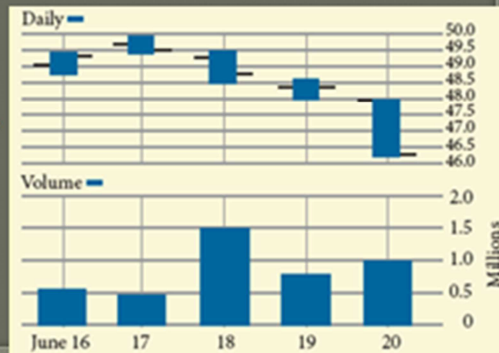
Assigned 12-4-19

1. Translate the ticker below.

- PG = Proctor & Gamble Co.
- BAC = Bank of America Corp.

PG 4.5K@66.75▼0.39 BAC 0.65M@36.17▲0.54

2. What was the close on June 18th?
Did the stock price ▲ or ▼?
3. How many trades occurred on June 17th?



4. Was the stock up or down for May 2005?
How can you tell?

5. What was the average open for January 2004?



Assigned 11-14-19

Answer the following:

- The beginning or average investor would likely use what *type of brokerage firm(s)*?
- An investor who uses investment strategies like hedging and/or short selling would be categorized as what *type of investor*?
- Name three things that could *influence stock prices*.
- Before you can begin investing in the stock market you must set up a _____?
- Identify two disadvantages to using a full service brokerage firm.

Assigned 11-13-19

Define the following terms.

- Liquidity
- Volatility
- Inflation
- Deflation

Assigned 11-6-19

Define the following terms in your warm-up section.

- Prospectus
- Designated Market Maker (DMM)
- Pricing Indication

Assigned 11-1-19

Equation/Function Review

Name each of the equations/functions below and identify what the variables in **red** represent.

$$1. R = pq$$

$$2. q = \left(\frac{\Delta q}{\Delta p}\right) p + q_0$$

$$3. E = V + F$$

$$4. E = \left(\frac{\Delta cost}{\Delta q}\right) q + F$$

Assigned 10-25-19

Using the textbook (available on website; starting on pg. 80), define the terms below.

- Revenue
- Profit
- Loss
- Breakeven Point

Production Costs:

- Fixed Expenses (list examples)
- Variable Expenses (list examples)

Assigned 10-24-19

Supply & Demand Graphs Identification

(Responded to flashcards presented on the document camera, identifying what was represented on each card in warm-up section)

Assigned 10-23-19

Market and Linear Regression Review

- In your warm-up section, list as many *major* “markets” as you can (to get you started, the *housing market* would be an example)
- Answer #11a-c on 2-3 worksheet

Assigned 10-21-19

Supply & Demand Terminology

- Define *manufacturer* and *retailer* (preferably from a financial source like Investopedia versus Google)
- Describe the relationship between manufacturer, retailer and customer.

Assigned 10-17-19

- Define *positive correlation*.
- The _____ variable causes a change in another variable.
- Why might a business use a scatterplot graph?
- What do the **lines** in $|x|$ or $|-x|$ mean in mathematical terms?

Assigned 10-7-19

- What do you know about businesses? Write down as many thoughts and/or ideas you have.

Assigned 10-4-19

- Using the textbook (back of classroom or on website), define the following terms:
 - Assets (AKA ___?___ or ___?___)
 - Liabilities (AKA ___?___ or ___?___)
 - Net Worth
 - Debt-to-Income Ratio

Assigned 10-2-19

Define the following terms in your warm-ups section:

- Budget
- Cash Flow Analysis
- Gross Income
- Net Income
- Fixed Expenses
- Variable Expenses

Assigned 9-23-19

Respond to the following...

- ◉ Has social media (Instagram, Snapchat, Facebook, Twitter) impacted your purchasing behavior? If so, how?
- ◉ Name something you bought after seeing it featured on a social media feed. How soon after seeing it did you buy it?
- ◉ What is it about human psychology that makes us susceptible to wanting to buy something that we see on social media?

Assigned 9-16-19

Reflect on and respond to the following
(Remember to date each warm-up):

- ◉ How do a person's *personal values* affect how they spend money?
- ◉ Provide some examples of how your values have affected your spending choices.