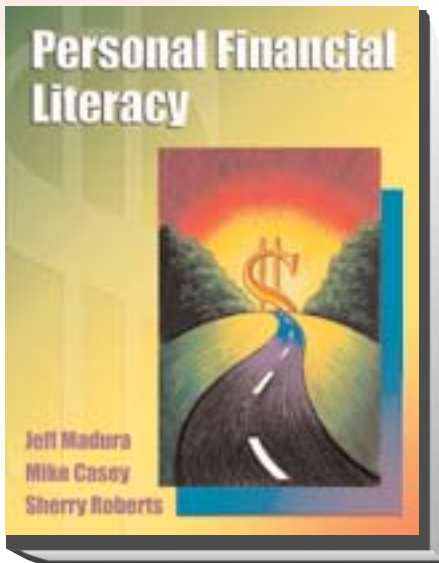


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C O R R E L A T E D T O

North Carolina Goals and Objectives for Applied Mathematics II

(Grades 9-12)

PEARSON

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Correlated to:
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NORTH CAROLINA GOALS AND OBJECTIVES FOR APPLIED MATHEMATICS II	Personal Financial Literacy © 2010, (Madura, et al)
Applied Mathematics II provides learners an opportunity to apply mathematical concepts and skills from earlier high school mathematics courses to financial situations while using learning skills associated with information and communication technology.	
Strands: Algebra, Data Analysis and Probability	
COMPETENCY GOAL 1: The learner will use graphs, tables, symbolic manipulation, and technology to communicate mathematically and solve problems.	
Objectives	
1.01 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.	SE/ATE: 5-6, 8-9, 12, 70-89, 140, 214
1.02 Determine the cost of achieving a long-term goal.	SE/ATE: 8-10, 12, 16, 41-44, 46
1.03 Determine the future income needed to maintain a current standard of living.	SE/ATE: 24-25, 40, 42-43, 54-55, 59, 73, 102-104
1.04 Explain the effect on take-home pay of changing the allowances claimed on an "Employee's Withholding Allowance Certificate" (IRS Form W-4).	<i>Opportunities to address this standard can be found on the following page:</i> SE/ATE: 5, 92-94, 98-99, 102
1.05 Develop, monitor, and modify a personal financial plan, including goals, net worth statement, cash flow statement, insurance plan, investing plan, and a budget.	SE/ATE: 22-35, 44-46, 61-62, 105, 132-133
1.06 Calculate investment growth given different amounts, times, rates of return, and frequency of compounding.	SE/ATE: 254-273, 276-283, 286-290
COMPETENCY GOAL 2: The learner will use graphs, tables, and technology to model relationships.	
Objectives	
2.01 Analyze how inflation affects financial decisions.	SE/ATE: 138-139, 221-222, 254
2.02 Explain the effect of inflation on income.	SE/ATE: 138-139
2.03 Describe the effect of inflation on buying power.	SE/ATE: 138-139
2.04 Describe the effect of inflation on investment growth.	SE/ATE: 254
2.05 Analyze how taxes affect financial decisions.	SE/ATE: 5, 23-26, 92-111, 283
2.06 Explain how credit card grace periods, methods of interest calculation, and fees affect borrowing costs.	SE/ATE: 196-199, 204-205
2.07 Give examples of how decisions made today can affect future opportunities.	SE/ATE: 7-8, 38-51
COMPETENCY GOAL 3: The learner will collect and analyze data to solve problems.	
Objectives	
3.01 Determine whether financial information is objective, accurate, and current.	SE/ATE: 30-33, 42-43, 46
3.02 Investigate current types of consumer fraud, including online scams.	SE/ATE: 281-282

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3.03 Identify relevant financial information needed to make a decision when given a scenario.	SE/ATE: 7-8, 38-51
3.04 Compare the benefits and costs of owning a house versus renting housing.	SE/ATE: 174-176, 264
3.05 Compare the costs of auto insurance for the same vehicle, given two different deductibles and two different liability coverage limits.	Opportunities to address this standard can be found on the following pages: SE/ATE: 32, 181
3.06 Identify and compare saving strategies, including “paying yourself first”, using payroll deduction, and comparison-shopping to spend less.	SE/ATE: 214-231, 234-251, 254-274
3.07 Use systematic decision making to select the appropriate investments for accumulating the money for a four-year college education, a wedding, a new business startup, the down payments on a new car and a house, and retirement.	SE/ATE: 8, 10, 29, 40, 60, 168, 174, 179, 278, 282-283
http://community.learnnc.org/dpi/math/Applied%20Mathematics1and2pdf.pdf	