

Spanish 1 Grades 7–12



Understanding grammar as the foundation of language is a key to language fluency. This course gives an excellent Spanish foundation with the optimal balance of grammar, vocabulary, reading, listening, and speaking. *Spanish 1* is designed to enable the student to speak, understand, read, and write the basic Spanish he would need to know in most everyday situations.

Oral Fluency Exercises provides students many opportunities to improve their communication skills by applying the grammar and vocabulary they are learning. Through conversations, readings, and songs, students will grow their confidence as they improve their pronunciation, inflection, phrasing, and expression.

Application

- A variety of exercises to master the language: grammar, conversations, readings, songs, presentations
- Vocabulary lists, illustrations, and exercises
- Bible memory passages (12)

Evaluation

- Weekly vocabulary quizzes and quarterly vocabulary review quizzes (28)
- Written grammar content quizzes (36)
- Written tests and exams (12)
- Verse quizzes (12)
- Graded quick quizzes (22)

➤ **RED** indicates first introduction of content.

- Spanish alphabet
 - The alphabet
 - Spanish vowels
 - Special consonants
 - Special letters
 - Blends
 - Pronunciation
 - Syllabification
 - Stressed syllables
 - Accent mark rules
 - Cognates
 - Cognate spelling rules
 - Cognate endings
 - Nouns
 - Pluralizing nouns
 - Noun gender
 - Definite articles
 - *Un* as an indefinite article
 - Numbers
 - Ordinal numbers
 - Cardinal numbers
 - Other Spanish number rules
 - *How much, how many, there is, there are*
 - Pronouns
 - Subject pronouns
 - Direct object pronouns
 - Indirect object pronouns
 - Double object pronouns
 - Prepositional pronouns
 - Verb Tenses
 - Present indicative
 - Regular
 - Irregular
 - *Ser*
 - *Estar*
 - *Ir*
 - *Dar*
 - *Tener*
 - *Hacer*
 - *Querer*
 - *Poner*
 - *Gustar*
 - *Caer bien*
 - Stem-changing (*ie*)
 - Reflexive
 - Preterite
 - Regular
 - Irregular
 - *Ser*
 - *Estar*
 - Stem-changing (*ie*)
 - Reflexive
 - Present progressive
 - Regular
 - Stem-changing (*ie*)
- Adjectives
 - Adjective agreement
 - Adjective placement
 - Possessive adjectives
- Adverbs
 - Ending in *-ly*
 - Adverb phrases
- Capitalization and negation
 - Capitalization
 - Negation
- Prepositions
 - Preposition *de*
 - Simple prepositions
 - Compound prepositions
- Questions
 - Formulating questions
 - Interrogative words
- Complements
 - Personal *a*
 - Direct object
 - Indirect object
- Degrees
 - Comparative
 - Superlative
- Exclamations and conjunctions
- Commands
 - *Tú* commands
 - *Ustedes* commands

Spanish 1 cont.

- Negative commands
- Commands with direct object pronouns
- Commands with indirect object pronouns
- Commands with double object pronouns

- Presentations
 - Personal presentations
 - Interviews

Spanish 2 Grades 7–12



Spanish 2 is designed to build upon the previously laid foundation to deepen the student's application of the language. This course is designed to enable the student to further develop his language fluency.

Literacy Comprehension Exercises includes featured Spanish-speaking countries and territories and provides students opportunities to improve their literacy by seeing the language in context. Through readings, songs, tongue twisters, and riddles, students can grow their confidence in speaking and reading the language.

► RED indicates first introduction of content following the completion of Spanish 1.

Application

- A variety of exercises to continue to master the language: grammar, conversations, dialogues, songs, riddles, tongue twisters, presentations
- Vocabulary lists and illustrations
- Bible Memory Passages (12)

Evaluation

- Weekly vocabulary quizzes and quarterly vocabulary review quizzes (28)
- Written grammar content quizzes (24)
- Written tests and exams (12)
- Verse quizzes (12)
- Graded quick quizzes (24)

- Pronunciation
 - Spanish alphabet
 - Accent mark rules
- Nouns
 - Number and gender agreement
- Cardinal numbers
- *How much / how many*
- Verbs
 - Present indicative
 - *Ser* and *estar*
 - *Ir* + infinitive
 - Preterite
 - Present progressive
 - *Gustar*
 - Stem-changing (*ie*)
 - Reflexive
- Prepositions
 - Preposition *de*
 - Prepositional pronouns
- Complements
 - Direct object pronouns
 - Indirect object pronouns
 - Double object pronouns
- Adverbs
- Comparative and superlative phrases
- Commands
 - *Tú* and *ustedes*
 - Negative
 - Commands with direct, indirect, and double object pronouns
- Commands
 - Reflexive commands
 - Reflexive commands with direct object pronouns
 - *Usted, nosotros, vosotros*
- Pronouns
 - Demonstrative
 - Compound relative

- Possessive
- Indefinite
- Relative
- *Alguno* and *ninguno*
- Presentations
 - *Mi familia*
 - Plays
 - Bible story
 - Gospel presentation
- Verbs
 - Spelling adjustments
 - Present indicative
 - Stem changing (*ue*)
 - C to cz verbs
 - Imperfect
 - Regular
 - Irregular
 - *Haber*
 - Future
 - Regular
 - Irregular
 - *Poder*
 - *Saber*
 - *Poner*
 - *Salir*
 - *Tener*
 - *Venir*
 - *Decir*
 - *Hacer*
 - *Querer*
 - Conditional
 - Regular
 - Subjunctive mood
 - Regular
 - Imperfect

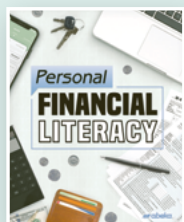
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Spanish 2 *cont.*

- Passive voice
- Verbs that require indirect object pronouns
- Prepositions
 - *Para* and *por*
- Comparisons
 - Equivalence of adjectives and adverbs
 - Equivalence of nouns and verbs
- Participle
 - *Estar* + participle
 - Past participle

- *Al* + infinitive
- *Hay que* + infinitive
- Asking questions in the passive reflexive form
- The absolute superlative *-ísimo*
- *Donde*, *cuando*, and *como*
- *If* + present indicative
- Possessive adjectives + *propio*
- Subject pronouns + *mismo*
- *Tener ganas de*
- *Dar ganas de*

Personal Financial Literacy Grades 11–12 (one semester)



Personal Financial Literacy provides a comprehensive foundation in the principles and practices of financial management, framed within a biblical worldview of stewardship. Students are engaged with the central domains of personal finance—including income, budgeting, saving, credit and debt, insurance, and investments—through a sequence of appropriate, application-oriented exercises. These exercises include constructing a high-school budget, evaluating occupational pathways, comparing college and skilled-trade opportunities, managing bank accounts, implementing zero-based budgeting, purchasing a vehicle, assessing rental options, establishing financial credibility, retiring debt, selecting appropriate insurance coverage, assembling a diversified investment portfolio, and many more. Each activity is designed to develop competence while growing the habits of analysis, planning, and discernment. Students are encouraged to evaluate financial choices through the lens of biblical stewardship, supporting the formation of both practical skill and character. In uniting a balanced biblical framework with real-world financial literacy, *Personal Financial Literacy* aims to prepare young adults to navigate economic complexities with confidence, wisdom, and purpose.

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Evaluation

- Written quizzes (26)
- Tests (4)
- Quarter exam
- Final exam

Biblical Worldview

- Stewardship
- Characteristics of a biblical steward (faithfulness, responsibility, accountability, diligence)
- Stewardship counterfeits (money shirker, money worshiper, money guardian)

Earning Income

- Work
- Aptitude
- Career
- High-demand/low-demand occupations
- Occupational Outlook Handbook
- Benefits
- Skilled jobs vs. bachelor's degree
- Finding a job (where to look, networks, applications, interviews, résumés ATS ready, cross-training, soft skills, hard skills, leaving a job, internships)
- Income (gross, net, spendable)
- Combining income in marriage
- Employer/employee
- Fair Labor Standards Act
 - Overtime pay, minimum wage, annual salaries
- Job's effect on your life and family
- Self-employment (independent contractor, sole proprietor, business plan)
- Passive income (rentals, capital gains)
- Taxes
 - Brackets, progressive vs. proportional
 - Purpose, sales, FICA, property, income, capital gains, gift

- Tax forms (W-4, I-9, W-9, W-2, 1099, 1040, deductions, itemized deductions, deadlines, credits, refunds, tax owed, audit, state and local taxes)
- Benefits (health and wellness, work-life, professional development, financial stability-retirement)

Spending

- Spender or saver?
- What influences your purchases?
- Budgeting
 - Zero-based, percentage-based, tightwad, reverse, variable income
 - Cash-flow statement, spending diary, balance sheet, net worth
- Budgeting time
- Tithe
- Expenses (living, fixed, flexible, discretionary, monthly, annual)
- Tracking and adjusting your budget
- When budgets fail
- Renting an apartment (deposit, moving costs, good location, signing the lease)
- Economic cycles (growth, recession)
- How to be a wise consumer
- Ways to decrease spending
- Buying a vehicle (paperwork, smart shopping, research)
- Financial institutions (banks, credit unions)
 - Types of checking accounts
 - How to open a checking account
 - Banking app
 - Making deposits (in-person and mobile)

Personal Financial Literacy *cont.*

Spending *cont.*

- Checks
 - How to cash a check
 - How to write a check (parts of a check, floating, postdating, overdraft)
 - Cashier's check
 - Check fraud (four common scams)
- Debit card (point of sale, PIN, keeping it secure)
- Digital wallets (near field communication, tokenization, keeping it secure)
- Maintaining a checking account
 - Tracking and reconciling an account (banking apps)
 - Reconciliation worksheet
- Purchasing your first home
 - Renting vs. owning
 - Checking financial position
 - Seller's market vs. buyer's market
 - Types of home loans (FHA, VA, USDA)
 - Fixed-rate mortgage vs. adjustable-rate mortgage
 - Amortization (monthly payments)
 - Real estate brokers, escrow, earnest money deposit

Saving

- Financial goals, financial plan, SMART objectives, PACED decision making
- Government-sponsored education accounts (Coverdell, 529)
- Budgeting
- Emergency account
- Short-term/long-term savings
- Compound interest
- Agreeing on financial goals in marriage (SMART objectives, making decisions together)
- Savings account
 - Inflation, 1099-INT, savings buckets
 - Types of accounts (high-yield, CDs, health, educational—529 and Coverdell—IRAs)
 - CD laddering
- Simple interest
- Compound interest (APY, APR, continuous)
- Time value of money, rule of 72
- Nominal interest rate vs. real interest rate
- Monetary policies (tight, loose), Federal Reserve
- Consumer Protection Bureau, Federal Deposit Insurance Corporation, National Credit Union Administration

Credit and Debt

- Credit scores, loans, credit cards
- Cost of college (FAFSA, types of loans, scholarships, work/study, etc.)
- Banks, credit unions, online lenders
- Compound interest
- Vehicle financing (dealership loans, bank loans, leasing)
- Lemon laws, yo-yo scams, spot delivery
- Consumer rights and responsibilities
 - Budget billing, private sales, extended warranties and service contracts
 - Laws and regulations protecting consumers (Federal Trade Commission, Consumer Financial Protection Bureau, Better Business Bureau)

- Types of debt (installment, revolving)
- Benefits vs. dangers of debt
- Good debt vs. bad debt
- Credit score (FICO score)
 - Credit reports, credit bureaus
 - Hard inquiry, soft inquiry
 - Credit scores and lending rates
 - Credit freeze, fraud alert
 - Changing your credit score
- Credit utilization, secured credit cards
- Protecting your identity online
 - Secure networks, antivirus software, firewall, wise online behavior, password guidelines, shopping wisely
 - Financial aid scams and college scholarship fraud
- Restoring your identity
- Installment debt (loans)
 - Interest, principal, collections, lien, garnishment, defaulting
 - Debt-to-income ratio
 - Secured vs. unsecured
 - Buy now, pay later loans
- Revolving Debt (credit cards)
 - Line of credit, credit utilization, accruing interest, minimum payments
 - Responsible credit card usage
 - Home Equity Line of Credit (HELOC)
 - Predatory loans (payday, car title, tax refund advances, pawn loans, cash advances)
- Debt relief (credit counseling services, snowball vs. avalanche)
- Debt protections
 - Truth in Lending Act, Equal Credit Opportunity Act, Fair Debt Collection Practices Act, Bankruptcy (chapters 7 and 13)

Assessing Risk

- Protection of assets (car insurance, home insurance, health care insurance)
- Protection of income (life insurance, disability insurance, unemployment, social insurance programs)
- Auto insurance
 - Liability, comprehensive & collision, medical & uninsured motorist, rental & towing, roadside assistance, telematics (UBI)
 - No-fault states
 - Steps to take in case of an accident
- Home insurance
 - Four components of homeowner's insurance (insuring the dwelling, insuring personal property, insuring other structures, and providing personal liability coverage)
 - Rider, ACV vs. RCV, umbrella policies
 - Saving on homeowner's insurance
 - Home warranties
 - Maintenance and repair of home
- The big picture of insurance
- Law of Large Numbers, actuaries, actuarial science
- Risk exposure, risk tolerance (price, age, occupation, lifestyle, financial profile, state legislation, loan purchase requirements)
- Cost of premiums (probability of a claim, cost, scope)
- Health insurance (Affordable Care Act, Marketplace, PPO, PCP, HMO, DPC, concierge medicine)
- Disability insurance (short-term, long-term, LTC)

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Personal Financial Literacy *cont.*

Assessing Risk *cont.*

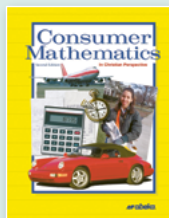
- Life insurance (term, whole, Indexed Universal Life)
- Government insurance
 - FICA taxes, SECA taxes
 - Social Security (eligibility, spousal benefits, survivor benefits, SSDI)
 - Workers' compensation
 - Medicare, Medicaid
 - Unemployment Insurance
 - Social Welfare Insurance (Workfare)
- Insurance protection
 - Insurance fraud (hard fraud, soft fraud, U.S. dept. of HHS)

Investing

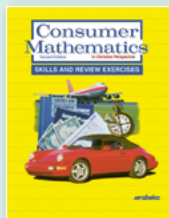
- Selecting a stock portfolio (securities, exchange, brokerages, diversify, index, mutual fund, ETF, dividends, capital gains/losses)
- Retirement (pensions, 401k, etc.)
- Goal for investments
- Return on Investment (ROI)
- Determining risk (volatility, benchmark, index, speculation)
- Risk tolerance (risk adverse, risk tolerant, moderate, time horizon)
- FinTech (apps, AI)
- Financial advisor
- Dividends, maximizing returns, bull market, bear market, dollar-cost averaging, dividend reinvestment (DRIP), minimizing fees, expense ratio, tax-efficient investing, diversification

- Stocks (publicly owned [IPO], common stock, preferred stock)
- Bonds (coupon payments, face value, coupon rate, investment-grade bonds, high-yield [junk] bonds, interest rate risk, discount bond, premium bond, Series EE bonds, Series I bonds, treasury bonds [T-bonds])
- Funds (transparent, S&P 500)
- Stock analysis (fundamental analysis, technical analysis)
- Cryptocurrency (market cap, blockchain)
- Annuities
- Retirement (401k, IRA)
- Estate planning (last will and testament, advance health care directive, durable power of attorney, digital asset inventory, life insurance)
- Brokerages
 - Aspects of a good broker
 - Full service vs. discount brokerage, retail traders, robo-advisors
 - Fiduciary duty
 - Market order, limit order, stop order
- Government regulations
 - FINRA, SEC, SIPC
 - Types of fraud (churning, dividend selling, withholding breakpoint information, unsuitable transactions, Ponzi scheme, insider trading)

MATHEMATICS: Consumer Mathematics



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 problem skills, and many other concepts are fun to learn in the practical setting of buying a car, food, house, clothing, insurance, etc.



Consumer tips are given frequently, but most importantly, biblical principles are highlighted throughout the text.

The accompanying workbook gives students the practice they need to master arithmetic skills and complete the course.

► **RED** indicates first introduction of content.

Buying a Car

- Cost of a car: warranty, trade-in, options, advertisements, taxes and fees, registration and rates
- Financing: installments, installment charge, carrying charge, contract
- Depreciation: average annual depreciation, rate of depreciation
- Insurance:
 - Liability
 - Bodily injury, property
 - Collision, comprehensive
 - Deductible, premium

Supplementary Exercises

- Analytical Skills Problem Solving Scenario within each chapter
- Skills and Review Exercises Workbook to be used simultaneously with the text for homework and review:
 - Daily practice exercises for maintenance of basic mathematics skills
 - Unit and exam review exercises

Evaluation

- Quizzes (35)
- Tests (8)
- 9-weeks exam (2)
- Semester exam, final exam
- Skills development exercises (optional–12)

- Maintenance and repair: owner's manual, service manual, trunk essentials
- Annual operating cost
- Leasing:
 - Open-ended lease, closed-ended lease
 - Lessee, lease agreement
- Word problems

Travel

- Times zones: prime meridian, international date line
- By train or bus, renting a car
- Word problems

MATHEMATICS: Consumer Mathematics *cont.***Income**

- Hourly wages, straight time, overtime, time and a half, piecework wages
- Employers, employees
- Time clocks
- Incentive bonus
- Tips, salary
- Commission: rate of commission, amount of sales
- Self-employment, fees
- Gross income, net income
- Deductions:
 - Federal income tax
 - Social security tax, FICA
- Gross pay, net pay, take-home pay
- Word problems

Budgeting

- Time budget
- Circle graph: steps in preparing, protractor
- Household budget:
 - Itemizing to estimate expenses
 - Balancing the budget, trial budget
- Budget adjustments
- Standardized budgets
- Disposable income
- Word problems

Housing

- Renting versus buying: security deposit
- Mortgage loans:
 - Principal, balance
 - Mortgage loan schedule
 - Property tax
 - Assessed value, market value
- Tax rate: as a percent, amount per \$100, per \$1,000, in mills
- Homeowner's insurance:
 - Tenant's policies
- Repairs and upkeep
- Furnishing costs
- Purchasing electricity: kilowatt-hour, electric company rates, reading the electric meter
- Purchasing natural gas: gas meter, cubic foot, hundred cubic feet, natural gas rates
- Other utility expenses: water rates, wastewater rates
- Telephone rates: local service, long distance
- Word problems

Food

- Buying food
- Grocery shopping tips
- Reading graphs
- Unit price, using unit price
- Conversion equivalents
- Inflation
- Consumer price index
- Cost of living:
 - Cities ranked by cost of groceries
 - Range statistic
- Circle graph
- The metric system: conversions

- Restaurant eating: table service, fast food, chain, franchise, franchiser, eating-out tips, junk food
- Food freezers
- Saving food dollars: coupons
- Food labeling and nutrition
- U.S. Food and Drug Administration
- Measuring calories:
 - Calorie, kilocalorie
 - Calorie need: based on age, on occupation
 - Calorie content of selected foods
- Using calories
- Balanced diet
- Word problems

Clothing

- Clothing plan
- Buying clothing by mail: shipping charges
- Stretching the clothing budget: clothing quality, care
- Sewing your own clothing
- Buying clothing on sale:
 - Discount
 - List price
 - Rate of discount
- Consumer price index for clothing
- Price changes
- Profit and loss in the clothing business:
 - Cost, selling price, gross profit, net profit, overhead, loss
 - Selected business formulas: gross profit, net profit, loss
- Operating statement: net sales, gross profit, net profit
- Markup on cost, finding selling price based on markup on cost
- Markup on retail price, finding cost based on markup on retail
- Manufacturer's cost: wholesale price, total factory cost, factory overhead, cost of a garment
- Word problems

Leisure

- Taking a vacation
- Shopping
- Enjoying the computer:
 - Program, programmer, microcomputer, history of, analog computers, digital computers
 - Bit, binary, conversions
- Cooking:
 - Recipes: conversions, adjustments
- Reading books:
 - Roman numerals in copyright
- Church activities
- Word problems

Federal Taxes & Records

- Social security tax
- Federal Insurance Contribution Act (FICA)
- Medicare
- Federal income tax
- Progressive tax
- W-4 form
- Exemptions, dependents
- Withholding allowance
- Income tax return:
 - W-2 form
 - 1040 EZ, 1040A, 1040

MATHEMATICS: Consumer Mathematics *cont.*

Federal Taxes & Records *cont.*

- Joint return, separate return
- Head of household
- State income tax:
 - Sample state tax rates
- Cash records:
 - Audited
 - Cash receipt record, cash payment record
- Comparing receipts and payments: deficit
- Cash payment records
- Word problems

Banking

- Electronic transfer
- Demand deposit
- NOW accounts, super-NOW accounts, money-market accounts
- Depositor
- Monthly service charge
- Bank balance
- ATM, PIN
- Deposit slips
- Writing checks:
 - Check stubs, register
 - Overdraft
- Reconciling the bank statement:
 - Canceled checks
 - Outstanding checks
- Borrowing money:
 - Promissory note, signature loan, unsecured loan, collateral, secured loan
 - Interest: simple interest, principal, rate of interest, time
 - Installment plans: finance charge, percent of interest
 - Constant ratio formula
 - Credit cards:
 - Active, credit line
- Savings account
- Compound interest:
 - Exponent, base
- Certificates of deposit, savings bonds, series EE savings bonds, maturity date
- Related bank services: safety deposit box, cashier's check, certified check, traveler's checks, debit card, online banking
- Word problems

Investments

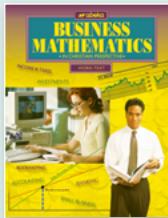
- Life insurance:
 - Rider, term insurance, lifetime insurance, endowment insurance
 - Straight life, limited payment life, premiums
- Life insurance benefits:
 - Cash value
 - Borrowing, extended term, accelerated death benefit, dividend
- Life insurance settlement options:
 - Lump sum payment
 - Annuity: fixed amount, fixed number of years, lifetime, guaranteed life annuity
- Buying bonds:
 - Bondholder, par value, premium, discount, broker, brokerage fee
 - Wall Street Journal, quoted price, net change

- Interest paid on bonds: annual yield
- Proceeds from bonds:
 - Accrued interest
 - Using a calculator
- Buying stock:
 - Liquid money
 - Common stock, preferred stock, dividends, par value
 - No-par stock
 - Market price
 - Price to earnings ratio, net change
- The stockbroker:
 - Round lots, odd lots
 - No-load stocks
 - Brokerage fees for stock
- Dividends from stock:
 - Cash dividends, stock dividends
- Capital gains and losses on sale of stock:
 - Bull market, bear market
 - Capital gain, capital loss
- Word problems

Small Business

- Beginning a small business:
 - Entrepreneur
 - Capital, owner capital, creditor capital
 - Standard business ratio
 - Expenses, assets and liabilities, resources
 - Net worth
 - Owner's equity
- Balance sheet:
 - Current assets, fixed assets
 - Current liabilities, fixed liabilities
 - Horizontal format
 - Balance
- Ratio analysis: current ratio, quick ratio, acid-test ratio
- Income statement:
 - Net profit, net loss
 - Percent analysis
- Ratios related to sales:
 - Average collection period
 - Inventory turnover
 - Average daily sales, annual sales
- Payroll record: employees' quarterly federal tax returns
- Break-even point analysis: fixed costs, variable costs
- Trade discounts:
 - List price, gross selling price
 - Chain discount
- Trade credit: percent of discount, discount period, net, credit period, invoice dates, E.O.M.
- Storage and inventory:
 - Volume
 - Inventory
- Word problems

MATHEMATICS: *Business Mathematics*



Business Mathematics introduces secondary students to beginning accounting procedures and gives valuable insight into the world of investments. At the same time, the course reviews and expands students' understanding of basic mathematic principles, concepts, and skills. Students use arithmetic, algebra, and geometry as tools to make better financial decisions and to gain an understanding of the workings of business.

The excellent balance of skills practice and problem solving meets the needs of the varying abilities of the students. Students increase their understanding of good investment practices and the stock market. The daily Basic Mathematics Practice Exercises review the fundamentals of mathematics while challenging the students with interesting word problems and concepts that may be new to them. These exercises require students to apply and connect various types of mathematical knowledge. Bible principles regarding finance are set forth throughout this textbook.

Evaluation

- Quizzes (34)
- Skills development exercises (54)
- Tests (8)
- 9-weeks exam (2)
- Semester exam
- Final exam

➤ **RED** indicates first introduction of content.

Stewardship

- Keeping money records
- Accounting, bookkeeping
- Cash receipts and payment records
- Terminology:
 - Addends, sum, minuend, subtrahend
 - Difference, multiplicand, multiplier
 - Product, factor, dividend, divisor, quotient
- Assets, liabilities, capital:
 - **Accounts receivable, accounts payable**
 - Creditor
 - **Accounting equations**
- Balance sheet
- Income, cost of goods sold, operating expenses
- Profit, loss: net sales, gross profit, equations
- **Corporation: average owner's equity, return on equity**
- Income statement
- Debits and credits:
 - Assets, liabilities, capital
 - Income, cost of goods, expenses
 - **Journal, double-entry bookkeeping system, debit entry, credit entry, "T" accounts**
- **General journal: debit and credit entries and totals**
- **General ledger: chart of accounts**
- **Practical exercise application problems**
- **Word problems**
- **General principles**
- **Unit review**

Managing Your Business

- Ratio analysis:
 - Ratio, antecedent, consequent
 - Current ratio, quick ratio
 - **Liquidity of assets, current liabilities**
- Percent analysis:
 - Percent, cost of goods sold, gross profit, operating expenses, net profit
 - Proportion, means, extremes, algebraic axioms
 - **Average collection turnover:**
 - Average daily sales, equations

- Inventory turnover:
 - Cost of goods sold, average inventory
 - Amount of sales, average inventory
- Break-even point:
 - Fixed costs, variable costs
 - **Graph analysis**
 - Parallel lines, intersecting lines, coordinate plane
 - Review of mathematical order of operation
 - **Formula**
- Trade discount: list price, net price, percentage
- Trade credit: percent of discount, discount period, credit period, E. O. M
- Storage and Inventory:
 - Volume, congruent
 - Cube, edges, rectangular solid, cylinder, cone
 - Conversion factors:
 - Time, English linear, liquid, dry, weight, metric
 - Metric-English
- **Practical exercise application problems**
- **Word problems**
- **General principles**
- **Unit review**

Investment

- Reading a stock exchange table
- Principal, dividends:
 - Fraction, denominator, numerator, mixed number
 - Greatest common factor, prime number, composite number
 - Least common denominator, improper fraction
 - Absolute value, cancellation, reciprocal
- Stock market
- Buying and selling stock:
 - **Stock certificate**
 - Stockbrokers
 - **Stock exchange, New York Stock Exchange**
 - Market value
 - Mixed decimal, whole number, decimal, terminating decimal, repeating decimal
 - Capital gain, capital loss
- **Practical exercise application problems**
- **Stock market game: log sheets, money market fund**

► **RED** indicates first introduction of content.

MATHEMATICS: *Business Mathematics* cont.

Investment cont.

- Certificate of deposit (CD): simple interest formula, percents
- Savings account:
 - FDIC
 - Finding the principal: ending-balance method, minimum-balance method, daily-interest method
- Real estate: things to be aware of, rate of income, annual net income, cash investment
- Corporate bonds:
 - Bondholder, face value, par value, premium, discount, quoted price
 - Annual yield, annual interest, selling price
- Mutual funds: investment portfolio, prospectus
- Compound interest
- Real return on an investment:
 - Inflation, taxes
 - Expected gross return, expected after-tax return, expected real return
- Word problems
- General principles
- Unit review

Income Taxes

- Earning a living:
 - Education, years with a business, responsibility
 - Salary, hourly, commission, piecework, tip, overtime, regular pay, bonus
- Deductions:
 - Gross pay, net pay
 - FICA, social security tax
 - Maximum taxable income
 - Inflation
- Income tax return: 1040EZ, employee's withholding, allowance certificate, W-4 form, dependents, W-2 form, 1040A, 1040, tax audit

- State income taxes: sample rate table
- Sales tax
- Property tax:
 - Assessed value, property tax rate, market value, assessed value
 - As a percent, amount per \$100, per \$1,000, in mills
- Corporate income tax: corporation, taxable income, annual gross income, deductions, graduated tax
- Practical exercise application problems
- Word problems
- General principles
- Unit review

Banking

- Checking records:
 - Balance, deposit slip, currency, transit number
 - Finding percent of increase or decrease
- Checks and register:
 - Steps for writing a check
 - Bouncing a check, poor credit risk
 - Bank statement
 - RC, OD
 - Canceled check, outstanding check
 - Outstanding deposit, reconcile
- Electronic banking: electronic funds transfer, automatic teller, PIN, debit card
- Loans to small businesses:
 - Single-payment loans, term, maturity value
 - Discount loan, proceeds, installment loan, amount financed
- Practical exercise application problems
- Word problems
- General principles
- Unit review

Keyboarding Grades 10–12



Keyboarding and Document Processing is written to be clear and concise without being software or hardware specific. This keyboarding course begins with the basics of learning the keyboard—all alphabet and figure keys.

Document formatting skills for business letters with special features and other letter and memo styles, unbound reports, and documents with tables are then covered. The main goal of this text is to teach students a skill they will use for life.

Special Projects

- Creative writing
- Weeklong office simulation combining many documents learned

Evaluation

- Written quizzes (15)
- Tests (8)
- Desk arrangement and technique quizzes (40)
- Graded documents (17)
- Timed writings (at least 163)

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Basic Skills

- Work area arrangement
- Hand and finger placement, proper body position, correct keying technique
- Introduction of alphabet keys in 23 lessons
- Introduction of number and symbol keys
- Spacing after punctuation and symbols:
 - Semicolon, period, colon, backslash, question mark, exclamation point, hyphen, dash, dollar sign
- Gross words a minute
- Net words a minute

Computer Skills

- Line spacing, hard and soft returns, headers and footers
- Page orientation, margins, text alignment
- Character formats: bold, italics, underline
- Centering text on a page, tab stops, indents

Proofreading Skills

- Proofreader's marks:
 - Insert, close up or delete space, transpose, add space
 - New paragraph, do not delete
 - Capitalize, lowercase, spell out
 - Move right or left, align horizontally or vertically, center
 - Bold, italics, underline, start new line, delete
- Keying and correcting documents
- Applying proofreader's marks to already keyed text

Number Expression Facts

- Regular numbers, house numbers, numbers that begin a sentence
- Street numbers, sums of money, weights and measurements
- Numbers that follow nouns, numbers used together
- Related and unrelated numbers

Document Formatting

- Announcements
- Memorandums:
 - Simplified, standard
 - Special features: attachment, enclosure
 - Distribution lists
- Personal business letters: punctuation, block style, enclosure notation
- Envelopes: USPS format, inside address format
- Business letters:
 - Punctuation: open, closed, mixed
 - Special features:
 - Confidential, attention line, subject line, delivery notation
 - Company name in closing
 - Enclosure notation, copy notation, postscript notation
 - Block style
 - Modified block style: horizontal center point
 - Simplified block style
- Outlines
- Reports:
 - Unbound report:
 - Page numbers, side headings, paragraph headings
 - Parenthetical citations, long quotations
 - Bound report
- Works cited page, title page, tables
- Columns and rows, title and body, text columns, number columns
- Optional features:
 - Secondary title, column headings, source note
 - Dollar amounts, total line
- Enumerations for letters, memorandums, and reports
- Second page headings for 2-page letters and memorandums

Document Processing Grades 11–12 (one semester)



Keyboarding and Document Processing is also used in this course. Formatting and producing employment and business documents is the focus of this course. Students spend weeks on an office simulation, producing documents for their “supervisor.” They also work on their résumé and a cover letter, preparing them to seek employment. The final project is the compilation of a document portfolio which includes many documents that students have worked on in the keyboarding and document processing courses.

Special Projects

- Preparing employment documents for an open position
- Weeklong office simulation combining many documents learned
- Creative writing

Evaluation

- Written quizzes (3)
- Tests (4)
- Desk arrangement and technique quizzes (13)
- Graded documents (15)
- Timed writings (at least 177)

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Computer Skills

- Margins, line spacing, headers and footers
- Page orientation, text alignment, character formats
- Centering text on a page, tab stops, indents, inserting symbols

Proofreading Skills

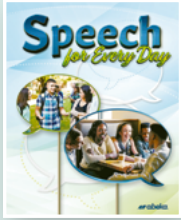
- Correcting formatting and typing errors
- Keying documents and applying proofreader’s marks

Document Formatting Skills

- Employment applications
- Résumés: chronological, functional
- Cover letters, follow-up letters, forms, announcements
- Memorandums: simplified, standard
- Envelopes

- Business letters:
 - Personal
 - Block style, modified block style, simplified block style
- Enumerations for letters, memorandums, and reports
- Second-page headings for 2-page letters and memorandums
- Letters and memorandums with tables
- Tables
- Reports:
 - Unbound
 - Bound: long quotations
 - MLA-style reports: long quotations, works cited page
- Itineraries, agendas

Speech Grades 11–12 (one semester)



Speech for Every Day presents the art of everyday speech in a friendly, conversational style that students and teachers love. Experience is the key to developing good speaking skills; students need practice speaking to one another in small groups and before larger audiences. An abundance of speaking exercises, group projects, and selections for interpretation throughout the text provides opportunities for practice and performance. Skills mastered include telephone courtesy, introductions, group discussion, pantomime, monologues, poetry, storytelling, declamations, and devotionals.

Application

- Think about it/Write about it exercises
- Impromptu speeches, interview exercise, pantomime exercise
- Group discussion exercise
- Monologue preview and speech
- Declamation preview and speech
- Poetry preview and speech
- Storytelling preview and speech
- Devotional speech

Evaluation

- Speeches
- Content quizzes
- Reading quizzes
- Practice time sheets

➤ **RED** indicates first introduction of content.

The Importance of Speech

- Importance of speech as a Christian and as a citizen

Poise: The Cure for Stage Fright

- Techniques for coping with stage fright
- How to maintain poise

Mechanics: The Foundations of Communication

- Benefits of correct posture
- Steps for correct posture
- Maintaining breath support
- Using qualities of the voice:
 - Force, Pitch, Quality, Time
- Marking a script with phrasing and pacing
- Nonverbal communication with body language and eye contact
- Techniques for entering and exiting the performance area

Listening: The Silent Conversation

- Guidelines for improving listening skills
- Things to identify as you listen
- Guidelines for constructive criticism

Impromptu Conversations: Ready, Think, Speak!

- Informal impromptu speaking
- How to prepare and perform a formal impromptu speech
- Introductions, phone conversations

The Interview: A Conversation of Questions

- Guidelines for formal interviews
- Job interviews, personal interviews

Group Discussions: A Structured Conversation

- Group discussions explained
- Structured and unstructured group discussions
- Tips for defending your beliefs

Pantomime: The Conversation without Words

- Why learn pantomime
- Techniques of pantomime
- Individual pantomimes, group pantomime tableaux

Monologue and Soliloquy: The Lone Conversations

- Monologue and soliloquy explained
- Steps in developing a character
- Annotated scripts explained
- How to prepare a character sketch
- Scene settings
- Guidelines for performing a monologue
- 15 sample monologues

Poetry: A Lyrical Conversation

- History and development of poetry
- Tools for interpreting poetry:
 - Imagery, diction, figures of speech, structure, rhyme, rhythm
- Tools for presenting poetry:
 - Aesthetic distance, phrasing, word color, Dramatic V
- Preparing an introduction
- Preparing for poetry performance
- 16 sample poems

Reading with Meaning: A Shared Conversation

- Reading as a conversation
- How to choose a Scripture reading selection
- Holding a manuscript properly
- Analyzing, interpreting and performing a selection

Declamation: A Historical Conversation

- Benefits of declamation
- Steps to prepare a declamation
- Analyzing, interpreting, and performing a declamation
- 15 sample declamations

Storytelling: An Extemporaneous Conversation

- History of storytelling
- Choosing the story
- Types of stories:
 - Fables, fairy tales, folk stories, myths, legends, adventures, historical, Bible stories, modern short stories, parables
- Choosing, analyzing, interpreting and presenting the story
- How to recognize the occasion and purpose of the story
- 15 sample stories

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Speech *cont.*

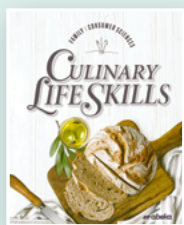
The Devotional: A Spiritual Conversation

- The devotional explained
- Preparing a devotional
 - Choosing and analyzing a scripture topic
 - Writing the introduction, conclusion and tentative outline
 - Preparing transitions, supports and note cards
- Delivering the devotional
- Steps to take after the devotional

Supplementary Information

- Pronunciation practice through tongue twisters
- Focus on parliamentary procedure
 - Electing officers and single-led meeting
- Debate explained
 - Preparing for debate

Culinary Life Skills Grades 11–12 (one semester)



Culinary Life Skills provides a wonderful opportunity for students to learn about hospitality, stewardship, food and kitchen safety, and cooking and baking techniques. This practical course also includes a study of nutrition, meal management, table service, etiquette, and party planning.

The *Culinary Life Skills: Lab Manual* allows students to demonstrate their knowledge of planning menus, proper cooking, and acceptable presentation. They will be able to practice following one recipe at a time, like making muffins or smoothies, as well as following multiple recipes at once, like making lunch or hosting a cake reception. For the final lab, students will host a dinner party which will provide an opportunity for cumulative review of many concepts from the course and will also count as the final exam grade.

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Additional Helps

- Demonstrations (42)

Evaluation

- Labs (13)
- Projects (2)
- Written quizzes (19)
- Tests (4)
- Quarter exam

Getting Started

- Food & kitchen safety
 - Eating habits and influences
 - Kitchen safety, food safety
- Basic equipment & techniques
 - Maintaining the kitchen and major appliances
 - Use and care of small kitchen appliances
 - Basic cooking techniques, using a recipe

Healthy Habits

- Nutrition
 - Key nutrients
 - Plans for good nutrition, healthy living
- Consumer education
 - Meal management
 - Purchasing groceries

Serving with Style

- Table setting & meal service
 - Table appointments, table setting
 - Meal service
- Etiquette & hospitality
 - Introductions
 - Table etiquette, table manners
 - Restaurant etiquette
 - Elements of party planning

Fresh Foundations

- Eggs & dairy
 - Eggs
 - Milk and milk products, cheese

- Meat, poultry & fish
 - Meat, cooking meats
 - Poultry, cooking poultry
 - Fish and shellfish, cooking fish
- Produce
 - Vegetables, legumes, fruit
 - Garnishes

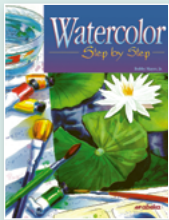
Flavorful Favorites

- Adding flavor
 - Herbs, spices, and seasonings
 - Sauces and gravies
 - Fats, oils, and frying
- Mealtime favorites
 - Soups and stews
 - Sandwiches, casseroles, salad

Accompaniments

- Grains & breads
 - Grains, pasta
 - Quick breads, yeast breads
- Beverages, appetizers & desserts
 - Beverages, appetizers
 - Desserts, cakes, pies, pastries
 - Custards and puddings
 - Candy, cookies

Art Grades 7–12



Watercolor Step-by-Step introduces the tools of the trade, gives innovative substitutes for art materials, and shows the basic techniques used in creating watercolor paintings. Given this foundation, students copy the author's step-by-step demonstration paintings, create their own compositions, and paint them in watercolor. Art history is incorporated in later lessons as students analyze and copy the style of master watercolorists. Students learn to paint still lifes, landscapes, floral compositions, architecture, and other subjects.

Additional Features

- Step-by-step demonstrations (15)
- Self-paced assignments (43)
- Art history incorporated
- Advice on purchasing art materials
- Selected bibliography

Evaluation

- Graded paintings (15)

➤ **RED** indicates first introduction of content.

Getting Started

- Stretching the paper
- Painting indoors and outdoors
- The palette
- After painting

Basics of Watercolor

- Flat wash, dark wash, graded wash
- Wet in wet, dry brush, calligraphy
- Spattering, toothbrush, salt, dropping water, masking
- Painting with a sponge, scraping with a knife
- Rubbing with an eraser or sponge, scrubbing with a tissue

Watercolor Paintings Produced

- 15 paintings of scenes such as sunset, misty morning, storm over Lake Jackson, winter landscape, mimosa blossoms, teddy bears, the Valley of Dry Bones, Ochlocknee River in fall, portrait
- 43 other related assignments