

CW High School

Tech Math B

1. Taxes (20.00%)

Learning Targets

1.1 I can calculate the net wages of a paycheck after all taxes and deductions for a simulated work situation.

Learning Target	Descriptor	Definition
4	Proficient	I can calculate the net wages of a paycheck after all taxes and deductions for a simulated work situation.
3	Developing	I can verify the amount of taxes and deductions taken out of a paycheck for a simulated work situation.
2	Basic	I can calculate the gross wages earned, including overtime and shift differentials for a simulated work situation.
1	Minimal	I can define all the terms needed in understanding a paycheck.
0	No Evidence	No evidence shown.

1.2 I can complete a 1040 tax form for a simulated situation.

Learning Target	Descriptor	Definition
4	Proficient	I can complete a 1040 tax form for a simulated situation.
3	Developing	I can complete all additional schedules that accompany the 1040 tax form.
2	Basic	I can list all information that might be needed in order to complete a 1040 tax form and locate it on different forms.
1	Minimal	I can explain the purpose of a W-4 and W-2 form when it comes to filing income taxes.
0	No Evidence	No evidence shown.

1.3 I can calculate the property taxes for a simulated situation.

Learning Target	Descriptor	Definition
4	Proficient	I can calculate the property taxes for a simulated situation.
3	Developing	I can explain all the parts of a property tax bill.
2	Basic	I can explain how requests for additional municipal spending, such as a school referendum, affects an individual's property tax bill.
1	Minimal	I can explain the differences between property taxes, income taxes, and sales taxes and explain what each one is used for.
0	No Evidence	No evidence shown.



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2. Budgeting (20.00%)

Learning Targets

2.1 I can compare and contrast the benefits and drawbacks of 5 basic budgeting systems.

Learning Target	Descriptor	Definition
4	Proficient	I can compare and contrast the benefits and drawbacks of 5 basic budgeting systems.
3	Developing	I can define variable, fixed, discretionary and intermittent expenses as they relate to budgeting.
2	Basic	I can differentiate between what is an asset and what is a debit.
1	Minimal	I can explain the importance of having a budget in order to achieve short term and long term goals.
0	No Evidence	No evidence shown.

2.2 I can create a budget and maintain it using the double entry accounting system for a simulated scenario covering a couple of months.


Learning Target	Descriptor	Definition
4	Proficient	I can create a budget and maintain it using the double entry accounting system for a simulated scenario covering a couple of months.
3	Developing	I can demonstrate the double entry accounting system by moving assets and debits from the appropriate categories for a monthly budget.
2	Basic	I can create a plan for when bills are due and paychecks will be received.
1	Minimal	I can create categories for the debit side of the budget, including reserves (savings).
0	No Evidence	No evidence shown.

3. Banking (20.00%)

Learning Targets

3.1 I can compare and contrast the differences between a traditional bank and a credit union and decide which option is better in certain scenarios.

Learning Target	Descriptor	Definition
4	Proficient	I can compare and contrast the differences between a traditional bank and a credit union and decide which option is better in certain scenarios.
3	Developing	I can compare the products and offerings of a credit union versus a traditional bank.
2	Basic	I can compare the fees and interest rates charged by traditional banks and credit unions.
1	Minimal	I can compare the ownership and membership of a credit union versus a traditional bank.



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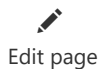
Learning Target	Descriptor	Definition
0	No Evidence	No evidence shown.

3.2 I can calculate the overall cost savings of a 15 year mortgage over a 30 year mortgage in a specified scenario.

Learning Target	Descriptor	Definition
4	Proficient	I can calculate the overall cost savings of a 15 year mortgage over a 30 year mortgage in a specified scenario.
3	Developing	I can describe the pros and cons of a 15 year mortgage.
2	Basic	I can describe the pros and cons of a 30 year mortgage.
1	Minimal	I can define all the terms that apply to home loans.
0	No Evidence	No evidence shown.

3.3 I can calculate the cost savings of shorter term loans for specified car loan amounts.

Learning Target	Descriptor	Definition
4	Proficient	I can calculate the cost savings of shorter term loans for specified car loan amounts.
3	Developing	I can calculate the monthly payments for and the differing savings of taking out a 36, 48, 60, or 72 month car loan.
2	Basic	I can compare and contrast the pros and cons of taking out a 36, 48, 60, or 72 month car loan.
1	Minimal	I can define all the terms associated with a car loan.
0	No Evidence	No evidence shown.



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4. Credit Cards (20.00%)

Learning Targets

4.1 I can compare and contract different types of credit cards and discuss the advantages or disadvantages of each.

Learning Target	Descriptor	Definition
4	Proficient	I can compare and contract different types of credit cards and discuss the advantages or disadvantages of each.
3	Developing	I can describe how the use of a credit card affects my overall credit score.
2	Basic	I can define all the terms associated with credit cards.
1	Minimal	I can describe the difference between a credit card and a debit card.
0	No Evidence	No evidence shown.

4.2 I can calculate the extra costs of only making the minimum payments on a credit card over versus paying the full amount.

Learning Target	Descriptor	Definition
4	Proficient	I can calculate the extra costs of only making the minimum payments on a credit card over versus paying the full amount.
3	Developing	I can calculate how long it will take to pay off a credit card balance when only making the minimum payment every month.
2	Basic	I can calculate the minimum payment amount used by credit unions versus larger banks or national issuers like VISA and Mastercard.
1	Minimal	I can describe how late or missed payments will affect my credit card balance and minimum payments.
0	No Evidence	No evidence shown.

5. Time and Money (20.00%)

Learning Targets

Submitted on 2/3/2022 by Wendy Weaver