

Consumer Math

VIDEO MANUAL



A Beka
Academy

VIDEO PROGRAM

Consumer Math

VIDEO MANUAL

Two Semesters

Textbooks & Materials

Student Materials

1. Texts
 - 26603 • *Consumer Mathematics in Christian Perspective*
 - 2662X • *Consumer Mathematics Skills and Review Exercises*
2. Quizzes/ Tests
 - 26646 • *Consumer Mathematics Tests and Quizzes*
3. Supplies (may be purchased from a local vendor)
 - Spiral notebook
 - Assignment notebook
 - Ruler
 - Compass
 - Protractor
 - Calculator (second semester)

Teacher Materials

1. Text
 - 26611 • *Consumer Mathematics in Christian Perspective*
Teacher Edition
2. Teacher Keys
 - 59471 • *Consumer Mathematics Solution Key*
 - 26638 • *Consumer Mathematics Skills/ Reviews Key*
 - 178152 • *Consumer Mathematics Test and Quiz Key*
3. Current Federal Income Tax Information (obtain locally or from IRS)
 - Tax rules
 - Tax forms (1040EZ, 1040A)
 - Tax instruction books with tax tables

Consumer Math Video Manual

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VIDEO TEACHER

Mr. Glenn Dickson

- M.S., Educational Administration
- 5 years teaching experience

Introduction

No student studying *Consumer Mathematics* is tempted to ask, *Why do I have to learn this?* No other math course is as clearly related to knowledge and skills that are a must for every person. Percents, proportions, fractions, decimals, word problems skills, and many other concepts are fun to learn in the practical setting of buying a car, food, house, clothes, insurance, etc. Consumer tips are given frequently, but most importantly biblical principles are highlighted throughout the text.

This course is designed to fit into a 50-minute class period. Ten minutes is allowed for you to check homework and for students to present homework problems. You will need to give quizzes and tests personally.

Establish accountability on the part of each student. Let students know you expect each one to listen, to learn, and to practice every day.

When a student has been absent, check the Daily Guides to see which assignments must be made up. He may need to watch video lessons he missed or be helped by another student or yourself in order to catch up with the class.

Note: Lessons have been recorded for only 170 days, although most school years are longer. The extra days are allowed for the scheduling of field trips or special school events.

Subject Description

Responsibilities of the Classroom Teacher

1. **Checking Equipment.** Check the equipment each day to make sure it is running properly. Be ready to start on the right lesson.
2. **Following the Daily Guides.** Check Daily Guides each day to determine specific responsibilities for that day.
3. **Checking Homework.** Check daily at the beginning of class to see that each student has completed his homework. Although students may not completely understand a problem, they should attempt every problem. Spot-check this homework quickly (using the Teacher Edition or Solution Key) to see whether your students are completing the homework problems accurately. This check will help you to identify difficulties early. It is not necessary to grade the homework.
4. **Giving Quizzes and Tests.** You will be giving quizzes, speed tests, and tests as they occur in the lessons. Plan to remain in the classroom during any quiz or test. Grade quizzes in class with your students and grade tests after school. The tests, quizzes, and speed tests are all found in *Consumer Math* Tests and Quizzes. Further quizzing and testing information is provided in the Giving/Grading Quizzes and Tests section of this manual.

Class Schedule

The following is a typical class schedule for Consumer Math with suggested times for your students to participate.

1. **Homework Check.** Check daily to see that each student has completed his homework. Walk around the room and

look at each student's work; spot-check for accuracy. Assign practice exercises (from front of workbook) for students to do while you check homework. This check should be completed in about 5 min. Before turning on the video for homework discussion, go over the answers for the

practice exercises. The Daily Guides give more details concerning practice exercises. See lesson 11.

2. **Homework Presentation.** At the beginning of each video lesson, homework problems are discussed and answered. Video students write their homework problems on the chalkboard and present their work and the answers. Your students should compare their work with the answers on video and make any corrections needed. (If your students are doing especially well, you may occasionally wish to have them explain the homework themselves and then forward the video directly to the lesson. If your students are having difficulty, you may need to allow them to see the homework presentation on video first and then briefly explain the problems again themselves before going on to the lesson. Your goal, of course, is for your students to really understand—not merely listen to—the video explanations.) At the end of Homework Presentation each day, have your students write at the top of their homework the number of correct answers they had for that day.
3. **Quizzes and Speed Tests.** Quizzes and speed tests are normally given following the homework presentations. Additional information about speed tests is included elsewhere in the front of this manual.
4. **Lesson.** The video teacher presents new material. Students should work example problems with the teacher or students as they are instructed to do on the video.
5. **Practice.** Students will be assigned problems to practice both from the text and the workbook. If your students are not having difficulty with the work, assign an appropriate number of students to put their work on the chalkboard and present it to the class. Then, forward to the explanation on the video. If students are having great difficulty with the assigned practice, then they need to closely view the explanations that are given on the video. If you have a particularly good student, you may have him help a slower student during practice.
6. **Homework Assignment.** The homework assignment is given at the conclusion of each lesson. Students should copy this assignment into their assignment notebook.

Practice Exercises

One hundred and twenty practice exercises are found in the front of the *Consumer Mathematics Skills and Review Exercises*. They are assigned daily during homework check from about the third week of school until the last month. They have a brief explanation included with the exercise if one is needed. The purpose of the exercises is to review and

practice mathematical skills and concepts that are in this current math course and in courses that students have already studied. For instance, several exercises have concepts and problems from elementary algebra and geometry. These are skills that students need to practice to keep math knowledge current. Occasionally a practice exercise is graded.

Speed Tests

Speed Tests are given about once a week. Most of the **speed tests** provide practice with the four processes—addition, subtraction, multiplication, and division. The tests are timed. Speed tests challenge students to work quickly and accurately. Encourage students

who cannot finish within the time given to practice at home. Students who can finish on time and with a high percent of accuracy will be able to better work the problems assigned from the text and workbook. You will give these tests.

Tax Information

Little information is given in the section on federal income taxes because **tax laws** and **rules** change often. General information is given, and the exercises are situations that can be answered with current tax forms and

rules. Contact the Internal Revenue Service early to get needed rules, forms, and tax tables. (See lesson 86 for more details.) You will be explaining the current forms to your students.

Giving/Grading Quizzes and Tests

Procedure for Giving Speed Tests

1. Remove the speed tests and the speed test score sheet from *Consumer Math* Tests and Quizzes; separate them by score sheets and staple them together.
2. Distribute the first set of stapled speed tests to each student.
3. Instruct students to write their names and the date in the spaces provided on the speed test for that day and then turn them face down until you tell them to begin.
4. Tell the students the time allowed, and then tell them to begin.
5. When the time is up, tell students to stop. Have students exchange papers for grading.
6. Call out the answers to the speed test. Tell students how much to count off for each wrong answer. Students should write the grade in the space provided.
7. Have students return the graded speed tests to the owners.
8. Have students record their score on the score sheet by placing their score on the correct line.
9. Collect speed tests, check them, and keep them for future use.
10. At the end of the nine weeks, average the scores on the top sheet, and record the average as one quiz grade.

Procedure for Giving Quizzes

1. Have students clear their desks and take out one clean sheet of paper for a cover sheet, a pen, and a pencil. Students should take quizzes in pencil and grade them in pen.
2. Distribute the quizzes. (Quizzes are located in *Consumer Math* Tests and Quizzes.) Students should take the quiz in pencil. Have the students write their name at the top of the quiz.
3. Have students use the clean sheet of paper as a cover sheet. They should move it down to cover their answers as they take the quiz. The quiz should take approximately 10 minutes.
4. When you have finished giving the quiz, instruct students to put their pencils away (off their desk) and to grade in pen.
5. Have students exchange papers for grading. Tell them to sign the paper they will be grading.
6. Give instructions for grading—how many points to take off for each wrong answer and how to mark papers. (Having students grade papers in a uniform manner saves you time when you go through the papers later.)
7. Give correct answers. (Answers and suggested point values are given in *Consumer Math* Test and Quiz Key.

8. Have students figure the final grade by subtracting from 100 the number of points missed. The grade should be written in the space provided.
9. If a student has a question about the paper he is grading, have him place a question mark both by the number in question and by the grade at the top.
10. Instruct the students to return papers to the owners, who should check them briefly and then pass them to the front.
11. Go through the quizzes later, checking them for question marks, adjusting the scores (if necessary), and writing the grade in red at the top. Record the grades.

Procedure for Giving Tests

1. Students clear their desks of everything except one clean sheet of paper (for a cover sheet) and two pencils.
2. Distribute the test. (Tests are located in *Consumer Math Tests and Quizzes*.) Students should write their name at the top of the test paper.
3. Explain any special directions. Students should finish during the allotted time. Also tell the students what is to be done when they finish the test (where to turn in their tests, what to study, etc.).
4. Students take the test in pencil, writing the answers directly on the test paper.
5. Always watch students until all tests have been turned in.
6. Check that all tests have been collected. Grade these tests yourself. Do not grade tests in class. Answers and suggested point values are located in *Consumer Math Test and Quiz Key*. It is best not to record the grades in your grade book until after you have gone over the test in class.
7. Have all tests graded and ready to return in the next lesson.

Make sure that students keep their answers covered at all times with the blank sheet of paper.

Procedure for Going over Graded Tests

1. Have students clear their desks of everything except a pen. Distribute the tests.
2. To go over test, ask if a student has all of the answers correct in the first section. Choose a student to read the answers in that section. Continue this procedure until all of the answers have been given. Answer any questions students may have about a particular test question. Have someone work a problem on the chalkboard if needed.
3. Watch students carefully while you are going over a test. They should not have any pencils out while they have graded tests.
4. If students find a question that has been graded incorrectly, they should write (in pencil) the number of the incorrectly graded question with a question mark at the top of the first page.
5. Collect tests, check any question marks, and record grades.

Averaging Grades

Grades are averaged at the end of each nine-weeks period. Record the grades of the three-weeks test and the six-weeks test in red ink and record the quizzes in blue or black ink. At the end of the **nine weeks**, follow this procedure:

1. Average the **speed test grades** from the student score sheets. Count the speed test average as one quiz grade. Average the graded **practice exercises** and count as one quiz grade.
2. Average the **quiz grades** including the average obtained from the speed tests and the average from the Practice Exercises. This average is called the daily average and counts as **one third** of the nine-weeks grade.
3. Average the test grades for the quarter, except for the final test of the quarter. This **test average** counts as one third of the nine-weeks grade.
4. Count the **cumulative test** (Nine-Weeks or Semester or Final Exam) as **one third** of the nine-weeks grade. To compute the final nine-weeks grade:

Example:

Quiz average	96
Test average	94
Nine-Weeks, Semester Exam, or Final Exam	<u>+92</u>
	$282 \div 3 = 94\%$ (final grade)

5. Figure a semester average by averaging the first nine-weeks grade with the second nine-weeks grade. To compute a semester grade:

Example:

First nine-weeks average	94
Second nine-weeks average	<u>+86</u>
	$180 \div 2 = 90\%$ (semester grade)

Consumer Math

Daily Guides

Daily Guides

It is **IMPORTANT** . . .

to train the student to respond along with the video class as they review, have class drill, and respond to class questions. This is most effective in student mastery of the subject content and emphasizes what the teacher considers important. Daily learning is reinforced here.

Student test scores will usually reflect this mental participation—either for good or for bad.

The classroom video teacher from time to time may mention things to enhance the class that your students may or may not be able to participate in. The video manual will not necessarily mention such activities.

Lesson 1

Materials Needed:

- Consumer Mathematics* (optional—to show students)
- Consumer Mathematics Skills and Review Exercises* (optional—to show students)

Teacher Instructions:

1. Prepare a seating chart. Assign seats before starting the video.
2. Explain school procedures / rules for your classroom.
3. Check to see that each student has a copy of *Consumer Mathematics* (referred to as the *text* throughout) and *Consumer Mathematics Skills and Review Exercises* (referred to as the *workbook* throughout).
4. Turn on the video.

Homework:

- Consumer Mathematics* workbook p. 1: Review Exercises 1.1
- Consumer Mathematics* text: Read p. 6.

Lesson 2

Materials Needed:

- Consumer Mathematics* Text Teacher Key
- Consumer Mathematics* Solution Key
- Consumer Mathematics* Workbook Key
- Speed Test packet including Speed Tests 1–6 (one for each student; located on pp. 1–4 in *Consumer Mathematics Tests / Quizzes*; staple pp. 1–4 together, with p. 1 on top.)
- Key for Speed Test 1 (located in Test / Quiz Key)

Teacher Instructions:

1. Homework Check. Instruct students to have their homework on their desks for you to check when class begins. It is not necessary for you to grade the homework but check to see that the work is completed and neat. The video teacher goes over the answers on video. Occasionally spot-check your students' answers for accuracy, using the Solution Key or Teacher Key. Do this throughout

the year. Refer to the guidelines for checking homework in the front of this manual.

(During HW check, students write from text p. 3 and p. 6 the definitions of warranty, options, and registration fee.)

2. Turn on the video.
3. Students will take **Speed Test 1** with the video class. Distribute sets of speed tests when indicated during the lesson. The students will take Speed Test 1 without taking the pages apart. The video teacher times the test, telling the students when to start and stop and how to grade the test. (Answers and suggested point values are given in *Consumer Mathematics Test / Quiz Key*.) Have students write their score on the top of the speed test as well as on the first line of the top sheet of the packet you have assembled. You will be giving all future Speed Tests. Refer to the Giving / Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving / grading speed tests.)

Note: Plan to view this portion of the video to see the quizzing / grading procedures used by the video teacher.
4. Collect and check the graded Speed Test 1. Collect the entire packet. Do not record these grades; they will be averaged together later.

Homework:

- Consumer Mathematics* workbook p. 2: Review Exercises 1.2
- Consumer Mathematics* text: Read p. 9.

Lesson 3

Materials Needed:

- Consumer Mathematics* Key
- Consumer Mathematics* Solution Key
- Consumer Mathematics* Workbook Key

Teacher Instructions:

1. Homework Check. Check for completeness. Spot-check answers for accuracy, using the Solution Key or Teacher Key.

(During HW check, students write from text p. 9 the definitions of installments and installment charge.)
2. Turn on the video.

Homework:

Workbook p. 3: Review Exercises 1.3
Text: Read p. 12.

Lesson 4

Materials Needed:

Consumer Mathematics Key
Consumer Mathematics Solution Key
Consumer Mathematics Workbook Key

Teacher Instructions:

1. Homework Check. Check for completeness. Spot-check answers for accuracy, using the Solution Key or Teacher Key.
(During HW check, students write from text p. 12 the two formulas for depreciation.)
2. Turn on the video.

Homework:

Workbook p. 4: Review Exercises 1.4
Text: Read pp. 14–16.

Lesson 5

Materials Needed:

Consumer Mathematics Key
Consumer Mathematics Solution Key
Consumer Mathematics Workbook Key
Quiz 1 (one for each student; located in Consumer Mathematics Tests / Quizzes)
Teacher Key for Quiz 1 (from Consumer Mathematics Test / Quiz Key)

Teacher Instructions:

1. Homework Check. Continue throughout the year to check homework for completeness and spot-check for accuracy, using the Solution Key or Teacher Key. This instruction will not be repeated daily unless something special is to be checked.
(During HW check, students write from text pp. 14–15 the definitions of liability insurance, deductible, and premium.)
2. Students clear their desks and take out quiz materials (one clean sheet of paper for a cover sheet, a pen, and a pencil) before quizzes are distributed.

3. Turn on video.
4. Students will take **Quiz 1** with the video class. You will be giving all future quizzes. Refer to the Giving / Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving / grading quizzes.
Note: You may want to preview the video to see quizzing procedures.
5. Collect quizzes and record grades. (See the Consumer Mathematics Test / Quiz Key for answers and suggested point values; subtract from 100 the total points missed.)

Homework:

Workbook p. 5: Review Exercises 1.5, problems 1–5

Lesson 6

Teacher Instructions:

1. Homework Check.
(During HW check, students write from text pp. 14–15 the definitions of collision insurance and comprehensive insurance.)
2. Turn on the video.

Homework:

Workbook p. 5: Review Exercises 1.5, problems 6–10
Text: Read pp. 19–20.

Lesson 7

Materials Needed:

Speed Test 2 (from Speed Tests 1–6 packet)
Key for Speed Test 2 (located in Test / Quiz Key)

Teacher Instructions:

1. Homework Check.
(During HW check, students complete text p. 18, questions 24 and 27.)
2. Turn on the video.
3. Give **Speed Test 2**. Distribute sets of Speed Tests 1–6. Time students for the time indicated on the speed test. Grade the speed tests. (A suggested number of points to take off is given in the Teacher Key; subtract from

100 the total number of points missed.)
Have students write their score on the top of the speed test as well as on the first line of the top sheet of the packet you have assembled.

4. Collect and check the graded Speed Test 2. Do not record these grades.

Note: Follow the procedures listed for each speed test.

Homework:

Workbook p. 6: Review Exercises 1.6, problems 1–5

Lesson 8

Teacher Instructions:

1. Homework Check.
(During HW check, students complete workbook p. 6, Skills Check 1.6.)
2. Turn on the video.

Homework:

Workbook p. 6: Review Exercises 1.6, problems 6–12
Text: Read p. 22.

Lesson 9

Teacher Instructions:

1. Homework Check.
(During HW check, students write from text p. 22 the definition of annual operating cost and do text p. 21, questions 25–26.)
2. Turn on the video.

Homework:

Workbook p. 7: Review Exercises 1.7, problems 1–5

Lesson 10

Materials Needed:

Quiz 2 (located in *Consumer Mathematics Tests/Quizzes*)
Teacher Key for Quiz 2 (located in *Consumer Mathematics Test/Quiz Key*)

Teacher Instructions:

1. Homework Check.
(During HW check, students do text p. 23, questions 19–20.)
2. Turn on video.
3. Students clear their desks and take out quiz materials (one clean sheet of paper for a cover sheet, a pen, and a pencil) before quizzes are distributed.
4. Give **Quiz 2**. Refer to the Giving/Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving/grading quizzes.
5. Collect quizzes and record grades. (See the *Consumer Mathematics Test/Quiz Key* for answers and suggested point values; subtract from 100 the total points missed.)

Homework:

Workbook p. 7: Review Exercises 1.7, problems 6–10
Text: Read p. 26.

Lesson 11

Teacher Instructions:

1. Homework Check. Students begin today to work basic mathematics practice exercises for review and reinforcement. Have students take out a sheet of paper and head it correctly. Students will answer the practice exercise on the blank sheet of paper while homework is being checked for completeness. After homework is checked, turn on the video. You will simply announce the practice exercise number to your students, and they will work the problems while homework is being checked. The video teacher will give the answers to the practice exercises each day. You may want to tell students that sometimes the practice exercises will be graded. They will not know when they are graded until after they have done the problems. These video lessons tell you when to grade the practice exercises.

Note: You may want to preview the video to see practice exercises procedures.

(During HW check, students do Practice Exercise 1, located at the front of *Consumer Mathematics workbook*.)

2. Turn on the video.

Homework:

Workbook p. 8: Review Exercises 1.8

Lesson 12**Materials Needed:**

Quiz 3 and Teacher Key

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 2, from front of workbook. They should always do the work on their own paper and turn it in.)
- Turn on video.
- Students clear their desks and take out quiz materials (one clean sheet of paper for a cover sheet, a pen, and a pencil) before quizzes are distributed.
- Give **Quiz 3**. Refer to the Giving/Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving/grading quizzes.
- Collect quizzes and record grades. (See the *Consumer Mathematics Test/Quiz Key* for answers and suggested point values; subtract from 100 the total points missed.)

Homework:

Workbook p. 10: Unit One Review, problems 31–42
Study for Test 1 over unit 1.

Lesson 13**Materials Needed:**

Test 1 (one for each student; located in *Consumer Mathematics Tests/Quizzes*)

Teacher Key for Test 1 (located in *Consumer Mathematics Test/Quiz Key*)

Teacher Instructions:

- Homework Check.
(During HW check, students review unit 1.)
- Announce the homework assignment.
- Students clear their desks and take out test materials (one clean sheet of paper for a

cover sheet and two pencils) before tests are distributed.

- Turn on video.
- After watching the video for test instructions, give **Test 1** over unit 1. You will be giving all future tests. Refer to the Giving/Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving/grading tests.
- Collect and grade tests. (See the *Consumer Mathematics Test/Quiz Key* for answers and suggested point values; subtract from 100 the total number of points missed.)
- Plan to return graded Test 1 in les. 14.

Homework:

Text: Read p. 30.

Lesson 14**Materials Needed:**

Graded Test 1 and Teacher Key

Teacher Instructions:

- There is no written homework to check.
- Hand back and go over graded Test 1. Refer to the front of this manual for detailed procedures for going over tests. Collect tests and record grades.
- Turn on the video for the lesson.

Homework:

Workbook pp. 11–12: Review Exercises 2.1
Text: Read p. 34.

Lesson 15**Materials Needed:**

Speed Test 3 and Teacher Key

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 3.)
- Turn on the video.
- Give, grade, and collect **Speed Test 3**.

Homework:

Workbook p. 13: Review Exercises 2.2
Text: Read p. 38.

Lesson 16

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 4.)
- Turn on the video.

Homework:

Workbook p. 14: Review Exercises 2.3, problems 1–5

Lesson 17

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 5. Grade this Review Quiz 1; after you have grades for Review Quizzes 1–3, average the grades and count as one regular daily quiz grade. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100.)
- Turn on the video.

Homework:

Workbook p. 14: Review Exercises 2.3, problems 6–10
Text: Read p. 44.

Lesson 18

Materials Needed:

Quiz 4 and Teacher Key

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 6.)
- Turn on video.
- Students clear their desks and take out quiz materials (one clean sheet of paper for a cover sheet, a pen, and a pencil) before quizzes are distributed.
- Give **Quiz 4**. Refer to the Giving/Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving/grading quizzes.

- Collect quizzes and record grades. (See the *Consumer Mathematics Test/Quiz Key* for answers and suggested point values; subtract from 100 the total points missed.)

Homework:

Workbook pp. 15–16: Review Exercises 2.4, problems 1–15

Lesson 19

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 7.)
- Turn on the video.

Homework:

Workbook p. 16: Review Exercises 2.4, problems 16–25
Text: Read p. 48.

Lesson 20

Materials Needed:

Speed Test 4 and Teacher Key

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 8.)
- Turn on the video.
- Give, grade, and collect **Speed Test 4**.

Homework:

Workbook p. 19: Review Exercises 3.1
Text: Read p. 51.

Lesson 21

Teacher Instructions:

- Homework Check.
(During HW check, students do Practice Exercise 9.)
- Turn on the video.

Homework:

Workbook p. 20: Review Exercises 3.2
Text: Read p. 53.

Lesson **22****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 10.)
2. Turn on the video.

Homework:

Workbook p. 21: Review Exercises 3.3
Text: Read p. 56.

Lesson **23****Materials Needed:**

Quiz 5 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 11.)
2. Turn on video.
3. Students clear their desks and take out quiz materials (one clean sheet of paper for a cover sheet, a pen, and a pencil) before quizzes are distributed.
4. Give **Quiz 5**. Refer to the Giving/Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving/grading quizzes. Follow this procedure for the remainder of the year.
5. Collect quizzes and record grades. (See the *Consumer Mathematics Test/Quiz Key* for answers and suggested point values; subtract from 100 the total points missed.)

Homework:

Workbook p. 22: Review Exercises 3.4
Text: Read p. 59.

Lesson **24****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 12.)
2. Turn on the video.

Homework:

Workbook p. 23: Review Exercises 3.5, problems 1–5

Lesson **25****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 13.)
2. Turn on the video.

Homework:

Workbook p. 23: Review Exercises 3.5, problems 6–10
Text: Read p. 64.

Lesson **26****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 14. Grade as Review Quiz 2; after you have grades for Review Quizzes 1–3, average the grades and count as one regular daily quiz grade. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100.)
2. Turn on the video.

Homework:

Workbook p. 24: Review Exercises 3.6

Lesson **27****Materials Needed:**

Quiz 6 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 15.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 6**.

Homework:

Study for Test 2 over units 2–3.

Lesson **28****Materials Needed:**

Test 2 and Teacher Key

Teacher Instructions:

1. Homework Check.
(*During HW check, students review for test.*)
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 2** over units 2–3. Refer to the Giving/ Grading Quizzes and Tests section in the front of this manual for detailed instructions for giving/ grading tests. Follow this procedure for the remainder of the year.
6. Collect and grade tests. (See the *Consumer Mathematics Test/ Quiz Key* for answers and suggested point values; subtract from 100 the total number of points missed.)
7. Plan to return graded Test 2 in les. 29.

Homework:

Text: Read p. 68. Bring a compass and protractor in les. 31.

Lesson **29****Materials Needed:**

Graded Test 2 and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. Hand back and go over graded Test 2 with students. Collect tests and record grades.
3. Turn on the video.

Homework:

Workbook p. 27: Review Exercises 4.1, problems 1–4.
Bring a compass and protractor to class in les. 31.

Lesson **30****Materials Needed:**

Speed Test 5 and Teacher Key

Teacher Instructions:

1. Homework Check.
(*During HW check, students do Practice Exercise 16.*)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 5**.

Homework:

Workbook p. 27: Review Exercises 4.1, problems 5–7
Text: Read p. 73. Bring a compass and protractor to class.

Lesson **31****Teacher Instructions:**

1. Homework Check.
(*During HW check, students do Practice Exercise 17.*)
2. Turn on the video.

Homework:

Workbook p. 28: Review Exercises 4.2
Text: Read p. 76.

Lesson **32****Materials Needed:**

Quiz 7 and Teacher Key

Teacher Instructions:

1. Homework Check.
(*During HW check, students do Practice Exercise 18.*)
2. Turn on the video.
3. Give, grade, and collect **Quiz 7**.

Homework:

Workbook p. 29: Review Exercises 4.3
Text: Read p. 79.

Lesson **33****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 19.)
2. Turn on the video.

Homework:

Workbook p. 30: Review Exercises 4.4, problems 1–6

Lesson **34****Materials Needed:**

Speed Test 6 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 20.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 6**.

Homework:

Workbook p. 30: Review Exercises 4.4, problems 7–8

Lesson **35****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 21.)
2. Turn on the video.

Homework:

Text: Read p. 84.

Lesson **36****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 22.)
2. Turn on the video.

Homework:

Workbook p. 31: Review Exercises 4.5
Text: Read p. 87.

Lesson **37****Materials Needed:**

Quiz 8 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 23.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 8**.

Homework:

Workbook p. 32: Review Exercises 4.6, problems 1–5

Lesson **38****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 24.)
2. Turn on the video.

Homework:

Workbook p. 32: Review Exercises 4.6, problems 6–10
Text: Read p. 90.

Lesson **39****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 25.)
2. Turn on the video.

Homework:

Workbook p. 33: Review Exercises 4.7

Lesson 40

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 26.)
2. Turn on the video.

Homework:

Workbook p. 36: Unit Four Review, problems 45–50

Lesson 41

Materials Needed:

Quiz 9 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 27. Grade as Review Quiz 3. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. Average the grades of Review Quizzes 1–3 and record as one regular daily quiz grade.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 9**.

Homework:

Study for Test 3 (Nine-Weeks Exam) over units 1–4. Students do not need a compass or protractor for the test.

Lesson 42

Materials Needed:

Test 3 (Nine-Weeks Exam) and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 3** over units 1–4. Collect and grade tests.

6. Plan to return graded Test 3 in les. 43.

Homework:

Text: Read p. 94.

Lesson 43

Materials Needed:

Graded Test 3 and Teacher Key

Teacher Instructions:

1. Hand back and go over graded Test 3. Collect tests and record grades.
2. Turn on the video.

Homework:

Workbook p. 39: Review Exercises 5.1

Text: Read p. 97.

Lesson 44

Materials Needed:

Speed Test 7 and Teacher Key (Prepare Speed Test Packet including Speed Tests 7–12, from pp. 5–8 of Tests / Quizzes; staple together with p. 5 on top.)

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 28.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 7**.

Homework:

Workbook pp. 40–41: Review Exercises 5.2

Text: Read p. 101.

Lesson 45

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 29.)
2. Turn on the video.

Homework:

Workbook p. 42: Review Exercises 5.3

Text: Read p. 105.

Lesson 46

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 30.)
2. Turn on the video.

Homework:

Workbook p. 43: Review Exercises 5.4
Text: Read p. 108.

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 33.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 8**.

Homework:

Workbook pp. 45–46: Review Exercises 5.6, problems 1–10, even
Text: Read p. 116.

Lesson 47

Materials Needed:

Quiz 10 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 31.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 10**.

Homework:

Workbook p. 44: Review Exercises 5.5
Text: Read p. 111.

Lesson 50

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 34.)
2. Turn on the video.

Homework:

Workbook p. 47: Review Exercises 5.7
Text: Read p. 119.

Lesson 48

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 32.)
2. Turn on the video.

Homework:

Workbook pp. 45–46: Review Exercises 5.6, problems 1–10, odd

Lesson 51

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 35.)
2. Turn on the video.

Homework:

Workbook p. 48: Review Exercises 5.8
Text: Read p. 122.

Lesson 49

Materials Needed:

Speed Test 8 and Teacher Key

Lesson 52

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 36.)
2. Turn on the video.

Homework:

Workbook p. 49: Review Exercises 5.9, problems 1–10, odd

Lesson **53****Materials Needed:**

Quiz 11 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 37.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 11**.

Homework:

Workbook p. 49: Review Exercises 5.9, problems 1–10, even
Text: Read p. 127.

Lesson **54****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 38.)
2. Turn on the video.

Homework:

Workbook p. 50: Review Exercises 5.10
Text: Read p. 131.

Lesson **55****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 39. Grade as Review Quiz 4. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. After you have grades for Review Quizzes 4–6, average the grades and count as one regular daily quiz grade.)
2. Turn on the video.

Homework:

Workbook p. 51: Review Exercises 5.11

Lesson **56****Materials Needed:**

Quiz 12 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 40.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 12**.

Homework:

Study for Test 4 over unit 5.

Lesson **57****Materials Needed:**

Test 4 and Teacher Key

Teacher Instructions:

1. There is no homework to check today.
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 4** over unit 5. Collect and grade tests.
6. Plan to return graded Test 4 in les. 58.

Homework:

Text: Read pp. 136–137.

Lesson **58****Materials Needed:**

Graded Test 4 and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. Hand back and go over graded Test 4. Collect tests and record grades.
3. Turn on the video.

Homework:

Workbook p. 54: Review Exercises 6.1
Text: Read p. 141.

Lesson **59****Materials Needed:**

Speed Test 9 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 41.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 9**.

Homework:

Workbook p. 55: Review Exercises 6.2
Text: Read p. 144.

Lesson **62****Materials Needed:**

Quiz 13 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 44.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 13**.

Homework:

Workbook p. 59: Review Exercises 6.5, problems 1–12, odd

Lesson **60****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 42.)
2. Turn on the video.

Homework:

Workbook p. 56: Review Exercises 6.3
Text: Read pp. 146–147.

Lesson **63****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 45.)
2. Turn on the video.

Homework:

Workbook p. 59: Review Exercises 6.5, problems 1–12, even
Text: Read pp. 154–155.

Lesson **61****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 43. Grade as Review Quiz 5. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. After you have grades for Review Quizzes 4–6, average the grades and count as one regular daily quiz grade.)
2. Turn on the video.

Homework:

Workbook p. 58: Review Exercises 6.4
Text: Read pp. 150–151.

Lesson **64****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 46.)
2. Turn on the video.

Homework:

Workbook p. 60: Review Exercises 6.6, problems 1–10, odd

Lesson **65****Materials Needed:**

Speed Test 10 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 47.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 10**.

Homework:

Workbook p. 60: Review Exercises 6.6, problems 1–10, even
Text: Read p. 158.

Lesson 66**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 48.)
2. Turn on the video.

Homework:

Workbook p. 61: Review Exercises 6.7
Text: Read pp. 161–162.

Lesson 67**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 49.)
2. Turn on the video.

Homework:

Workbook p. 62: Review Exercises 6.8, problems 1–10, odd

Lesson 68**Materials Needed:**

Quiz 14 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 50.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 14**.

Homework:

Workbook p. 62: Review Exercises 6.8, problems 1–10, even
Text: Read p. 165.

Lesson 69**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 51.)
2. Turn on the video.

Homework:

Workbook p. 63: Review Exercises 6.9
Text: Read p. 168.

Lesson 70**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 52.)
2. Turn on the video.

Homework:

Workbook p. 64: Review Exercises 6.10

Lesson 71**Materials Needed:**

Quiz 15 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 53.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 15**.

Homework:

Study for Test 5 over unit 6 (6.1–6.10).

Lesson **72****Materials Needed:**

Test 5 and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 5** over unit 6 (6.1–6.10). Collect and grade tests.
6. Plan to return graded Test 5 in les. 73.

Homework:

Text: Read pp. 172–173.

Lesson **73****Materials Needed:**

Graded Test 5 and Teacher Key

Teacher Instructions:

1. Hand back and go over graded Test 5. Collect tests and record grades.
2. Turn on the video.

Homework:

Workbook p. 65: Review Exercises 6.11, problems 1–8, odd

Lesson **74****Materials Needed:**

Speed Test 11 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 54.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 11**.

Homework:

Workbook p. 65: Review Exercises 6.11, problems 1–8, even

Text: Read pp. 176–177.

Lesson **75****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 55.)
2. Turn on the video.

Homework:

Workbook p. 66: Review Exercises 6.12, problems 1–10, odd

Lesson **76****Materials Needed:**

Quiz 16 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 56.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 16**.

Homework:

Workbook p. 66: Review Exercises 6.12, problems 1–10, even

Text: Read pp. 182–184.

Lesson **77****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 57.)
2. Turn on the video.

Homework:

Workbook pp. 67–68: Review Exercises 6.13, problems 1–18, odd

Lesson **78****Materials Needed:**

Speed Test 12 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 58.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 12**.

Homework:

Workbook pp. 67–68: Review Exercises 6.13, problems 1–18, even

Lesson 79**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 59. Grade as Review Quiz 6. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. Average the grades of Review Quizzes 4–6 and record as one regular daily quiz grade.)
2. Turn on the video.

Homework:

Workbook p. 70: Unit Six Review, problems 44–48

Lesson 80**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 60.)
2. Turn on the video.

Homework:

Workbook p. 72: Units One and Two Semester Review, problems 36–41

Lesson 81**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 61.)

2. Turn on the video.

Note: Students will take Test 6 (Semester Exam) in les. 85. Plan to allow 20–30 minutes extra for this exam. Students should not have more than two major exams in one day.

Homework:

Workbook p. 75: Units Three and Four Semester Review, problems 45–52

Lesson 82**Materials Needed:**

Quiz 17 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 62.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 17**.

Homework:

Workbook p. 77: Unit Five Semester Review, problems 26–33

Lesson 83**Materials Needed:**

Quiz 18 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 63.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 18**.

Homework:

Workbook p. 79: Unit Six Semester Review, problems 34–41

Lesson 84**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 64.)
2. Turn on the video.

Homework:

Study for Test 6 (Semester Exam) over units 1–6.

Lesson 85**Materials Needed:**

Test 6 (Semester Exam) and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 6** over units 1–6. Collect and grade the tests.

Note: Students will take the Semester Exam. Plan to allow 20–30 minutes extra for this exam. Students should not have more than two major exams in one day.

6. Plan to return the graded Test 6 in les. 86.

Homework:

Text: Read p. 188.

Lesson 86**Materials Needed:**

Graded Test 6 and Teacher Key

Teacher Instructions:

1. Hand back and go over graded Test 6. Collect tests and record grades.
2. Turn on the video.
3. For les. 113–115, you will need to have available the tax forms (1040EZ and 1040A), tax booklets, and regulations for the current year. These will be needed for on-site teacher instruction and for student use in working problems. Obtain 3 copies of each form for each student.

Homework:

Workbook p. 83: Review Exercises 7.1
Text: Read p. 192.

Lesson 87**Materials Needed:**

Speed Test 13 and Teacher Key (Prepare Speed Test Packet, including Speed Tests 13–18, from pp. 9–12 of Tests/Quizzes; staple together with p. 9 on top.)

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 65.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 13**.

Homework:

Workbook p. 84: Review Exercises 7.2
Text: Read p. 196.

Lesson 88**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 66.)
2. Turn on the video.

Homework:

Workbook p. 85: Review Exercises 7.3
Text: Read p. 199.

Lesson 89**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 67.)
2. Turn on the video.

Homework:

Workbook p. 86: Review Exercises 7.4
Text: Read p. 201.

Lesson 90**Materials Needed:**

Quiz 19 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 68.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 19**.

Homework:

Workbook p. 87: Review Exercises 7.5, problems 1–8, odd

Lesson 91**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 69. Grade as Review Quiz 7. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. After you have grades for Review Quizzes 7–9, average the grades and count as one regular daily quiz grade.)
2. Turn on the video.

Homework:

Workbook p. 87: Review Exercises 7.5, problems 1–8, even
Text: Read p. 206.

Lesson 92**Materials Needed:**

Speed Test 14 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 70.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 14**.

Homework:

Workbook p. 88: Review Exercises 7.6
Text: Read pp. 209–210.

Lesson 93**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 71.)
2. Turn on the video.

Homework:

Workbook p. 89: Review Exercises 7.7
Text: Read p. 213.

Lesson 94**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 72.)
2. Turn on the video.

Homework:

Workbook p. 90: Review Exercises 7.8
Text: Read p. 215.

Lesson 95**Materials Needed:**

Quiz 20 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 73.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 20**.
4. Continue to collect tax forms and instruction booklets for the current tax year, needed for les. 113–115.

Homework:

Workbook p. 91: Review Exercises 7.9
Text: Read p. 217.

Lesson **96****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 74.)
2. Turn on the video.

Homework:

Workbook p. 92: Review Exercises 7.10
Text: Read p. 219.

Lesson **97****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 75.)
2. Turn on the video.

Homework:

Workbook p. 93: Review Exercises 7.11
Text: Read p. 221.

Lesson **98****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 76.)
2. Turn on the video.

Homework:

Workbook p. 94: Review Exercises 7.12

Lesson **99****Materials Needed:**

Quiz 21 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 77.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 21**.

Homework:

Workbook p. 96: Unit Seven Review, problems 41–45. Study for Test 7 over unit 7.

Lesson **100****Materials Needed:**

Test 7 and Teacher Key
Solution Key

Teacher Instructions:

1. Homework Check. Briefly give the correct answers to the homework, using the Solution Key.
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 7** over unit 7. Collect and grade tests.
6. Plan to return graded Test 7 in les. 101.

Homework:

Text: Read p. 226.

Lesson **101****Materials Needed:**

Graded Test 7 and Teacher Key

Teacher Instructions:

1. Go over graded Test 7 with students. Collect tests and record grades.
2. Turn on the video.

Homework:

Workbook pp. 97–98: Review Exercises 8.1, problems 1–9

Lesson **102****Materials Needed:**

Speed Test 15 and Teacher Key

Teacher Instructions:

1. Homework Check.

(During HW check, students do Practice Exercise 78.)

2. Turn on the video.
3. Give, grade, and collect **Speed Test 15**.

Homework:

Workbook p. 98: Review Exercises 8.1, problems 10–17
Text: Read p. 230.

Lesson 103

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 79. Grade as Review Quiz 8. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. After you have grades for Review Quizzes 7–9, average the grades and count as one regular daily quiz grade.)
2. Turn on the video.

Homework:

Workbook p. 99: Review Exercises 8.2
Text: Read pp. 234–236.

Lesson 104

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 80.)
2. Turn on the video.

Homework:

Workbook p. 100: Review Exercises 8.3, problems 1–10

Lesson 105

Materials Needed:

Quiz 22 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 81.)

2. Turn on the video.
3. Give, grade, and collect **Quiz 22**.
4. Continue to collect tax forms and instruction books for the current tax year, needed for lessons 113–115.

Homework:

Workbook p. 100: Review Exercises 8.3, problems 11–17
Text: Read p. 240.

Lesson 106

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 82.)
2. Turn on the video.

Homework:

Workbook p. 101: Review Exercises 8.4
Text: Read p. 244.

Lesson 107

Materials Needed:

Speed Test 16 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 83.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 16**.

Homework:

Workbook p. 102: Review Exercises 8.5
Text: Read p. 247.

Lesson 108

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 84.)
2. Turn on the video.

Homework:

Workbook p. 103: Review Exercises 8.6

Lesson 109

Materials Needed:

Quiz 23 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 85.)
2. Turn on the video.
3. Give, grade and collect **Quiz 23**.

Homework:

Study for Test 8 over unit 8.

Lesson 110

Materials Needed:

Test 8 and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 8** over unit 8. Collect and grade tests.
6. Plan to return graded Test 8 in les. 111.
7. Have current tax forms and instruction books for forms 1040EZ and 1040A available for les. 113–115.

Homework:

Text: Read pp. 250–251.

Lesson 111

Materials Needed:

Graded Test 8 and Teacher Key

Teacher Instructions:

1. Hand back and go over graded Test 8. Collect tests and record grades.
2. Turn on the video.

Homework:

Workbook p. 106: Review Exercises 9.1
Text: Read pp. 255–257.

Lesson 112

Materials Needed:

Speed Test 17 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 86.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 17**.

Homework:

Workbook pp. 107–108: Review Exercises 9.2
Text: Read pp. 259–260.

Lesson 113

Teacher Materials:

Current tax forms and instruction books for form 1040EZ (for on-site teacher instruction and for student use in working problems)
Be ready to explain form 1040EZ.

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 87. Grade as Review Quiz 9. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. Average the grades of Review Quizzes 7–9 and record as one regular daily quiz grade.)
2. Turn on the video.
3. After introductory information presented by the video teacher, go over the current 1040EZ form with your students. Then have students complete the exercises on text pp. 260–261. Discuss the answer together.

Homework:

Workbook p. 110: Review Exercises 9.3 (current tax table needed)
Text: Read p. 262.

Lesson **114****Materials Needed:**

Current tax forms and instruction books for forms 1040EZ and 1040A
Be ready to explain form 1040A.

Teacher Instructions:

1. Homework Check. Check homework on workbook p. 110, problems 1–8. Video teacher will go over problems 9–13.
(During HW check, students do Practice Exercise 88.)
2. Turn on the video.
3. After introductory information presented by the video teacher, go over the current 1040A form with your students. Then have students complete exercises on text p. 263 on their own. Discuss the answers together.

Homework:

Workbook p. 111: Review Exercises 9.4, problems 1–9 (current tax table needed)

Lesson **115****Materials Needed:**

Quiz 24 and Teacher Key
Current tax tables

Teacher Instructions:

1. Homework Check. Check homework on workbook p. 111, Review Exercises 9.4, problems 1–9, using current tax information.
(During HW check, students do Practice Exercise 89.)
2. Give, grade, and collect **Quiz 24**.
3. Turn on the video.
4. After the video lesson, help your students work through the assigned problems on p. 265.

Homework:

Workbook p. 111: Review Exercises 9.4, problems 10–15
Text: Read p. 266.

Lesson **116****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 90.)
2. Turn on the video.

Homework:

Workbook p. 113: Review Exercises 9.5
Text: Read pp. 268–269.

Lesson **117****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 91.)
2. Turn on the video.

Homework:

Workbook p. 114: Review Exercises 9.6
Text: Read p. 271.

Lesson **118****Materials Needed:**

Quiz 25 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 92.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 25**.

Homework:

Workbook p. 115: Review Exercises 9.7
Text: Read pp. 273–275.

Lesson **119****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 93.)
2. Turn on the video.

Homework:

Workbook p. 116: Review Exercises 9.8

Lesson 120**Materials Needed:**

Quiz 26 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 94.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 26**.

Homework:

Workbook p. 118: Unit Nine Review, problems 32–41, even

Lesson 121**Materials Needed:**

Speed Test 18 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 95.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 18**.

Homework:

Study for Test 9 (Nine-Weeks Exam) over units 7–9.

Lesson 122**Materials Needed:**

Test 9 (Nine-Weeks Exam) and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.

5. Give **Test 9** over units 7–9. Collect and grade tests.

6. Plan to return graded Test 9 in les. 123.

Homework:

Text: Read pp. 278–280.

Lesson 123**Materials Needed:**

Graded Test 9 and Teacher Key

Teacher Instructions:

1. Hand back and go over graded Test 9. Collect tests and record grades.
2. Turn on the video.

Homework:

Workbook pp. 122–123: Review Exercises 10.1

Text: Read pp. 283–285.

Lesson 124**Materials Needed:**

Speed Test 19 and Teacher Key (Prepare Speed Test Packet, including Speed Tests 19–24, from pp. 13–16 of Quizzes / Tests; staple together with p. 13 on top.)

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 96.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 19**.

Homework:

Workbook pp. 125–126: Review Exercises 10.2

Text: Read pp. 287–288.

Lesson 125**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 97. Grade as Review Quiz 10. Suggested scale: 5 points off for each incorrect answer. Subtract points

missed from 100. After you have grades for Review Quizzes 10–12, average the grades and count as one regular daily quiz grade.)

2. Turn on the video.

Homework:

Workbook pp. 127–128: Review Exercises 10.3
Text: Read pp. 291–292.
Bring a calculator to class for the next lesson.

Lesson 126

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 98.)
2. Turn on the video.

Homework:

Workbook pp. 129–130: Review Exercises 10.4
Text: Read p. 295.

Lesson 127

Materials Needed:

Quiz 27 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 99.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 27**.

Homework:

Workbook p. 131: Review Exercises 10.5
Text: Read p. 298.
Plan to bring a calculator to class for les. 129.

Lesson 128

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 100.)
2. Turn on the video.

Homework:

Workbook p. 132: Review Exercises 10.6
Text: Read p. 301.
Bring a calculator to class.

Lesson 129

Materials Needed:

Speed Test 20

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 101.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 20**.

Homework:

Workbook p. 133: Review Exercises 10.7
Text: Read p. 304.

Lesson 130

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 102.)
2. Turn on the video.

Homework:

Workbook p. 134: Review Exercises 10.8
Text: Read pp. 306–307.

Lesson 131

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 103.)
2. Turn on the video.

Homework:

Workbook p. 135: Review Exercises 10.9
Text: Read pp. 309–310.

Lesson **132****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 104.)
2. Turn on the video.

Homework:

Workbook p. 136: Review Exercises 10.10, problems 1–4

Lesson **133****Materials Needed:**

Quiz 28 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 105.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 28**.

Homework:

Workbook p. 136: Review Exercises 10.10, problems 5–7
Text: Read pp. 314–315.

Lesson **134****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 106. Grade as Review Quiz 11. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. After you have grades for Review Quizzes 10–12, average the grades and count as one regular daily quiz grade.)
2. Turn on the video.

Homework:

Workbook pp. 137–138: Review Exercises 10.11
Bring calculators for next lesson.

Lesson **135****Materials Needed:**

Quiz 29 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 107.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 29**.

Homework:

Workbook p. 141: Unit Ten Review, problems 31–38
Study for Test 10 over unit 10. Calculators are not needed for Test 10.

Lesson **136****Materials Needed:**

Test 10 and Teacher Key

Teacher Instructions:

1. Check homework.
(During HW check, students study for Test 10.)
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 10** over unit 10. Collect and grade tests.
6. Plan to return graded Test 10 in les. 137.

Homework:

Text: Read pp. 318–319.

Lesson **137****Materials Needed:**

Graded Test 10 and Teacher Key

Teacher Instructions:

1. Hand back and go over graded Test 10. Collect tests.
2. Turn on the video.

Homework:

Workbook p. 142: Review Exercises 11.1

Text: Read pp. 322–323.

The text is needed to complete homework problems.

Lesson 138**Materials Needed:**

Speed Test 21 and Teacher Key

Teacher Instructions:

1. Homework Check.
(*During HW check, students do Practice Exercise 108.*)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 21**.

Homework:

Workbook p. 143: Review Exercises 11.2

Text: Read p. 326.

Lesson 139**Teacher Instructions:**

1. Homework Check.
(*During HW check, students do Practice Exercise 109.*)
2. Turn on the video.

Homework:

Workbook p. 144: Review Exercises 11.3

Text: Read pp. 330–331.

Lesson 140**Teacher Instructions:**

1. Homework Check.
(*During HW check, students do Practice Exercise 110.*)
2. Turn on the video.

Homework:

Workbook p. 145: Review Exercises 11.4

Text: Read p. 333.

Lesson 141**Materials Needed:**

Quiz 30 and Teacher Key

Teacher Instructions:

1. Homework Check.
(*During HW check, students do Practice Exercise 111.*)
2. Turn on the video.
3. Give, grade, and collect **Quiz 30**.

Homework:

Workbook p. 146: Review Exercises 11.5

Text: Read p. 335.

Bring a calculator for les. 142.

Lesson 142**Teacher Instructions:**

1. Homework Check.
(*During HW check, students do Practice Exercise 112.*)
2. Turn on the video.

Homework:

Workbook p. 147: Review Exercises 11.6, problems 1–4

Lesson 143**Materials Needed:**

Speed Test 22 and Teacher Key

Teacher Instructions:

1. Homework Check.
(*During HW check, students do Practice Exercise 113.*)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 22**.

Homework:

Workbook p. 147: Review Exercises 11.6, problems 5–7

Text: Read pp. 339–341.

Do word problems without using a calculator.

Lesson **144****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 114.)
2. Turn on the video.

Homework:

Workbook p. 148: Review Exercises 11.7, problems 1–3

Lesson **145****Materials Needed:**

Quiz 31 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 115.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 31**.

Homework:

Workbook p. 148: Review Exercises 11.7, problems 4–6
Text: Read p. 345.

Lesson **146****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 116. Grade as Review Quiz 12. Suggested scale: 5 points off for each incorrect answer. Subtract points missed from 100. Average the grades of Review Quizzes 10–12 and record as one regular daily quiz grade.)
2. Turn on the video.

Homework:

Workbook p. 149: Review Exercises 11.8
Text: Read p. 349.
Your textbook is needed to complete homework problems.

Lesson **147****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 117.)
2. Turn on the video.

Homework:

Workbook p. 151: Review Exercises 11.9, problems 1–5

Lesson **148****Materials Needed:**

Quiz 32 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Practice Exercise 118.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 32**.

Homework:

Workbook p. 151: Review Exercises 11.9, problems 6–9
Text: Read p. 354.

Lesson **149****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 119.)
2. Turn on the video.

Homework:

Workbook p. 152: Review Exercises 11.10
Bring a calculator for lesson 150.

Lesson **150****Teacher Instructions:**

1. Homework Check.
(During HW check, students do Practice Exercise 120.)
2. Turn on the video.

Homework:

Workbook p. 155: Unit Eleven Review, problems 31–36
 Study for Test 11 over unit 11.
 Calculators are not needed for Test 11.

Lesson 151**Materials Needed:**

Test 11 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students study unit 11.)
2. There is no video today.
3. Announce the homework assignment.
4. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
5. Give **Test 11** over unit 11. Collect and grade tests.
6. Plan to return graded Test 11 in les. 152.

Homework:

Text: Read pp. 358–359.

Lesson 152**Materials Needed:**

Graded Test 11 and Teacher Key

Teacher Instructions:

1. Hand back and go over graded Test 11. Collect tests and record grades.
2. Turn on the video.

Homework:

Workbook p. 156: Review Exercises 12.1
 Text: Read p. 361.

Lesson 153**Materials Needed:**

Speed Test 23 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do text p. 360, problems 13–14.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 23**.

Homework:

Workbook p. 157: Review Exercises 12.2
 Text: Read p. 363.

Lesson 154**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 362, problems 17–18.)
2. Turn on the video.

Homework:

Workbook p. 158: Review Exercises 12.3
 Text: Read p. 366.
 Your textbook is needed to complete homework problems.

Lesson 155**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 364, problem 6.)
2. Turn on the video.

Homework:

Workbook p. 159: Review Exercises 12.4
 Text: Read pp. 369–370.

Lesson 156**Materials Needed:**

Quiz 33 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do text p. 368, problem 20.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 33**.

Homework:

Workbook p. 160: Review Exercises 12.5

Text: Read p. 373.

You may need your textbook to refer to the proper formation for an income statement.

Lesson 157**Materials Needed:**

Speed Test 24 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do text p. 372, problems 11–12.)
2. Turn on the video.
3. Give, grade, and collect **Speed Test 24**.

Homework:

Workbook p. 161: Review Exercises 12.6, problems 1–6

Lesson 158**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 375, problem 17.)
2. Turn on the video.

Homework:

Workbook p. 161: Review Exercises 12.6, problems 7–10
Text: Read p. 378.

Lesson 159**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 375, problem 18.)
2. Turn on the video.

Homework:

Workbook p. 162: Review Exercises 12.7
Text: Read pp. 381–382.

Lesson 160**Materials Needed:**

Quiz 34 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do text p. 380, problem 14.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 34**.

Homework:

Workbook p. 163: Review Exercises 12.8
Text: Read p. 384.

Lesson 161**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 383, problem 15.)
2. Turn on the video.

Homework:

Workbook p. 164: Review Exercises 12.9
Text: Read p. 386.

Lesson 162**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 385, problem 20.)
2. Turn on the video.

Homework:

Workbook p. 165: Review Exercises 12.10
Text: Read pp. 388–389.

Lesson 163**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 387, problem 16.)
2. Turn on the video.

Homework:

Workbook p. 166: Review Exercises 12.11

Lesson 164**Teacher Instructions:**

1. Homework Check.
(During HW check, students do text p. 390, problem 18.)
2. Turn on the video.

Homework:

Workbook p. 168: Unit Twelve Review, problems 40–45

Study for a quiz over unit 12. The quiz will count as two quiz grades.

Lesson 165**Materials Needed:**

Quiz 35 and Teacher Key

Teacher Instructions:

1. Homework Check.
(During HW check, students do Workbook p. 168, Unit Twelve Review, problems 37 and 39.)
2. Turn on the video.
3. Give, grade, and collect **Quiz 35**.

Homework:

Workbook p. 171: Units One, Two, and Three Final Review, problems 44–54

Lesson 166**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Workbook p. 170, Units One, Two, and Three Final Review, problems 40 and 43.)
2. Turn on the video.

Note: Students will take Test 12 (Final Exam) in les. 170. Plan to allow 20–30 minutes extra for this exam. Students should not have more than two major exams in one day.

Homework:

Workbook p. 174: Units Four, Five, and Six Final Review, problems 36–51

Lesson 167**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Workbook p. 174, Units Four, Five, and Six Final Review, problem 35.)
2. Turn on the video.

Homework:

Workbook p. 177: Units Seven, Eight, and Nine Final Review, problems 33–50, the even problems

Lesson 168**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Workbook p. 176, Units Seven, Eight, and Nine Final Review, problem 32.)
2. Turn on the video.

Homework:

Workbook p. 181: Units Ten, Eleven, and Twelve Final Review, problems 63–70

Lesson 169**Teacher Instructions:**

1. Homework Check.
(During HW check, students do Workbook p. 181, Units Ten, Eleven, and Twelve Final Review, problem 62.)
2. Turn on the video.

Homework:

Study for Test 12 (Final Exam) over the entire year's work.

Lesson 170

Materials Needed:

Test 12 (Final Exam) and Teacher Key

Teacher Instructions:

1. There is no written homework to check.
2. Turn on the video for introduction for test instructions.
3. Students clear their desks and take out test materials (one clean sheet of paper for a cover sheet and two pencils) before tests are distributed.
4. Give **Test 12** over units 1–12.

Note: Students will take the Final Exam. Plan to allow 20–30 minutes extra for this exam. Students should not have more than two major exams in one day.