

# Advanced Algebra with Financial Applications

(1200500)

<b>Quarter 1</b> Present (Personal Finance)	<b>Quarter 2</b> Near Future (Employment, Cars & Investments)	<b>Quarter 3</b> Future (Taxes & Mortgages)	<b>Quarter 4</b> Distant Future (Retirement and Financial Planning)
<p>I. Banking</p> <ul style="list-style-type: none"> <li>A. Checking Accounts</li> <li>B. Savings Accounts</li> <li>C. Compound Interest</li> <li>D. Calculate Future Value</li> <li>E. Calculate Present Value</li> </ul> <p>II. Credit</p> <ul style="list-style-type: none"> <li>A. Advantages/ Disadvantages of Using Cash</li> <li>B. Advantages/ Disadvantages of Credit</li> <li>C. Analyzing Credit Scores)</li> <li>D. Finance Charges for Credit Cards</li> <li>E. Installment Loan (Furniture)</li> <li>F. Student Loans</li> <li>G. Deferred Payment</li> <li>H. Plan to Pay Off Debt</li> </ul> <p style="color: red; font-weight: bold;">Applications of Graphs: Linear Inequalities, Applications of Measures of a Center</p>	<p>III. Cars</p> <ul style="list-style-type: none"> <li>A. Car Loans</li> <li>B. Auto Insurance</li> </ul> <p>IV. Employment</p> <ul style="list-style-type: none"> <li>A. Finding a job</li> <li>B. Health Insurance</li> <li>C. SS &amp; Medicare</li> </ul> <p>V. Investments</p> <ul style="list-style-type: none"> <li>A. Common Stocks</li> <li>B. Preferred Stocks</li> <li>C. Bonds</li> <li>D. Analyze Diversification</li> <li>E. Current Exchange Rates</li> </ul> <p style="color: red; font-weight: bold;">Applications of Graphs: Linear Inequalities, Systems of Equations, Systems of Inequalities, Applications of Measures of a Center</p>	<p>VI. Income Taxes</p> <ul style="list-style-type: none"> <li>A. Taxpayer Responsibilities</li> <li>B. Form W-4</li> <li>C. Form W-2</li> <li>D. Using Tax Tables</li> <li>E. Form 1040EZ</li> <li>F. Form 1040A</li> <li>G. Form 1040</li> </ul> <p>VII. Mortgages</p> <ul style="list-style-type: none"> <li>A. Calculate Fees</li> <li>B. Fixed Rate Mortgages</li> <li>C. Adjustable Rate Mortgages</li> <li>D. Balloon Mortgages</li> <li>E. Compare Mortgages</li> <li>F. Interest Rate v. Points</li> <li>G. Compare Interest Rate Calculations v. Annual Percentage Rate</li> <li>H. Homeowner's Insurance</li> </ul> <p style="color: red; font-weight: bold;">Applications of Graphs: Systems of Equations, Systems of Inequalities</p>	<p>VIII. Retirement</p> <ul style="list-style-type: none"> <li>A. IRA Accounts</li> <li>B. ROTH Accounts</li> <li>C. 401K Accounts</li> <li>D. Annuities</li> <li>E. Determine Retirement Savings Plan</li> <li>F. Life Insurance</li> <li>G. Insurance to Mitigate Risk</li> </ul> <p>IX. Develop a Financial Plan</p> <ul style="list-style-type: none"> <li>A. Use Decision Making Process</li> <li>B. Identify Guidelines</li> <li>C. Net Worth</li> <li>D. Monitor/Modify a Personal Plan</li> </ul> <p>X. Develop a Financial Budget</p> <ul style="list-style-type: none"> <li>A. Explain Building Budgets</li> <li>B. Examine Forms of Record Keeping</li> <li>C. Changes in Your Budget Throughout Your Life</li> </ul> <p style="color: red; font-weight: bold;">Applications of Graphs: Statistical Graphs, Applications of Measures of a Center</p>