

Week of September 3rd-7th

Monday--No School (Labor Day)

Tuesday--No School (Teacher Work Day)

Wednesday--Welcome back! Reviewed some Back-to-School Basics. Activity: Team Building Drawing.

Thursday--Toured the classroom and reviewed some procedural items. Tasks: Locate a 1.5-2" binder (preferably used) to use as a semester portfolio; Create an [Investopedia account](#), making sure you get the username you choose to Mrs. Reed; visit and explore the [SPENT](#) simulation.

Friday--*Project Spartan Day!* Activity: Mystery Bottle Icebreaker.

Week of September 10th-14th

Monday--Reviewed [course syllabus](#) and handed out passes. **Assignment:** [Read the course syllabus](#) and then complete the Syllabus Acknowledgement of Review page (due Fri.). **Assignment:** Student Survey (due tomorrow).

Tuesday--Student Survey due! ISD Personal Finance Pre-Assessment.

Wednesday--*Drill Extravaganza!* Activity: SPENT-Practice Round (worksheet collected at end of period).

Thursday--Reviewed how to complete the SPENT worksheet for future rounds. Reviewed the results of the student survey.

Friday--Syllabus Acknowledgement of Review page due!

Week of September 17th-21st

Monday--Notes: Purposes and types of businesses; began investigating correlation and causation. Handout: Unit notes (pgs. 1-3).

Tuesday--Warm-up. Notes: Wrapped up data terminology. **Assignment:** 2-1 Worksheet, #'s 1, 2, 3, 5, 7 & 8 (due tomorrow; Remember, digital copies of your textbook are linked below under "Course Files & Resources" to reference whenever you need!).

Wednesday--Corrected and collected 2-1 worksheet. Notes/Discussion: Introduced linear regression line and correlation coefficient terminology.

Thursday--*Curriculum Night!* Watched tutorials (links below under "Miscellaneous Course Resources") for using Excel. **Assignment:** Using Excel, complete 2-2 Worksheet #'s 1, 3, 5, 6 & 7.

Friday--Continued exploring Excel and finished work on 2-2 Worksheet (collected at end of period).

Week of September 24th-28th

Monday--Read and took notes over chapters 2-3 and 2-4; complete application problems #5 (2-3) and #4 (2-4) to check your understanding. Be prepared to teach the content of each chapter to your classmates!

Tuesday--*Club Rush!* Students volunteered to play the role of teacher to present information from chapters 2-3 and 2-4 so all students could have their notes over supply & demand and business expenses complete. Reviewed, as a class, the application problems assigned yesterday.

Wednesday--Returned and corrected 2-2 Worksheet; reviewed how to use Excel/Google Sheets for completing calculations and graphs.

Thursday--Warm-up. Reviewed some additional pieces related to supply & demand and expenses.

Assignment: 2-4 Worksheet, #'s 6, 11 and 13 (due tomorrow at beginning of class; Remember, digital copies of your textbook are linked below under "Course Files & Resources" to help you).

Friday--Collected 2-4 Worksheet. Reviewed for Tuesday's unit exam (use your notes, worksheets, textbook and any other resources to study...email me over the weekend if you would like having the answers for particular worksheet or textbook questions to check your understanding). **Assignment:** 2-5 Worksheet, #1 only.

Week of October 1st-5th

Monday--Activity: SPENT Tournament-Round 1 (collected at end of period; absent students need not make it up).

Tuesday--Exam: The Basics of Business.

Wednesday--New seating chart! **Assignment:** Define the following terms on a new sheet of notebook paper to keep in your portfolio (like we've done with warm-ups): *SEC, IPO's, Market Capitalization, DMM, Pricing Indication, Shares of Stock, Shareholders, Securities, Trades, Traders. Volume, NYSE, AMEX, NASDAQ. Stock Indexes. DJIA. and S&P 500* (due tomorrow).

Once you've defined the terms, begin reading the ["Simulator How-To Guide" on Investopedia](#) (there are 15 sections). While it is not imperative you *memorize* the guide word for word, it will give you significant

advantage in competing against your classmates AND help you better understand how the stock market works. Given the complexity of the stock market, take every advantage you can to learn more about it. Investopedia is a tremendous resource! Are you ready to make thousands? millions? BILLIONS?!?

Check out the interactive stock market widget at the bottom of this page, too...

Thursday--Checked off terms assigned yesterday. The Investopedia game name is **SkylineHSPF** and the password is **4thperiod**; you can join our game through the Investopedia website (versus through the email invitation) by logging in, select "Games" on the left, then "Join Game" from the dropdown menu, do a search for SkylineHSPF on the next screen and then click the "Join" link. Handout: Unit Notes (pgs. 7-8).

Notes/Videos: Introduction to the Stock Market.

Friday--Activity: Market Simulation.

Week of October 8th-12th

Monday--No Classes (Teacher Work Day)

Tuesday--Returned numerous assignments/documents. Assignment: Defined different types of securities using an article provided in class (on-line sources may be used to complete the securities table on page 7 of your notes). Activity: Played Mafia.

Wednesday--PSAT Schedule (*only 1st period meeting!*)

Thursday--Reviewed results of last week's market simulation. Handout: Lesson 3 article provided to students as a resource for the Stock Market Unit; use to complete securities table on page 7 of unit notes (article is a *class copy* and will be collected at the end of the unit). Additional terms have been added to the list on page 8 of unit notes; be sure you add and define them:

Friday--Handout: NEW! unit notes page (pgs. 7-8). Notes: Securities, Stockbrokers and Investor/Investing Strategies. **Assignment:** Complete the Broker Types table on pg. 8 of notes using on-line sources like Investopedia (due Monday).

Week of October 15th-19th Homecoming Week!

Monday--Types of Brokers (table on pg. 8 of notes) due! Notes: Completed/reviewed types of brokers table. Video: Floor Trader Tour of NYSE. Activity: Terminology review.

Tuesday--Handouts: "The BIG Short" Permission Form (due Friday) and unit notes (pgs. 9-10). Notes: Risk v. Return, Influences on the Market and Stock Transactions (visited the Investopedia Stock Simulator as an example of what making a stock transaction through an on-line broker might look/go). Reviewed for terminology quiz.

Wednesday--Stock Market Vocabulary Quiz! Notes: Used the textbook to complete the blanks on the bottom of page 10. Returned/reviewed The Basics of Business Exam.

Thursday--Handout: Unit notes (pgs. 11-12). Activity: Working in groups and given an assigned stock data format, students completed the table on page 11 of their unit notes using the textbook and additional sources, if needed. One to two students from each group will be presenting the information they found regarding their assigned data format. **Assignment:** Complete the chapter worksheet associated with the group's assigned data format (1-2 Stock Tables, 1-3 Bar & Candlestick Charts and 1-5 Stock Ticker; collected at the end of the period).

Friday--"The BIG Short" Movie Permission Form due! Student Presentation/Notes: Stock Data Tables. **Assignment:** Complete 1-2 Stock Market Data Worksheet (collected at end of period). Gave remainder of class time to students to allow them to join the Investopedia game (SkylineHSPF).

Week of October 22nd-26th

Monday--Reviewed/corrected 1-2 Stock Market Data (Table) WS. Student presentations over bar charts and candlestick charts. **Assignment:** 1-3 Stock Market Charts WS (due at end of the period). **Homework:** Make at least one trade on Investopedia before the stock market closes today.

Tuesday--**Assignment:** Continue to make *at least* one trade each consecutive business day (Monday-Friday, 6:30am-1:00pm Pacific time) until told to stop (1pt per day). Reviewed bar and candlestick charts. Returned and corrected 1-3 worksheet. Student presentation over the stock market ticker. **Assignment:** 1-5 Stock Market Ticker WS (due at end of the period).

Wednesday--Returned and corrected 1-5 worksheet. Notes: Simple Moving Averages. **Assignment:** 1-4 Simple Moving Averages WS (complete #3 and 11 by tomorrow; the remainder of the worksheet will be completed in class).

Thursday--Notes: Wrapped up Simple Moving Averages. Finished and collected 1-4 WS. Handout: Unit notes (pgs. 13-14). **Task:** Read sections 8 and 9 in chapter 1; complete blanks/table on pg. 13 of notes. **Assignment:** Begin work on 1-8/1-9 Worksheet (due by the end of class tomorrow).

Friday--Returned and corrected 1-4 WS. Notes: Stock Splits and Dividends (corrected note blanks).
Finished and collected 1-8/1-9 WS.

Week of October 29th-November 2nd

Monday--Returned and corrected 1-8/1-9 WS. Returned and reviewed the Stock Market Terminology Quiz.
Reviewed for exam through Q&A as a class.

Tuesday--Reviewed for exam with JEORPARDY!

Wednesday--Exam: The Stock Market.

Thursday--Handout: "The BIG Short" Cheat Sheet. Movie: Began watching "The BIG Short."

Friday--Movie: Continued watching "The BIG Short."

Week of November 5th-9th

Monday--Movie: Finished "The BIG Short." **Assignment:** Complete the Career Cluster Interest Survey on a piece of notebook paper and record results on the purple survey results page (will be collected with another assignment given tomorrow).

Tuesday--Notes: Job Openings; Completing an Application. **Assignment:** Find a job opening that reflects one of your top 3 career cluster interests identified through the Career Cluster Survey assigned yesterday; provide a printout of a job opening description to include with your survey answers and purple results page (all three items will be collected together Thursday). Activity: Practiced completing a job application (using information provided in notes).

Wednesday--**Assignment:** First draft of job application (due Tuesday). Handouts: Unit notes (pgs. 15-16), resume samples, power words list and reference page sample (4 pages in total). Notes: Resumes.

Activity: Generated a list of personal qualities, skills, certifications, awards, volunteer/work experiences, etc.; to be used in creating a resume later.

Thursday--Career Cluster Answers, Results Page and Job Opening Printout due! **Assignment:** Draft a Resume and Reference Page (due Wednesday).

Friday--Notes: Cover Letters. **Assignment:** Draft a Cover Letter (due Thursday).

Week of November 12th-16th

Monday--No School (Veterans Day Observed)

Tuesday--Job Application and Resume Inventory due! Warm-Up: Review of Application, Resume and Cover Letter Guidelines. Handout: Unit notes (pgs. 17-18). Notes: Job Interview Skills.

Wednesday--Resume and Reference Page Drafts due! Notes: Finished Job Interview Skills. Remainder of class time spent working on resumes, reference pages and/or cover letters.

Thursday--Cover Letter Draft due! Notes/Video: Form W-4. Handout: Form W-4. Activity: Completed a Form W-4.

Friday--SPENT Tournament-Round 2 OR Worked on cover letter, resume, references page and/or application if not previously turned in.

Week of November 19th-23rd

Monday--Handout: Unit notes (pgs. 19-20). Notes: Pay, FICA and Benefits. **Assignment:** Employment Basics Calculations Worksheet (due Monday).

Tuesday--Peer reviewed 1st drafts. Remaining class time spent working on Employment Basics Calculations WS.

Wednesday--Returned 1st drafts with peer reviews (must be returned to Mrs. Reed next week) and Employment Calculations WS. Notes: How to Read a Pay Stub. **Assignment:** 2nd Draft of Cover Letter, Resume, References Page and Application (due Tuesday; font guide [here](#)). Remainder of class time was used to begin work on 2nd drafts and/or to finish the Employment Calculations WS.

Thursday--No School (Thanksgiving Break)

Friday--No School (Thanksgiving Break)

Week of November 26th-30th

Monday--Warm-up: Reading an Earnings Statement. **Assignment:** Our new Investopedia game has begun; students are to make *at least* one transaction each month until June (credit for participating in the game will be included as part of the 2nd semester portfolio score); Game name: **PFskylineHS**, Password: **3rdperiod**. Returned and reviewed the Stock Market Exam. Remainder of class time spent working on the Employment Calculations WS or 2nd draft due tomorrow. Employment Calculations WS collected at the

end of the period!

Tuesday--2nd Drafts of Cover Letter, Resume, References and Application due (font guide [here](#))! Returned and corrected the Employment Calculations WS. Reviewed for Exam: Answer keys for *optional* review worksheets 6-2 (#'s 5, 7, 9 & 17) and 6-5 (#'s 5 & 9) [here](#).

Wednesday--Exam: Employment Basics.

Thursday--Fifteen minutes provided in class to "revisit" yesterday's exam! Remainder of class spent either peer reviewing 2nd drafts, continuing work on 2nd drafts and/or making trades on Investopedia.

Friday--Reminder: Today is your last opportunity to make a trade on Investopedia for November (must be done *before* 1pm)! Handouts: Table of Contents and Unit Notes (pgs. 21-22).

Work Day Priorities:

1. Make a trade on Investopedia if you have not already done so for the month of November
2. Complete/submit your 1st and/or 2nd draft(s) of your cover letter, resume, references page and application
3. Peer review your 1st and/or 2nd classmate's drafts (Yes, this IS a scored assignment; see me to receive a draft)
4. Check Skyward to see if you are missing any assignments (besides items 2 and 3 above) or exams...work on completing those assignments and/or study for missed exams
5. Organize your semester portfolio using the provided table of contents and very ROUGH draft of the semester portfolio score guide found [here](#):
 - Include 6 tabbed dividers (use materials provided in class if needed)
 - Put documents in appropriate sections, as denoted on table of contents/score guide
 - Create a cover page for your portfolio as described on the score guide
6. If you manage to get all of the above done, begin completing the tables on pages 21-22 of your unit notes using the textbook (which does not provide a lot of information) and on-line resources

Week of December 3rd-7th

Monday--Work Day (the last of them for a while)! Priorities are still listed below under Friday, November 30th. Handout: Unit Notes (pgs. 21-22).

Tuesday--New seating chart for the new unit! Banking Services Unit Pre-Test. **Homework:** Do research to complete the two tables on page 21 of your unit notes (due tomorrow).

Wednesday--Checked off yesterday's homework. Notes: Financial Institutions and Services. Video: [Banks vs. Credit Unions](#). **Homework:** Do research to complete the two tables on page 22 of your unit notes (due tomorrow).

Thursday--Checked off yesterday's homework. Notes: Types of Accounts and Checking Account Types.

Project: Find the Financial Institution For You (the "Research" portion of the project will be due next Thursday); the remainder for class was used to begin researching banks/credit unions.

Friday--Notes: How to Write a Check, Complete a Deposit Slip and Record in a Register. Activity: Practiced Writing a Check. Handouts: Unit Notes (pgs. 23-24), a Checkbook and a Register.

Week of December 10th-14th Winter Wonder Week!

Monday (Ugly Sweater Day)--Warm-up: Check Writing Practice. **Assignment:** 3-1 Checking Accounts Worksheet (due tomorrow).

Tuesday (Candy Cane Day)--Warm-up: Depositing a Check and Making a Debit Card Purchase. Work time for 15 minutes; collected 3-1 Worksheet. Reviewed/Corrected 3-1 Worksheet. **Assignment:** Began work on 3-2 Reconciling a Bank Statement Worksheet.

Wednesday (PJ Day)--*First* gift drive collection day...Bring your gifts! No lesson due to lockdown.

Thursday (Ski/Snowboard Day)--Warm-up: Check, ATM, ETF and Reconciliation. Reviewed terminology on page 24 of notes. Continued working on 3-2 Worksheet; collected at the end of the period. Handout: Corrected copy of #6 for 3-2 Worksheet (the original worksheet does not have a completed check register with which to reconcile the bank statement).

Friday (Winter Wonderland Day)--*Second* gift drive collection day...don't forget your gifts! Research portion of the "Find a Financial Institution For You" project due (revised due to lockdown)! Warm-up: Deposit Paycheck, Cash Back and Reconciliation. Returned unit pre-test (use it to practice with over the weekend), 3-1 worksheet and 3-2 worksheet. Corrected 3-2 worksheet. Handouts: Unit notes (pgs. 25-26) and worksheets 3-3, 3-4 & 3-6. Suggested problems to practice calculating simple and compound interest:

3-3 Savings Accounts Worksheet: #'s 1-3, 6 & 9

3-4 Explore Compound Interest: #'s 2-4, 9, 12 & 16

3-6 Continuous Compounding: #'s 8-13 & 17

Week of December 10th-14th

Monday--Last Gift Drive collection day...bring your gift! Warm-up: Corrected the Banking Services Pre-Test. Reviewed simple interest versus compound interest; worked through some example problems on worksheets 3-3, 3-4 & 3-6. **Assignment:** 3-3 Worksheet (#9 a-e), 3-4 Worksheet (#12) and 3-6 Worksheet (#17 b, d, e & g); answer key [here](#) (due tomorrow). **Remember:** For tomorrow's exam you will need a pencil AND pen, your check book and your transaction register (with the correct balance of \$1,107.74)!

Tuesday--Exam: Banking Services. Handout: Copy of job application for final submission. Collected worksheets 3-3, 3-4 and 3-9.

Wednesday--Work Day:

- Tips for completing the "Find the Financial Institution for You" semester project are below, under Banking Services resources.
- The Employment Basics Exam Toolkit is available below for students wishing to boost their exam score (due Jan. 3rd for most students); under Employment Basics resources.
- Remember that final drafts of your cover letter, resume, references page and application will be collected as one of your semester projects...check out the updated Semester Portfolio Score Guide below for the specific employer to which you are applying.
- Make sure you have made a trade for the month of December
- Is your semester portfolio put together? Check out the Semester Portfolio Score Guide below for details.

Thursday--No School (1st Winter Break)

Friday--No School (1st Winter Break)

Week of December 31st-January 4th

Monday--No School (New Years Eve)

Tuesday--No School (New Years Day)

Wednesday--Reviewed end of semester dates and projects. Handout: Unit notes (pgs. 27-28).

Videos/Discussion/Notes: Taxes-An Introduction. Corrected Employment Basics Exams due tomorrow.

Thursday--Notes/Activity: [Tax Avoidance & Tax Evasion](#) and [Voluntary Compliance](#); use the resources below (under "Income Taxes") to complete the Filing Status Criteria portion of your unit notes (pg. 28); note check tomorrow.

Friday--Checked off note completion assigned yesterday. Notes: Filing statuses; introduction to important tax documents and forms; began defining different types of tax breaks. Handout: Form 1040 (will be used for practice next week).

Week of January 7th-11th

Monday--Warm-Up: Figuring out Taxes Owed. **Assignment:** Complete note blanks on pages 29-30 (due tomorrow).

Tuesday--Checked off note blanks. Notes: Tax breaks, dependents and Form W-2 vs. Form 1099.

Assignment: Complete a practice Form 1040; students to familiarize themselves with the line items present on the 2017 Form 1040 and the corresponding instructions used to complete Form 1040 (instructions manual link below; due tomorrow).

Wednesday--Notes: Finished Tax Forms. Reviewed/corrected the 2017 Form 1040. **Assignment:** Complete a 2018 Form 1040 as you would just as you are...as student! The Form w-2 to use is [here](#) and remember to use the [2018 instructions](#) to complete your form (the 2018 tax tables are included in the instructions; due tomorrow).

Thursday--Class time was given to complete 2nd practice Form 1040. Corrected/reviewed 2nd practice Form 1040. Handouts: W-2 and new Form 1040 to be used for semester project submission (see the Semester Portfolio Score Guide for details needed to complete your final Form 1040 in the "Semester Projects" section; remember all semester projects are due Jan. 23rd).

Friday--Review Day: JEOPARDY!

Week of January 14th-18th

Monday--Exam: Income Taxes.

Tuesday--Portfolio Work Day! Updated Portfolio Score Guide [here](#) (please do not print off). Remember (folks to which this applies), corrections to the Banking Services Exam will be collected first thing tomorrow.

Wednesday--Semester Portfolios Due-NO Exceptions! Portfolio Work Day! Returned numerous unit exams.

Thursday--Work Day!

Friday--Last day to turn in missing work with a pass! Reviewed unit exams returned Wednesday.

Week of January 21st-25th

Monday--No School (MLK Day)

Tuesday--Semester Project Work Day!

Wednesday--Semester Projects Due-NO exceptions!

Thursday--Final.

Friday--No Class.

Week of January 28th-February 1st

Monday--No School (Teacher Work Day)

Tuesday--Passed out new Universal Passes. **Assignment:** SPENT Tournament-Round 3 (collected in class).

Wednesday--**Assignments:** 1) define the *terms listed below* on a piece of notebook paper (to be put in your portfolio) and 2) complete 10-3: Charting a Budget WS (#'s 1-3, 6, 8, 10-11; graph paper provided in class).

Due date to be determined...

<i>Budget matrix</i>	<i>Assets</i>	<i>Debt-to-income ratio</i>	<i>Liabilities</i>
<i>Cash flow analysis</i>	<i>Net worth</i>	<i>Average monthly income</i>	<i>Budget</i>
<i>Budget line equation</i>	<i>Pro-rate</i>	<i>Envelope budget</i>	<i>Frequency budget</i>
<i>Year-long budget</i>	<i>Fixed expenses</i>	<i>Variable expenses</i>	

Thursday--Continued to work on 10-3 worksheet (collected at end of period). Handout: *New Gone Green Log*.

Friday--Checked off semester portfolios being present in class. Warm-Up: Questions about 10-3; reviewed and discussed warm-up. Returned 10-3 so students who were not finished could do so. **Assignment:** 10-4 Cash Flow and Budgeting Worksheet (#'s 2-6 only; due date TBD).

Week of February 4th-8th

Monday--No School (Snow Day)

Tuesday--No School (Snow Day)

Wednesday--Continued work on 10-4 worksheet (collected at the end of the period).

Thursday--Warm-Up: Learning Reflection-What have we covered so far? **Assignment:** Began work on creating a cash flow analysis document using Excel (video Excel tutorial links below under "Misc. Course Resources" for review; document is one part of semester project).

Friday--Defined/reviewed key terms relevant to budgets. Handouts: Example of a frequency budget and a year-long budget. Activity: Wants vs. Needs Case Studies.

Week of February 11th-15th

Monday--No School (Snow Day)

Tuesday--No School (Snow Day)

Wednesday--No School (Snow Day)

Thursday--Happy Valentine's Day, but... No School (Snow Day)

Friday--Activity: "Budget Busters" scenarios and follow-up worksheet.

Week of February 25th-March 1st

Monday--Discussed what people did for winter break. Returned and reviewed 1st semester projects and final. Collected the "Banking Services Exam" from students for purposes of further analysis and research.

Tuesday--Announced SPENT Tournament-Round 3 placers...congratulations go to Lauren, Calvin and Steve! Returned and corrected worksheets 10-3 and 10-4 to wrap up budgeting.

Wednesday--Began the Consumer Credit Unit! Discussion: What do you know about credit? Notes: Introduction to Consumer Credit. Video: "[Banking Explained-Money & Credit](#)" (used the video to complete portions of notes).

Thursday--Last day to make your February Investopedia trade (before 2pm)! Had some time to work on cash flow analysis/budget. Notes/Video: Advantages/Disadvantages to Credit; Types of Credit. **Assignment:** Complete note blanks on pages 32-33 through research (due tomorrow). Handout: Differences Between a Credit Score and Credit History Article (use to help complete notes on page 33).

Friday--Checked off and reviewed Notes: Credit Reports and Credit Scores. **Assignment:** [FICO Credit Score Estimator](#) Worksheet (due Monday),

Week of March 4th-8th Spartans United Week!

Monday--FICO Credit Score Estimator Worksheet due! [Warm-up: Credit Review](#). Activity: Used the FICO

Credit Score Estimator to see who could achieve the highest credit score...Congrats going to Makena on achieving a credit score of 825! Notes: Wrapped up Introduction to Consumer Credit; began Credit Cards. Handout: Unit notes (pgs. 35-36).

Tuesday--Reviewed yesterday's credit card intro and finished a video related to how credit card debt happens. **Assignment:** Select a Credit Card Worksheet; use these resources to help you: "[Find the Best Credit Card for You](#)" interactive tool and "[How to Choose a Credit Card](#)" article (due Weds.). Handout: Schumer Box.

Wednesday--Finished and collected the Select a Credit Card Worksheet. Video: "[How to Read a Schumer Box.](#)" **Assignment:** Understand Your Credit Agreement Worksheet (the *credit card payoff calculator* below under "Course Files and Resources"; due Fri.).

Thursday--(alternate schedule) Work day for Wednesday's assignment and/or cash flow analysis/budget project!

Friday--Work Day! Understand Your Credit Agreement Worksheet due!

Week of March 11th-15th

Monday--Warm-up (questions [here](#)). Notes: Used the textbook (pg. 194) to define the laws listed in unit notes (pg. 35). **Assignment:** 4-4 Credit Cards Worksheet (collected in class).

Tuesday--Notes: Used [How To Read Your Credit Statement](#) interactive website to define key terms/items on a credit card statement (table on pg. 35). **Assignment:** Began work on 4-5 Credit Card Statement Worksheet (#'s 1, 2, 4-9 and 11; collected in class).

Wednesday--**Assignment:** 4-6 Average Daily Balance Worksheet (due beginning of class tomorrow).

Thursday--Collected 4-6 Average Daily Balance Worksheet. Warm-up (questions [here](#); you'll need your card statement handout). Videos: Intro to Types of Loans. **Assignment:** Complete tables on pg. 36 of notes using the textbook and this [link](#) (due at end of period). Students who finished their notes early began work on tomorrow's assignment, 4-2/4-3 Worksheet.

Friday--**Assignment:** 4-2 Loans Worksheet (#'s 1, 3 & 4) and 4-3 Loan Calculations & Regression (#'s 1, 2, 3 & 7-10); due Monday.

Week of March 18th-22nd Tolo Spirit Week!

Monday (Neon Day)--4-2/4-3 Worksheet due! Handout: Unit notes (pgs. 37-38). **Assignment:** Complete student loan note blanks/table on page 37 (checked off in class). **Assignment:** Student Loan Debt Crisis Worksheet (video links [here](#); due Wednesday).

Tuesday (Hat Day)--Corrected/reviewed four of the assignments returned yesterday. Remainder of class used to complete the Student Loan Debt Crisis Worksheet and/or work on budget semester project.

Wednesday (Funky Sock Day)--Discussed and collected the Student Loan Debt Crisis Worksheet.

Assignment: Complete note blanks relating to getting out of debt and consequences of not paying off debt only ([this article](#) tackles tips & strategies and [this article](#) can get you started with the consequences; due tomorrow at beginning of class).

Thursday (50's Day)--Checked of completed note blanks (pg. 38). Reviewed/corrected 4-6 and 4-2/4-3 worksheets. Video/Notes: Identity Theft. **Assignment:** Road to Recovery-Protecting Your Identity Worksheet (due Tuesday).

Friday (Spartan Gear Day)--Exam: Consumer Credit-Part 1.

Week of March 25th-29th

Monday--Exam: Consumer Credit-Part 2.

Tuesday--Protecting Your Identity Worksheet due! Assignment: SPENT Tournament-Round 4 (collected at end of class).

Wednesday--Handout: Unit notes (pgs. 39-40). Notes/Discussion: Introduction to Buying a Car.

Assignment: Introduced 1st Time Car Buyer's Guide Project (*tentatively* due Tuesday).

Thursday--1st Time Car Buyer's Guide Project work day ([Score Guide-draft](#)).

Friday--1st Time Car Buyer's Guide Project work day.

Week of April 1st-5th

Monday--1st Time Car Buyer's Guide Project work day (due date *revised* as Thursday)!

Tuesday--Warm Up (click [here](#) for questions). **Assignment:** Began work on 5-2/5-5 Worksheet plus #13 on page 251 of textbook (Remember, you textbook is available digitally below; due Thursday).

Wednesday--Demonstrated how Excel can be used to calculate mean, median, mode, quartiles and ranges. Discussed implications of mean and median in car shopping/price comparison. Continued working on

5-2/5-5 assignment.

Thursday--1st Time Car Buyer's Guide Project due (including score guide and MLA sources)! Finished and collected 5-2/5-5 plus #13 assignment. Assignment: Read "[The True Cost of Owning a Car](#)" article; complete unit notes on pages 39-42 as applicable. Handout: Unit Notes (pgs. 41-42).

Friday--Continued reading "The True Cost of Owning a Car" article. **Assignment:** Complete Car Cost Analysis Worksheet (show all work; due date TBD).

Week of April 15th-19th Welcome back!

Monday--Continued reading "The True Cost of Owning a Car" article and working on analysis worksheet (show all work; due date Thursday).

Tuesday--Task: Complete remaining blanks in notes (pgs. 40-42) using resources outside "The True Cost of Owning a Car" article, the links for some are listed below under "Automobile Ownership".

Wednesday--**Assignment:** Car Comparison Worksheet introduced; began researching (due date TBD).

Thursday--"The True Cost of Owning a Car" Scenario 2 Analysis Worksheet due!

Friday--Your priorities today should be as follows:

1st--If you have not completed the 5-2/5-5 plus #13 (textbook) Worksheet, today is the day! Submit to substitute teacher when finished

2nd--Then, if you still need to get your "The True Cost of Owning a Car" Analysis Worksheet done...that should be next. Submit to substitute teacher when finished.

3rd--Continue working on the Car Comparison Worksheet. Remember, you must deduct your FICA taxes and income tax from your gross monthly income to determine what you can realistically afford in terms of a monthly car payment. Submit today for progress check!

4th--If you've got priorities 1-3 thoroughly completed, then you may work on your budget project.

Week of April 22nd-26th

Monday--Warm-up (questions available [here](#)). Provided actual vehicle registrations to see what they look like and evaluate registration costs for different vehicles. Began reviewing 5-2/5-5 Worksheet.

Tuesday--Handed back and reviewed "The True Cost of Owning a Car" Analysis Worksheet.

Wednesday--Handout: Practice Test. Corrected practice test. Reviewed for tomorrow's exam.

Thursday--Exam: Automobile Ownership!

Friday--Semester project work day!

Week of April 29th-May 3rd

Monday--Notes: Introduction to Independent Living; began Renting. **Assignment:** Read Chapter 8-1; complete 8-1 Worksheet (due tomorrow; textbook link under "Resources")

Tuesday--Corrected 8-1 Worksheet. Discussed the difference between total space versus livable space in terms of square footage. **Assignment:** 8-2 Reading a Floor Plan Worksheet (collected at end of the period).

Wednesday--Home hunting (shopping for an apartment/rental) and budget project work day!

Thursday--ANOTHER budget project work day!

Friday--Warm-Up: Advantages and Disadvantages to Renting. Notes: Introduction to Owning a House.

Assignment: Define the terms with a dot next to them on pg. 45 of unit notes; begin researching advantages and disadvantages of owning a house. Handout: Unit Notes (pgs. 45-46).

Week of May 6th-10th

Monday--**Assignment:** 8-3 Mortgage Application Process Worksheet (due tomorrow). Returned and corrected the Consumer Credit Exam.

Tuesday--Finished correcting the Consumer Credit Exam. Warm-up: Vocabulary Review; discussed mortgage vocabulary/concepts as they apply to the 8-3 worksheet. Remainder of class used to work on 8-3 worksheet (collected those which were completed).

Wednesday--Collected remaining 8-3 worksheets. Budget project work day!

Thursday--Returned and corrected worksheets 8-2 and 8-3. Handed out 8-4 Purchase a Home Worksheet.

Friday--**Assignment:** 8-4 Purchase a Home Worksheet (Monday).

Week of May 13th-17th

Monday--Warm up: Wrote a check to pay for rent (Yes, a *first* semester review!). Remainder of class time spent completing the 8-4 Worksheet (collected at end of period).

Tuesday--This week's...Budget Project Work Day (checked in with each student to document progress).

Wednesday--Notes: Owning a Home and Mortgages. **Assignment:** 10-1 Utility Expenses Worksheet (due tomorrow).

Thursday--Collected 10-1 Worksheet. **Assignment:** 10-2 Electronic Utilities Worksheet (due tomorrow).

Announced SPENT Tournament-Round 4 Placers! Congratulations to:

3rd Place--Oscar Z.

2nd Place--Jessica B.

1st Place--Hudson V.

Friday--Finished and collected 10-2 worksheet. If done with 10-2, class time spent working on budget project and/or organizing portfolio. Began correcting 10-1 worksheet at end of class.