

# CURRICULUM OBJECTIVES

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| <b>PROBLEM SOLVING WITH WHOLE NUMBERS</b> |    |  |  |
| <b>Types of Problems</b>                  | 1  | any combination of mathematical operations with whole numbers  |  |
|   | 2  | any combination of mathematical operations with averages, medians, modes, factors, prime numbers   |  |
|   | 3  | any combination of mathematical operations with exponents, squares of numbers, square roots  |  |
| <b>Strategies</b>                         | 4  | develop good work habits   |  |
|   | 5  | read all parts of question carefully   |  |
|   | 6  | determine what is asked for or required  |  |
|   | 7  | separate information given from question being asked   |  |
|   | 8  | record information given and solution required separately  |  |
|   | 9  | decide what arithmetic process will solve the problem  |  |
|   | 10 | work neatly and arrange work in rows where possible  |  |
|   | 11 | label the answer in terms of values given in question  |  |
|   | 12 | estimate an answer   |  |
|   | 13 | check every step and compare with estimated answer   |  |
|   | 14 | compare estimated answer with answer found   |  |
|   | 15 | translate English statements into mathematical expressions   |  |
|   | 16 | draw pictures of problem   |  |
|   | 17 | supply missing information if necessary  |  |
|   | 18 | write full statements to answer questions  |  |
|   | 19 | develop calculator skills  |  |
|   | 20 | use clue words to solve word problems; e.g. total, sum, how much, how many, increased, altogether, less, fewer, more, difference, left, remains, times, at, divide, and each |  |
| <b>FRACTIONS</b>                          |    |  |  |
| <b>Terms</b>                              | 1  | define fraction, numerator, denominator  |  |
|   | 2  | define mixed number, proper fraction   |  |
|   | 3  | define improper fractions  |  |
|   | 4  | define common denominator  |  |
| <b>Fractions</b>                          | 5  | the proper way to write fractions  |  |
|   | 6  | compare and reduce fractions   |  |
|   | 7  | write equivalent fractions   |  |
|   | 8  | add fractions: like and unlike denominators  |  |
|   | 9  | add fractions: find common denominators  |  |
|   | 10 | subtract fractions: like and unlike denominators   |  |
|   | 11 | subtract fractions: find common denominators   |  |
|   | 12 | reduce fractions to lowest terms   |  |
|   | 13 | cancelling fractions   |  |

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|                     | 14 | multiply fractions  |  |
|                     | 15 | divide fractions  |  |
|                     | 16 | use division rule: cancel, invert 2 <sup>nd</sup> fraction, then multiply |  |
|                     | 17 | change mixed numbers to improper fractions, as appropriate                |  |
|                     | 18 | change improper fractions to mixed numbers, as appropriate                |  |
|                     | 19 | report answer in lowest terms or mixed numbers, as appropriate            |  |
| <b>DECIMALS</b>     |    |   |  |
| <b>Terms</b>        | 1  | define: decimal, decimal system   |  |
|                     | 2  | define mixed decimal  |  |
|                     | 3  | define terminating decimals   |  |
|                     | 4  | define repeating decimals   |  |
|                     | 5  | define lowest common multiple (LCM)                                       |  |
| <b>Decimals</b>     | 6  | use of the decimal point  |  |
|                     | 7  | convert mixed numbers to decimals   |  |
|                     | 8  | multiply and divide by powers of 10                                       |  |
|                     | 9  | zero as a place holder  |  |
|                     | 10 | add and subtract decimals   |  |
|                     | 11 | place decimal points under each other                                     |  |
|                     | 12 | borrowing and carrying decimals   |  |
|                     | 13 | multiply decimals and placement of decimal in final answer                |  |
|                     | 14 | divide decimals and placement of decimal in final answer                  |  |
|                     | 15 | expressing remainders as decimals   |  |
|                     | 16 | round off decimals  |  |
|                     | 17 | estimate when working with decimals                                       |  |
|                     | 18 | work with money   |  |
|                     | 19 | compare decimals and fractions  |  |
|                     | 20 | convert decimals to fractions   |  |
|                     | 21 | convert fractions to decimals   |  |
|                     | 22 | convert repeating decimals to fractions                                   |  |
| <b>PERCENT</b>      |    |   |  |
| <b>Terms</b>        | 1  | define percent  |  |
|                     | 2  | use of the “%” sign   |  |
| <b>Percent</b>      | 3  | add and subtract with percents  |  |
|                     | 4  | multiply and divide with percents   |  |
|                     | 5  | convert fraction to percent   |  |
|                     | 6  | convert percent to fraction   |  |
|                     | 7  | convert decimals to percents  |  |
|                     | 8  | convert percents to decimals  |  |
|                     | 9  | convert fractions to decimals to percents                                 |  |
| <b>INTRODUCTION</b> |    |   |  |

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| <b>TO RATIO,<br/>PROPORTION, AND<br/>PERCENT</b> |    |   |  |
| <b>Percent</b>                                   | 1  | definition and calculation of percent                                       |  |
|  | 2  | use formula " $r/100 = P/W$ " to find percent of a number                   |  |
|  | 3  | use formula " $r/100 = P/W$ " to find what percent one number is of another |  |
|  | 4  | use formula " $r/100 = P/W$ " to find a number when a percent is given      |  |
|  | 5  | discuss other terms: "r" represents Percent rate                            |  |
|  | 6  | discuss other terms: "P" represents part of the number                      |  |
|  | 7  | discuss other terms: "W" represents the whole (entire) number               |  |
| <b>Ratio</b>                                     | 8  | define ratio  |  |
|  | 9  | how to write ratios   |  |
|  | 10 | reduce ratios   |  |
|  | 11 | distinguish between equivalent and non-equivalent ratios                    |  |
|  | 12 | compare and write equivalent ratios   |  |
| <b>Proportion</b>                                | 13 | define proportion   |  |
|  | 14 | explain relation between ratio and proportion                               |  |
|  | 15 | how to write proportions  |  |
|  | 16 | discuss proportional  |  |
|  | 17 | discuss mean  |  |
|  | 18 | discuss extreme   |  |
|  | 19 | discuss product   |  |
|  | 20 | discuss true proportion   |  |
|  | 21 | discuss direct proportion   |  |
| <b>LINES AND<br/>ANGLES</b>                      |    |   |  |
| <b>Terms</b>                                     | 1  | define lines: point, line, line segment, ray                                |  |
|  | 2  | define lines: vertex, angle, perpendicular, parallel lines                  |  |
|  | 3  | define angles: acute, right, obtuse, straight, complete, reflex             |  |
|  | 4  | define transversal lines  |  |
|  | 5  | define alternate angles   |  |
|  | 6  | define corresponding angles   |  |
|  | 7  | define interior angles  |  |
|  | 8  | define angle relations: complementary, supplementary                        |  |
|  | 9  | define angle relations: adjacent, vertical, opposite, exterior              |  |
|  | 10 | investigate angle relations when transversal intersects two parallel lines  |  |
| <b>Construction</b>                              | 11 | draw perpendicular lines and 90 degree angles                               |  |
|  | 12 | construct parallel lines  |  |
| <b>Angles</b>                                    | 13 | label angles: 3 capital letters, middle one is vertex                       |  |
|  | 14 | find relation of angles when transversal cuts parallel lines                |  |

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|  | 15 | discuss angles, using circle as a base for measuring angles  |  |
|  | 16 | discuss degree as unit of measure for angles   |  |
|  | 17 | use protractor to measure angles   |  |
|  | 18 | classify angles and angle relation   |  |
| <b>Protractor</b>                        | 19 | use three step approach to measuring an angle: center point of protractor on vertex of angle, one arm of angle on base line of protractor, and decide on measurement units/scale |  |
| <b>INTRODUCTION TO GEOMETRIC FIGURES</b> |    |  |  |
| <b>Definition</b>                        | 1  | define geometry  |  |
| <b>Circles</b>                           | 2  | define and/or diagram: circle, radius , diameter   |  |
|  | 3  | define and/or diagram: circumference, chord, arc, segment, sector  |  |
|  | 4  | define and/or diagram: tangent, semi-circle  |  |
|  | 5  | measure radius, diameter, and circumference  |  |
|  | 6  | investigate relation between radius, diameter, circumference   |  |
|  | 7  | explain and use $\pi$  |  |
|  | 8  | use compass to construct circle, given radius and diameter   |  |
| <b>Polygons</b>                          | 9  | define polygon   |  |
|  | 10 | types of polygons: triangle, quadrilateral, pentagon   |  |
|  | 11 | types of polygons: hexagon, octagons   |  |
|  | 12 | recognize that polygons are named by number of sides   |  |
|  | 13 | distinguish between polygons and non-polygons  |  |
|  | 14 | distinguish between regular and irregular polygons   |  |
|  | 15 | identify concave, convex, and regular polygons   |  |
|  | 16 | types of triangles: scalene, isosceles, equilateral  |  |
|  | 17 | types of triangles: acute, obtuse, right triangles; hypotenuse   |  |
|  | 18 | explain Pythagorean Theorem  |  |
|  | 19 | types of quadrilaterals and characteristics: trapezoid   |  |
|  | 20 | parallelograms (rectangle, square, rhombus)  |  |
| <b>Three-dimensional</b>                 | 21 | define polyhedron  |  |
|  | 22 | explain relation between polyhedrons and polygons  |  |
|  | 23 | types: cube, prism, pyramid, cones, spheres, cylinders   |  |
| <b>Working with Geometric Figures</b>    | 24 | circle: find radius/diameter, given circumference  |  |
|  | 25 | circle: find circumference, given radius/diameter  |  |
|  | 26 | triangle: use Pythagorean Theorem to find length of one side of a triangle   |  |
|  | 27 | triangle: use Pythagorean Theorem to confirm that triangle is right triangle   |  |
| <b>CHARACTERISTICS</b>                   |    |  |  |

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| <b>OF GEOMETRIC FIGURES</b> |    |  |  |
| <b>Terms</b>                | 1  | define symmetry  |  |
|                             | 2  | define line symmetry   |  |
|                             | 3  | define line of symmetry  |  |
|                             | 4  | define plane of symmetry   |  |
|                             | 5  | define axis of symmetry  |  |
|                             | 6  | define congruence  |  |
|                             | 7  | identify point segment   |  |
|                             | 8  | identify ray   |  |
|                             | 9  | identify plane   |  |
|                             | 10 | identify vertex (vertices)   |  |
|                             | 11 | identify hypotenuse  |  |
|                             | 12 | identify side  |  |
|                             | 13 | define similarity as it applies to geometric figures                                 |  |
| <b>Symmetry</b>             | 14 | find more than one line of symmetry in certain shapes                                |  |
|                             | 15 | draw lines of symmetry, using compass and straight edge                              |  |
|                             | 16 | complete symmetrical figure, given area and line of symmetry                         |  |
|                             | 17 | in paper, construct shapes with more than 1 line of symmetry                         |  |
|                             | 18 | draw diagrams to illustrate planes of symmetry for cylinder, prism, cone, and sphere |  |
|                             | 19 | Determine number of planes of symmetry for cylinder, prism, cone, and sphere         |  |
| <b>Congruence</b>           | 20 | identify congruent figures (same size and shape)                                     |  |
|                             | 21 | match vertices, segments and sides   |  |
|                             | 22 | check congruence by comparing figures in various positions                           |  |
|                             | 23 | use slides, flips, and turns   |  |
|                             | 24 | test for congruence: superimpose tracing of one figure over another figure           |  |
|                             | 25 | use a compass to mark congruent segments   |  |
|                             | 26 | congruent angles   |  |
|                             | 27 | importance of congruence: i.e. congruent stairs are safer                            |  |
|                             | 28 | congruent three-dimensional objects  |  |
|                             | 29 | triangle: axioms of congruence: SSS, SAS, ASA: all triangles                         |  |
|                             | 30 | right triangle: axioms of congruence: RSA and RSS                                    |  |
| <b>Similarity</b>           | 31 | similar figures have equal corresponding angles                                      |  |
|                             | 32 | similar figures have proportional corresponding sides                                |  |
|                             | 33 | use similarity relations to calculate unknown values                                 |  |
| <b>CONSTRUCTION</b>         |    |  |  |

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| <b>OF GEOMETRIC FIGURES</b>                   |    |  |  |
| <b>Terms</b>                                  | 1  | define: vertex, ray, arms of an angle, degree, and rotation  |  |
|   | 2  | define: right angle, acute and obtuse angles, and straight angle   |  |
|   | 3  | define complementary and supplementary angles  |  |
| <b>Drawing Figures</b>                        | 4  | drawing instruments: ruler, compass, divider, pencil, protractor, set square of triangle 30 degrees/60 degrees or 45 degrees |  |
|   | 5  | construct line segments, using ruler and compass   |  |
|   | 6  | construct an angle equal to another angle, using ruler and compass   |  |
|   | 7  | right bisect a line segment, using ruler and compass   |  |
|   | 8  | construct and measure angles, using ruler, compass, and protractor   |  |
|   | 9  | designate angles: 3 capital letters – middle letter at vertex  |  |
|   | 10 | review triangles: acute, obtuse, right   |  |
|   | 11 | review triangles: equilateral (equiangular), isosceles, scalene  |  |
|   | 12 | construct and measure parallel lines   |  |
|   | 13 | construct and measure triangles  |  |
|   | 14 | construct and measure equivalent angles  |  |
|   | 15 | construct and measure squares  |  |
|   | 16 | construct and measure rectangles   |  |
|   | 17 | construct and measure parallelograms   |  |
|   | 18 | bisect angles, using ruler and compass   |  |
|   | 19 | construct altitudes and perpendiculars, using ruler and compass  |  |
|   | 20 | construct a triangle congruent to a given triangle, using ruler, compass, and protractor                                     |  |
|   | 21 | practical constructions and applications   |  |
| <b>PROBLEM SOLVING WITH GEOMETRIC FIGURES</b> |    |  |  |
| <b>Types of Problems</b>                      | 1  | requiring any combination of mathematical operations involving whole geometric figures                                       |  |
| <b>Strategies</b>                             | 2  | develop good work habits   |  |
|   | 3  | read all parts of question carefully   |  |
|   | 4  | determine what is asked for or required  |  |
|   | 5  | separate information given from question being asked   |  |
|   | 6  | record information given and solution required separately  |  |
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|   | 8  | work neatly and arrange work in rows where possible  |  |
|   | 9  | label the answer in terms of values given in question  |  |

|                                    |    |   |  |
|------------------------------------|----|---|--|
|                                    | 10 | estimate an answer  |  |
|                                    | 11 | check every step and compare with estimated answer  |  |
|                                    | 12 | compare estimated answer with answer found  |  |
|                                    | 13 | translate English statements into mathematical expressions  |  |
|                                    | 14 | draw pictures of problem  |  |
|                                    | 15 | supply missing information if necessary   |  |
|                                    | 16 | write full statements to answer questions   |  |
|                                    | 17 | develop calculator skills   |  |
|                                    | 18 | use clue words to solve word problems; e.g. total, sum, how much, how many, increased, altogether, less, fewer, more, difference, left, remains, times, at, divide and each |  |
| <b>THE METRIC SYSTEM</b>           |    |   |  |
| <b>Metric System</b>               | 1  | explain metric system and its base of ten   |  |
|                                    | 2  | explain International System (SI Units)   |  |
|                                    | 3  | fundamental units: length – metre (m)   |  |
|                                    | 4  | fundamental units: mass – gram (g)  |  |
|                                    | 5  | fundamental units: capacity – litre (L)   |  |
|                                    | 6  | fundamental units: time – second (s)  |  |
|                                    | 7  | fundamental units: temperature (degrees C)  |  |
|                                    | 8  | metric prefixes and abbreviations   |  |
|                                    | 9  | milli, ( m ) e.g. mm, mg mL   |  |
|                                    | 10 | centi, ( c ) e.g. cm, cg, cL  |  |
|                                    | 11 | deci, ( d ) e.g. dm, dg, dL   |  |
|                                    | 12 | unit (metre, gram, litre) m, g, L   |  |
|                                    | 13 | deka, ( da ) e.g. dam, dag, daL   |  |
|                                    | 14 | hecto, ( h ) e.g. hm, hg, hL  |  |
|                                    | 15 | kilo, ( k ) e.g. km, kg, kL   |  |
|                                    | 16 | derived units such as area (square m.)  |  |
|                                    | 17 | derived units such as volume (cubic cm.)  |  |
|                                    | 18 | derived units such as capacity (cubic dm)   |  |
|                                    | 19 | concept of place value  |  |
|                                    | 20 | convert one metric unit of measure into another   |  |
| <b>AREA, PERIMETER, AND VOLUME</b> |    |   |  |
| <b>Perimeter</b>                   | 1  | define perimeter  |  |
|                                    | 2  | explain that circumference is the perimeter of a circle   |  |
|                                    | 3  | formula for finding perimeter of polygons: Perimeter (P) = sum of length of all sides   |  |
|                                    | 4  | formula for finding perimeter of regular polygons: Perimeter (P) = number of sides (n) x length of sides (s)  |  |
|                                    | 5  | practice finding perimeter of a variety of figures: square, rectangle, pentagon, decagon, equilateral, irregular shapes   |  |
| <b>Area</b>                        | 6  | define area   |  |
|                                    | 7  | measure area in square units  |  |

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|   | 8  | formula: area of square: $A = \text{side} \times \text{side} = s^2$  |  |
|   | 9  | formula: area of a rectangle: $A = \text{length} \times \text{width} = l \times w$   |  |
|   | 10 | formula: area of triangle: $A = \frac{1}{2} \text{base} \times \text{height} = \frac{1}{2} \times b \times h$              |  |
|   | 11 | formula: area of parallelogram: $A = \text{base} \times \text{height} = b \times h$  |  |
|   | 12 | formula: area of circle: $A = \text{pi} \times \text{radius squared} = \pi r^2$  |  |
|   | 13 | area of irregular shapes   |  |
|   | 14 | surface area of 3-dimensional figures  |  |
|   | 15 | application of area: e.g. flooring coverings, paint, etc.  |  |
|   | 16 | practice finding area of rectangle, square, triangle   |  |
|   | 17 | practice finding area of cube, parallelogram, circle, irregular shapes   |  |
| <b>Volume</b>   | 18 | define volume  |  |
|   | 19 | measure volume in cubic units  |  |
|   | 20 | formula: volume of a cube: $V = \text{side} \times \text{side} \times \text{side} = S^3$                                   |  |
|   | 21 | formula: volume of a rectangular prism: $V = \text{length} \times \text{width} \times \text{height} = l \times w \times h$ |  |
|   | 22 | formula: volume of a cylinder: $V = \text{pi} \times \text{radius squared} \times \text{height} = \pi \times r^2 \times h$ |  |
|   | 23 | applications of volume: e.g. amount of gravel to buy, capacity of fuel tank, etc.  |  |
| <b>INTRODUCTION TO INTEGERS</b>                               |    |  |  |
| <b>Integers</b>   | 1  | review of thermometer temperature reading  |  |
|   | 2  | definition of integers   |  |
|   | 3  | using a number line  |  |
|   | 4  | standard form of integers: signs of operation  |  |
|   | 5  | standard form of integers: signs of quantity   |  |
|   | 6  | use of negative and positive integers: + shows gain  |  |
|   | 7  | use of negative and positive integers: - shows loss  |  |
|   | 8  | order integers from least to greatest and vice versa   |  |
|   | 9  | add, subtract, multiply, divide with integers  |  |
|   | 10 | practical applications of integers (golf, banking, etc.)   |  |
| <b>INTRODUCTION TO EQUATIONS: EQUALITIES AND INEQUALITIES</b> |    |  |  |
| <b>Terms</b>  | 1  | define equation  |  |
|   | 2  | use and understand: variable, constant   |  |
|   | 3  | use and understand: algebraic expressions, term, factors, coefficient  |  |
|   | 4  | use and understand: replacement and solution   |  |
|   | 5  | order of operations (BEDMAS)   |  |
|   | 6  | symbols: +, -, x, ÷, =, and $\sqrt{\quad}$   |  |



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|  | 7  | symbols: ( ), [ ], { }   |  |
|  | 8  | symbols: , >, <, ,   |  |
|  | 9  | equality and inequality  |  |
|  | 10 | use of “·” in place of “x” for multiplying   |  |
| <b>Equations</b>                                     | 11 | use letters to represent numbers   |  |
|  | 12 | order of operations  |  |
|  | 13 | solve equations  |  |
|  | 14 | use opposite operations to isolate the variable  |  |
|  | 15 | Principle of Equations: doing same thing on both sides   |  |
|  | 16 | use distributive property  |  |
|  | 17 | build equations  |  |
|  | 18 | solve equations with integers  |  |
|  | 19 | combine like terms to solve equations  |  |
|  | 20 | translate English statements into mathematical statements  |  |
|  | 21 | use mathematical symbols appropriate to grade level  |  |
| <b>Equalities and Inequalities</b>                   | 22 | define equality and inequality   |  |
|  | 23 | using terms equality and inequality correctly  |  |
|  | 24 | solving inequalities   |  |
|  | 25 | combine like terms to solve inequalities   |  |
| <b>PROBLEM SOLVING WITH EQUATIONS AND EQUALITIES</b> |    |  |  |
| <b>Types of Problems</b>                             | 1  | requiring any combination of mathematical operations involving equations (equalities) and inequalities |  |
| <b>Strategies</b>                                    | 2  | develop good work habits   |  |
|  | 3  | read all parts of question carefully   |  |
|  | 4  | determine what is asked for or required  |  |
|  | 5  | separate information given from question being asked   |  |
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|  | 18 | use clue words to solve word problems; e.g. total, sum,  |  |

|                         |    |  |  |
|-------------------------|----|--|--|
|                         |    | how much, how many, increased, altogether, less, fewer, more, difference, left, remains, times, at, divide, and each |  |
| <b>INCOME</b>           |    |  |  |
| <b>Compute Income</b>   | 1  | hourly wages: compute hours worked per week  |  |
|                         | 2  | find weekly wage based on hourly rate  |  |
|                         | 3  | find monthly wage based on hourly rate   |  |
|                         | 4  | weekly wages: find hourly rate from weekly wage and hours worked   |  |
|                         | 5  | find monthly wages and annual wage   |  |
|                         | 6  | monthly/bi-weekly wages: find hourly rate from monthly wage and hours worked   |  |
|                         | 7  | find weekly and monthly wages  |  |
|                         | 8  | calculations involving overtime pay  |  |
|                         | 9  | piece work and calculations  |  |
|                         | 10 | commission: define and calculate: given rate and amount of sales   |  |
|                         | 11 | define and discuss: fees, tips, pensions, and bonuses  |  |
| <b>Deductions</b>       | 12 | define: net income, take-home pay, gross income  |  |
|                         | 13 | explain and fill in Tax Exemption Return (TD1)   |  |
|                         | 14 | deduction: income tax, Canada Pension, Employment Insurance  |  |
|                         | 15 | other deductions: union dues, health and life insurance  |  |
| <b>Income Tax</b>       | 16 | define terms and become familiar with current forms  |  |
|                         | 17 | read information from T4 slips   |  |
|                         | 18 | read information from General Tax Guide  |  |
|                         | 19 | calculate: Total Income, Net Income, Taxable Income  |  |
|                         | 20 | calculate tax payable: balance due or refund   |  |
|                         | 21 | complete a tax return for a given case   |  |
|                         | 22 | discuss disadvantages of selling refund to tax preparers   |  |
| <b>MONEY MANAGEMENT</b> |    |  |  |
| <b>Money Management</b> | 1  | recognizing needs as opposed to wants  |  |
|                         | 2  | setting immediate goals (health, clothing, housing)  |  |
|                         | 3  | setting short-range goals (improving earning)  |  |
|                         | 4  | setting intermediate and long-range goals (financial independence, travel, luxury items)                             |  |
|                         | 5  | putting goals set in order of priority   |  |
|                         | 6  | achieving goals through budget and money management  |  |
|                         | 7  | practice money management with sample net incomes  |  |
|                         | 8  | control spending: use ledgers and journals   |  |
| <b>Credit</b>           | 9  | define credit  |  |
|                         | 10 | types of credit: installment plans, equalized payments   |  |
|                         | 11 | types of credit: credit cards, bank loans  |  |
|                         | 12 | compare interest rates on overdue payments   |  |
|                         | 13 | contrast credit cards with debit cards   |  |

|                               |    |  |  |
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|                               | 14 | investigate bank interest charges on loans   |  |
|                               | 15 | how to manage credit cards   |  |
|                               | 16 | advantages of credit: taking advantage of sales  |  |
|                               | 17 | advantages of credit: collecting rewards/air miles   |  |
|                               | 18 | disadvantages of credit: overspending  |  |
|                               | 19 | disadvantages of credit: bankruptcy  |  |
|                               | 20 | disadvantages of credit: items cost much more  |  |
| <b>BANKING</b>                |    |  |  |
| <b>Financial Institutions</b> | 1  | chartered banks, trust companies, mortgage loan, credit union  |  |
|                               | 2  | contrast bank, trust company, credit union   |  |
|                               | 3  | services: savings, loans, money orders, safekeeping  |  |
|                               | 4  | services: business deposits, travel services, mail service   |  |
|                               | 5  | services: investment services, line of credit  |  |
|                               | 6  | types of accounts: true savings – high interest on small amounts                                     |  |
|                               | 7  | types of accounts: checking/savings  |  |
|                               | 8  | types of accounts: personal checking: no interest, monthly charge                                    |  |
|                               | 9  | types of accounts: term deposits, GICs: money locked in at a higher rate of interest                 |  |
|                               | 10 | discuss advantages of each type of account   |  |
|                               | 11 | using a banking machine  |  |
|                               | 12 | advantages and disadvantages of using a banking machine  |  |
|                               | 13 | advantages and disadvantages of using telephone or internet banking                                  |  |
| <b>Bank Forms</b>             | 14 | fill out deposit and withdrawal slips  |  |
|                               | 15 | fill out checks, money orders, and traveller's check   |  |
| <b>Balance Account</b>        | 16 | balance a sample account, given a balance, series of withdrawals, deposits, checks, and bank charges |  |
|                               | 17 | discuss bank charges/include in calculating bank balance   |  |
|                               | 18 | reading a passbook and bank statement  |  |
|                               | 19 | regular (at least monthly) bank reconciliation   |  |
|                               | 20 | importance of keeping accurate up-to-date records  |  |
|                               | 21 | effect of and charges for overdrafts and NSF checks  |  |
| <b>CALCULATING INTEREST</b>   |    |  |  |
| <b>Terms</b>                  | 1  | define simple and compound interest, rate of interest, and principal                                 |  |
|                               | 2  | define mortgage and amortization   |  |
|                               | 3  | concept of making money work for you   |  |
| <b>Simple Interest</b>        | 4  | define and calculate $I = Prt$   |  |
|                               | 5  | calculate simple interest for various amounts, times, and rates                                      |  |
|                               | 6  | calculate value of investment at maturity  |  |

|  |    |  |  |
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| <b>Compound Interest</b>                   | 7  | define compound interest   |  |
|  | 8  | find compound interest using Compound Interest Tables  |  |
|  | 9  | calculate value of investment at maturity  |  |
|  | 10 | discuss advantages/disadvantages of compound interest  |  |
| <b>Mortgages</b>                           | 11 | define mortgage  |  |
|  | 12 | read an amortization table   |  |
|  | 13 | find monthly payments  |  |
|  | 14 | find total interest paid over the term of a mortgage   |  |
|  | 15 | find total amount paid at end of term  |  |
|  | 16 | discuss flexible and fixed mortgages   |  |
|  | 17 | discuss benefits of weekly or bi-weekly payments   |  |
|  | 18 | discuss anniversary dates for pay downs  |  |
|  | 19 | discuss penalties for early repayment  |  |
|  | 20 | benefits of shopping for the best rate for your purpose  |  |
| <b>PROBLEM SOLVING IN PERSONAL FINANCE</b> |    |  |  |
| <b>Types of Problems</b>                   | 1  | Requiring any combination of mathematical operations involving income, money management, banking, or interest  |  |
|  | 2  | develop good work habits   |  |
|  | 3  | read all parts of question carefully   |  |
|  | 4  | determine what is asked for or required  |  |
|  | 5  | separate information given from question being asked   |  |
|  | 6  | record information given and solution required separately  |  |
|  | 7  | decide what arithmetic process will solve the problem  |  |
|  | 8  | work neatly and arrange work in rows where possible  |  |
|  | 9  | label the answer in terms of values given in question  |  |
|  | 10 | estimate an answer   |  |
|  | 11 | check every step and compare with estimated answer   |  |
|  | 12 | compare estimated answer with answer found   |  |
|  | 13 | translate English statements into mathematical expressions   |  |
|  | 14 | draw pictures of problem   |  |
|  | 15 | supply missing information if necessary  |  |
|  | 16 | write full statements to answer questions  |  |
|  | 17 | develop calculator skills  |  |
|  | 18 | use clue words to solve word problems; e.g. total, sum, how much, how many, increased, altogether, less, fewer, more, difference, left, remains, times, at, divide, and each |  |