

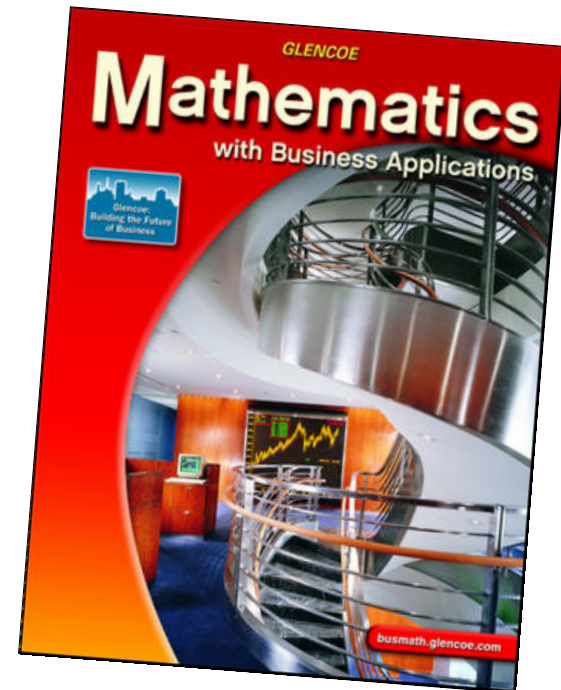
# PERSONAL FINANCE

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# Mathematics

with Business Applications

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STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<b>MATHEMATICS CURRICULUM BENCHMARKS MATHEMATICS OF PERSONAL FINANCE - 4703</b>		
<b>Quarter 1 Personal Financial Planning</b>		
<b>Math Achievement Indicators Grade 8</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<b>Student Edition:</b> 275 <i>Appendix</i> 522-533 <i>Common Cents</i> 10 <i>Go Figure</i> 21, 323	<b>Student Edition:</b> 28-29, 269-171, 262 Example 2, 289, 355 <i>Skills</i> 741 <b>Teacher Wraparound Edition:</b> A 29, 289, 315; C 171; PS 285; T 28; W 29
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> <i>Common Cents</i> 10 <i>Go Figure</i> 21, 68, 71, 101 <i>Internet Connection</i> 85 <i>Procedures</i> 232 <i>Real-World Application</i> 85 <i>Solve Money Problems</i> 83 <i>Use Math Skills</i> 25, 73, 103 <i>Your Financial Figures</i> 27, 55, 85, 113 <i>Your Financial Portfolio</i> 87, 115	<b>Student Edition:</b> 68-69, 76-77, 146-147, 196-198, 234-236, 287-289, 317-319, 410-411 <i>Study Guide and Assessment</i> 112-113 <b>Teacher Wraparound Edition:</b> C 121, 201, 299; IE 124, R 222, 250, 340, 341; T407; TC 244

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p>Content Standard 5.0</p> <p>Students will collect, organize, display, interpret, and analyze data to determine statistical relationships and probability projections to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
5.8.1 Formulate questions and design a study that guides the collection of data.	<p><b>Student Edition:</b>  <i>Ask Standard &amp; Poor's 5</i>  <i>Document Detective 12</i>  <i>Procedures 232</i>  <i>TechByte 7</i>  <i>Your Financial Figures 27</i></p> <p><b>Teacher Annotated Edition:</b>            TM51</p>	<p><b>Student Edition:</b>  <i>Living in the Real World 249</i></p> <p><b>Teacher Wraparound Edition:</b>            CS 328; GP 269, 290; PS 315; RA 122, 247;            RE 121, 349</p>
<p>Math Achievement Indicators</p> <p>Grade 9-12</p>		
<p>Content Standard 3.0</p> <p>Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<p><b>Student Edition:</b>            21-22, 65-73, 74-79  <i>Document Detective 12, 81</i>  <i>Figure 1.4 23, 3.2 66, 3.3 70, 3.4 72, 3.5 76</i>  <i>Go Figure 68, 71</i>  <i>Use Your Math Skills 25</i>  <i>Your Financial Portfolio 87, 115</i></p>	<p><b>Student Edition:</b>            95 #3-#8, 118 #16-#18, 146-147 Example 1,            173 Example 2, 198 #8-#12, 216 #4-#8,            244 #5-#8  <i>Study Guide and Assessment 111 #27-#32</i></p> <p><b>Teacher Wraparound Edition:</b>            CL 345, 361; RE 291, 321</p>

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p>Content Standard 4.0</p> <p>Students will identify, represent, verify, and apply spatial relationships and geometric properties to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
4.12.9 Formulate, evaluate, and justify arguments using inductive and deductive reasoning in mathematical and practical situations.	<p><b>Student Edition:</b>  <i>Assessment</i> 18 #4-#5, 25  <i>As You Read</i> 11, 20  <i>Document Detective</i> 12  <i>Solve Money Problems</i> 18, 73  <i>Standard &amp; Poor's</i> 22  <i>Step 3: Identify Your Options</i> 7</p> <p><b>Teacher Annotated Edition:</b>            TS TM55</p>	<p><b>Student Edition:</b>            129 Example 2  <i>Living in the Real World</i> 133, 211, 214, 268, 317, 337, 349, 351</p>
<p><b>Quarter 1 Banking</b></p>		
<p>Math Achievement Indicators Grade 8</p>		
<p>Content Standard 1.0</p> <p>Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<p><b>Student Edition:</b>            135  <i>Appendix</i> 522-533  <i>Go Figure</i> 137</p>	<p><b>Student Edition:</b>            28-29, 167, 169-171, 199-201  <i>Living in the Real World</i> 221  <i>Skills</i> 741  <i>Study Guide and Assessment</i> 190</p> <p><b>Teacher Wraparound Edition:</b>            A 29, 207; C 171, 174, 207, 213; CA 171; F 199; IE 169, 170; R 190; T 28, 206; W 29</p>

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	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> 136-137 <i>Assessment</i> 131 #5 <i>Check Register</i> 142 <i>Document Detective</i> 136 <i>Go Figure</i> 136, 137 <i>Procedures</i> 232 <i>Your Financial Figures</i> 149 <b>Teacher Annotated Edition:</b> DD TM96; T TM95	<b>Student Edition:</b> 166-168, 172-174, 178-181, 182-187, 196-198, 202-204, 208-210 <b>Teacher Wraparound Edition:</b> C 174; IE 176, 203; ML 167, 184
<b>Math Achievement Indicators</b> <b>Grade 9-12</b>		
<b>Content Standard 2.0</b> Students will use various algebraic methods to analyze, illustrate, extend, and create numerous representations (words, numbers, tables, and graphs) of patterns, functions, and algebraic relations as modeled in practical situations to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
2.12.2 Isolate any variable in given equations, inequalities, proportions, and formulas to use in mathematical and practical situations.	<b>Student Edition:</b> <i>Go Figure</i> 136, 137 <b>Teacher Annotated Edition:</b> UMS TM97	<b>Student Edition:</b> 172, 175, 176, 178, 196, 202-203, 205, 211-212, 215 <i>Study Guide and Assessment</i> 191-193, 222-227 <b>Teacher Wraparound Edition:</b> C 181; IE 178, 215; NT 229, T 180

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p><b>Content Standard 3.0</b></p> <p>Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
<p>3.12.3 Select and use appropriate measurement tools, techniques, and formulas to solve problems in mathematical and practical situations.</p>	<p><b>Student Edition:</b> 135 <i>You Figure</i> 136, 137</p> <p><b>Teacher Annotated Edition:</b> UMS TM97</p>	<p><b>Student Edition:</b> 172-174, 175-177, 182-187, 196-198, 205-207, 211-213, 214-216</p> <p><i>Study Guide and Assessment</i> 190-193</p> <p><b>Teacher Wraparound Edition:</b> PS 197</p>
<p>3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.</p>	<p><b>Student Edition:</b> 144-146 <i>Document Detective</i> 138 <i>Figure 5.6</i> 145 <i>Savvy Saver</i> 142 <i>Your Financial Portfolio</i> 151</p> <p><b>Teacher Annotated Edition:</b> E 143</p>	<p><b>Student Edition:</b> 168 #5-#10, 174, 179 Example 2, 180-181, 184-187, 198, 204 #11, 206 #3, 207 #5-#10, 211-213</p> <p><i>Study Guide and Assessment</i> 191-193, 222, 224 #30-#32, 225 #35-#37</p> <p><b>Teacher Wraparound Edition:</b> TC 212</p>

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<b>Quarter 1 Credit</b>		
<b>Math Achievement Indicators</b>		
<b>Grade 8</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<b>Student Edition:</b> 163 <i>Appendix</i> 522-533 <i>Go Figure</i> 163, 166 <i>Use Math Skills</i> 177 <i>Your Financial Figures</i> 193	<b>Student Edition:</b> 28-29, 262 Example 2, 285, 286 #17-#25, 289 #21-#26, 296 #18-#26 <i>Living in the Real World</i> 261 <i>Skills</i> 741 <b>Teacher Wraparound Edition:</b> A 29, 289; C 263; IE 294; PS 285; T 28, 264; W 29
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> 162-163, 165 <i>Document Detective</i> 171 <i>Go Figure</i> 163, 166 <i>Solve Money Problems</i> 185 <i>Use Math Skills</i> 177, 191 <i>Your Financial Figures</i> 193 <b>Teacher Annotated Edition:</b> A TM109, TM110; DD TM108; TS TM103	<b>Student Edition:</b> 259-260, 262-263, 265-267, 285-286, 291-293 <b>Teacher Wraparound Edition:</b> C 267, 291, 299; GI 294; IE 259, 269, 285; ML 288, 291; PS 259, 271; TC 292

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	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<b>Math Achievement Indicators Grade 9-12</b>		
Content Standard <b>3.0</b>		
Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
3.12.3 Select and use appropriate measurement tools, techniques, and formulas to solve problems in mathematical and practical situations.	<b>Student Edition:</b> 167-168 <i>Assessment</i> 161 #4 <i>Go Figure</i> 163, 166 <i>Use Math Skills</i> 177 <i>Your Financial Figures</i> 193	<b>Student Edition:</b> 262, 264, 270 Example 2, 284, 285 Example 1, 287, 290-291, 294-295, 297-298, 300-301 <i>Living in the Real World</i> 268, 273 <i>Study Guide and Assessment</i> 274, 306-309 <b>Teacher Wraparound Edition:</b> ML 301; RE 262
<b>Quarter 2 Credit</b>		
<b>Math Achievement Indicators Grade 8</b>		
Content Standard <b>1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<b>Student Edition:</b> 163 <i>Appendix</i> 522-533 <i>Go Figure</i> 163, 166 <i>Use Math Skills</i> 177 <i>Your Financial Figures</i> 193	<b>Student Edition:</b> 28-29, 262 Example 2, 285, 286 #17-#25, 289 #21-#26, 296 #18-#26 <i>Living in the Real World</i> 261 <i>Skills</i> 741 <b>Teacher Wraparound Edition:</b> A 29, 289; C 263; IE 294; PS 285; T 28, 264; W 29

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	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> 163 <i>Go Figure</i> 163, 166 <i>Use Math Skills</i> 177 <i>Your Financial Figures</i> 193	<b>Student Edition:</b> 259-260, 262-263, 265-267, 285-286, 291-293 <b>Teacher Wraparound Edition:</b> C 267, 291, 299; GI 294; IE 259, 269, 285; ML 288, 291; PS 259, 271; TC 292
<b>Math Achievement Indicators</b> <b>Grade 9-12</b>		
<b>Content Standard 3.0</b> Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
3.12.3 Select and use appropriate measurement tools, techniques, and formulas to solve problems in mathematical and practical situations.	<b>Student Edition:</b> 167-168 <i>Go Figure</i> 163, 166 <i>Use Math Skills</i> 177	<b>Student Edition:</b> 285 Example 1, 262, 264, 270 Example 2, 284, 287, 290-291, 294-295, 297-298, 300-301 <i>Living in the Real World</i> 268, 273 <i>Study Guide and Assessment</i> 274, 306-309 <b>Teacher Wraparound Edition:</b> ML 301; RE 262
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<b>Student Edition:</b> 164-165 <i>Document Detective</i> 171 <i>Figure 6.4</i> 165 <i>Internet Connection</i> 193 <i>Your Financial Portfolio</i> 195	<b>Student Edition:</b> 259, 260 #5-#10, 261 Example 1, 271 #11-#18, 288 #5-#10, 299 #4-#8, 300, 302 #4-#8 <i>Cumulative Test Prep</i> 310 #6, 311 #9 <i>Living in the Real World</i> 300 <i>Study Guide and Assessment</i> 275-279, 306-309 <b>Teacher Wraparound Edition:</b> RE 291

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<b>Quarter 2 Housing</b>		
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<b>Grade 8</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<b>Student Edition:</b> 219 <i>Academic Connection to Math</i> 217 <i>Appendix</i> 522-533 <i>Your Financial Figures</i> 229	<b>Student Edition:</b> 28-29, 345 #3-#6, #13-#15, 355 <i>Skills</i> 741 <b>Teacher Wraparound Edition:</b> A 29, 315; C 354; T 28; TC 352; W 29
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> <i>Figure 7.7</i> 224 <i>Academic Connection to Math</i> 217 <i>Procedures</i> 232 <i>Use Math Skills</i> 208 <i>Your Financial Figures</i> 229 <i>Your Financial Portfolio</i> 231	<b>Student Edition:</b> 344-345, 347-348, 350, 352-354, 356-358, 360, 362-363 <i>Self-Check Answers</i> 364 <b>Teacher Wraparound Edition:</b> C 348, 350, 354; IE 344, 346, 349; T 358

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<b>Math Achievement Indicators Grade 9-12</b>		
<b>Content Standard 3.0</b>		
Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
3.12.3 Select and use appropriate measurement tools, techniques, and formulas to solve problems in mathematical and practical situations.	<b>Student Edition:</b> <i>Academic Connection to Math</i> 217 <i>Academic Skills</i> 229 <i>Closing Costs</i> 224 <i>Document Detective</i> 214 <i>Present</i> 201 <i>Procedures</i> 232 <i>Solve Money Problems</i> 227 <i>Standard Poor's</i> 221 <i>Use Math Skills</i> 208 <i>Your Financial Portfolio</i> 231 <b>Teacher Annotated Edition:</b> SP TM119	<b>Student Edition:</b> 344, 346-347, 349, 351-354, 355-356, 357 <i>Study Guide and Assessment</i> 366-369 <b>Teacher Wraparound Edition:</b> A 353
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<b>Student Edition:</b> <i>Document Detective</i> 214 <i>Figure 7.7</i> 224 <i>Procedures step 4</i> 232 <i>Your Financial Portfolio</i> 231	<b>Student Edition:</b> 345 #3-#6, 349 Example 1, 351, 352 Example 2, 360 Example 1, 361 Example 1, 357, 359, 361-363 <i>Study Guide and Assessment</i> 366-369 <b>Teacher Wraparound Edition:</b> CL 345

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<b>Quarter 3 Transportation</b>		
<b>Math Achievement Indicators Grade 8</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<b>Student Edition:</b> <i>Appendix 522-533</i> <i>Your Financial Portfolio 29</i>	<b>Student Edition:</b> 28-29, 319 #12-#17, 323, 596 Example 1 <i>Skills 741</i> <b>Teacher Wraparound Edition:</b> A 29; IE 314; T 28; W 29
<b>Content Standard 5.0</b>		
Students will collect, organize, display, interpret, and analyze data to determine statistical relationships and probability projections to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
5.8.1 Formulate questions and design a study that guides the collection of data.	<b>Student Edition:</b> <i>Appendix 526 #30</i> <i>Your Financial Figures 439</i>	<b>Student Edition:</b> <i>Living in the Real World 314, 320, 324, 327, 337</i> <b>Teacher Wraparound Edition:</b> CL 315; CS 328; GP 320, 600; LRW 320; ML 331; PS 315; RA 323; TC 324

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<b>Math Achievement Indicators Grade 9-12</b>		
<b>Content Standard 3.0</b>		
Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<b>Student Edition:</b> <i>Appendix 526 #30</i> <i>Document Detective 435</i> <i>Motor Vehicle Insurance Coverage 431</i> <i>Your Financial Portfolio 29, 441</i>	<b>Student Edition:</b> 314 Example 1, 320-321 Example 1, 322 #3-#5, 324 Example 1, 332 #4-#8, 334 #4-#6, 335 #7-#10, 597, 598 #5-#8, 599-600 Example 1, 600-601 #5-#10 <i>Study Guide and Assessment 338, 340-341, 607</i>  <b>Teacher Wraparound Edition:</b> AA 331; GP 334
<b>Content Standard 4.0</b>		
Students will identify, represent, verify, and apply spatial relationships and geometric properties to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
4.12.9 Formulate, evaluate, and justify arguments using inductive and deductive reasoning in mathematical and practical situations.	<b>Student Edition:</b> <i>Common Cents 437</i> <i>Document Detective 435</i> <i>Solve Money Problems 437</i> <i>Think Critically 437</i> <i>What's Your Financial ID? 440</i>	<b>Student Edition:</b> <i>Living in the Real World 317, 330, 337, 596</i>  <b>Teacher Wraparound Edition:</b> CL 315; GI 325

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<b>Quarter 3 Insurance</b>		
<b>Math Achievement Indicators Grade 8</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> <i>Solve Money Problems</i> 452 <i>Use Math Skills</i> 429, 459, 471 <i>Your Financial Figures</i> 439, 473	<b>Student Edition:</b> 373-374, 376-377, 379-380, 382-383 <i>Self-Check Answers</i> 384 <i>Study Guide and Assessment</i> 386-388 <b>Teacher Wraparound Edition:</b> C 374, 380; IE 375, 382; QQ 384; R 388
<b>Math Achievement Indicators Grade 9-12</b>		
<b>Content Standard 3.0</b>		
Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<b>Student Edition:</b> <i>Document Detective</i> 435, 469 <i>Figure 13.5</i> 431 <i>Internet Connection</i> 473 <i>Your Financial Figures</i> 439, 473 <i>Your Financial Portfolio</i> 441, 475 <b>Teacher Annotated Edition:</b> R 424; TA 436	<b>Student Edition:</b> 373 #3-#7, 376, 377 #2-#5, 380 #5-#8, 382, 383 #5-#8 <i>Study Guide and Assessment</i> 386-388 <b>Teacher Wraparound Edition:</b> CS 376

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	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p>Content Standard 4.0</p> <p>Students will identify, represent, verify, and apply spatial relationships and geometric properties to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
4.12.9 Formulate, evaluate, and justify arguments using inductive and deductive reasoning in mathematical and practical situations.	<p><b>Student Edition:</b>  <i>Internet Connection</i> 473  <i>Solve Money Problems</i> 418, 429, 437, 452, 459, 463, 471  <i>Your Financial Portfolio</i> 441</p>	<p><b>Student Edition:</b>  <i>Alternative Assessment</i> 389  <i>Living in the Real World</i> 375, 378  <b>Teacher Wraparound Edition:</b>  RE 378</p>
<p><b>Quarter 4 Investments</b></p> <p><b>Math Achievement Indicators</b></p> <p><b>Grade 8</b></p> <p>Content Standard 1.0</p> <p>Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<p><b>Student Edition:</b>  <i>Appendix</i> 522-533  <i>Go Figure</i> 21, 137, 246, 247, 303, 312, 319, 323, 344  <i>Solve Money Problems</i> 276, 325</p>	<p><b>Student Edition:</b>  28-29, 398, 399 #14-#16, 403 Example 1, 404, 405 #19-#22  <i>Skills</i> 741  <b>Teacher Wraparound Edition:</b>  A 29, 405, 411; C 399, 411; IE 403, 409; T 28; UC 399; W 29</p>

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	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
1.8.6 Use estimation strategies to determine the reasonableness of an answer in mathematical and practical situations.	<b>Student Edition:</b> <i>Ask Standard &amp; Poor's</i> 437 <i>Use Communication Skills</i> 265 <i>Your Financial Portfolio</i> 269, 303	<b>Student Edition:</b> 50-51, 52-53, 54-55, 56-57 <i>Living in the Real World</i> 549 <b>Teacher Wraparound Edition:</b> A 51, 55; C 51; ML 129; T 50, 54
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> <i>Common Cents</i> 310 <i>Go Figure</i> 21, 136, 137, 246, 247, 286, 287, 288, 307, 312, 315, 323, 328, 340, 344 <i>Solve Money Problems</i> 276, 325 <i>Use Communication Skills</i> 265 <i>Use Math Skills</i> 290, 325, 334, 369 <i>Your Financial Figures</i> 267, 301, 347, 371	<b>Student Edition:</b> 395-396, 398-399, 401-402, 404-405, 410-411 <i>Study Guide and Assessment</i> 414-417 <b>Teacher Wraparound Edition:</b> C 402, 405; F 406; IE 395
<b>Content Standard 3.0</b> Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
3.8.4 Calculate percents in monetary problems.	<b>Student Edition:</b> 136-137 <i>Appendix</i> 529-533 <i>Go Figure</i> 137, 245, 246, 247, 286, 316, 323, 344 <i>Solve Money Problems</i> 276, 325 <i>Use Communication Skills</i> 265 <i>Your Financial Figures</i> 267	<b>Student Edition:</b> 399 #5-#12, 404-405 <i>Study Guide and Assessment</i> 415-416 <b>Teacher Wraparound Edition:</b> A 405; C 399, 405, IE 398, 404; R 415, 416

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<b>Math Achievement Indicators Grade 9-12</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.12.6 Determine an approximate value of radical and exponential expressions using a variety of methods.	Radical and exponential expressions are outside the scope of this text.	Radical and exponential expressions are outside the scope of this text.
1.12.7 Solve mathematical problems involving exponents and roots.	Exponents and roots are outside the scope of this text.	Exponents and roots are outside the scope of this text.
1.12.8 Identify and apply real number properties to solve problems.	<b>Student Edition:</b> <i>Document Detective</i> 253 <i>Go Figures</i> 245, 246, 247, 287, 288, 307, 312, 315, 316, 340 <i>Solve Money Problems</i> 249 <i>Use Communication Skills</i> 265 <i>Your Financial Figures</i> 267 <b>Teacher Annotated Edition:</b> SMP TM153; YFF TM133, TM155	<b>Student Edition:</b> 395-396, 398-399, 401-402, 404-405, 410-411 <i>Study Guide and Assessment</i> 414-417 <b>Teacher Wraparound Edition:</b> C 402, 405; F 406; IE 395

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p><b>Content Standard 2.0</b></p> <p>Students will use various algebraic methods to analyze, illustrate, extend, and create numerous representations (words, numbers, tables, and graphs) of patterns, functions, and algebraic relations as modeled in practical situations to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
<p>2.12.2 Isolate any variable in given equations, inequalities, proportions, and formulas to use in mathematical and practical situations.</p>	<p><b>Student Edition:</b> 275 <i>Go Figure</i> 245, 246, 247, 287, 288, 307, 312, 315, 316, 340 <i>Use Communication Skills</i> 265 <b>Teacher Annotated Edition:</b> E TM130</p>	<p><b>Student Edition:</b> 395-396, 397-399, 400-401, 403-405, 406-408, 409-411 <b>Teacher Wraparound Edition:</b> IE 395, 398, 401, 404, 410; QQ 415</p>
<p><b>Content Standard 3.0</b></p> <p>Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
<p>3.12.3 Select and use appropriate measurement tools, techniques, and formulas to solve problems in mathematical and practical situations.</p>	<p><b>Student Edition:</b> 21 <i>Figure 8.2</i> 242 <i>Go Figure</i> 21, 245, 246, 247, 286, 287, 288, 312, 315, 316, 328, 340 <i>Use Math Skills</i> 290 <i>Your Financial Figures</i> 301, 347</p>	<p><b>Student Edition:</b> 395-396, 397-399, 400-401, 403-405, 406-408, 409-411 <b>Teacher Wraparound Edition:</b> IE 395, 398, 401, 404, 410; QQ 415</p>

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<b>Student Edition:</b> 255-256 <i>Figure 1.4 23, 8.5 255, 10.2 320, 10.4 336, 10.5 338, 10.6 339</i> <i>Document Detective 253, 282, 324, 356</i> <i>Solve Money Problems 256, 290</i> <i>Your Financial Portfolio 269, 303, 349</i> <b>Teacher Annotated Edition:</b> CT 338	<b>Student Edition:</b> 396 #5-#8, 400, 401 #3-#6, 404 #3-#6, 407 #3-#6, 410 #5-#8, 411 #13 <i>Applications 762</i> <i>Living in the Real World 397</i> <i>Study Guide and Assessment 414-417</i> <b>Teacher Wraparound Edition:</b> RA 394; TC 400; TP 395
<b>Content Standard 4.0</b> Students will identify, represent, verify, and apply spatial relationships and geometric properties to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
4.12.9 Formulate, evaluate, and justify arguments using inductive and deductive reasoning in mathematical and practical situations.	<b>Student Edition:</b> <i>Solve Money Problems 249</i> <i>Unit 3 Lab 374</i> <i>Your Financial Portfolio 269, 373</i>	<b>Student Edition:</b> 395 Example 2, 402, 405, 407-408, 411 <i>Living in the Real World 397, 401</i> <b>Teacher Wraparound Edition:</b> C 408, 411; QQ 412
<b>Content Standard 5.0</b> Students will collect, organize, display, interpret, and analyze data to determine statistical relationships and probability projections to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
5.12.1 Organize statistical data through the use of tables, graphs, and matrices (with and without technology).	<b>Student Edition:</b> <i>Academic Connection 246</i> <b>Teacher Annotated Edition:</b> TA 255	<b>Student Edition:</b> 396 #5-#8, 401 #3-#6, 404 #3-#6, 407 #3-#6, 410 #5-#8 <i>Study Guide and Assessment 414-417</i> <b>Teacher Wraparound Edition:</b> TP 395

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<b>Quarter 4 Taxes</b>		
<b>Math Achievement Indicators Grade 8</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<b>Student Edition:</b> <i>Appendix 522-533</i> <i>Unit 4 Lab Step C 519</i> <i>Use Math Skills 513</i>	<b>Student Edition:</b> 28-29, 125 #13-#15 <i>Skills 741</i> <b>Teacher Wraparound Edition:</b> <i>A 29; IE 119, 122; T 28; W 29</i>
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> 393-397 <i>Go Figure 396</i> <i>Unit 4 Lab Step C 519</i> <i>Use Math Skills 388, 513</i> <i>Your Financial Figures 407</i> <i>Your Financial Portfolio 409</i>	<b>Student Edition:</b> 117-118, 120-121, 122-123, 124-125, 355-356, 683-384 <b>Teacher Wraparound Edition:</b> <i>A 125; C 118, 121, 123, 356; CA 684; IE 683; RE 121</i>

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p><b>Content Standard 3.0</b></p> <p>Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
3.8.4 Calculate percents in monetary problems.	<p><b>Student Edition:</b>            275  <i>Academic Connection to Math</i> 385  <i>Go Figure</i> 246, 247, 286, 287, 288, 312, 315, 316  <i>Unit 4 Lab Step C</i> 519  <i>Your Financial Figures</i> 229</p>	<p><b>Student Edition:</b>            118 #16-#18, 119 Example 1, 122-123, 124, 232-233, 356, 683  <b>Teacher Wraparound Edition:</b>            A 123; IE 120</p>
<p><b>Math Achievement Indicators</b></p> <p><b>Grade 9-12</b></p>		
<p><b>Content Standard 3.0</b></p> <p>Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
3.12.3 Select and use appropriate measurement tools, techniques, and formulas to solve problems in mathematical and practical situations.	<p><b>Student Edition:</b>            383-385, 391-397  <i>Go Figure</i> 396  <i>Solve Money Problems</i> 388  <i>Unit 4 Lab Step C</i> 519  <i>Your Financial Figures</i> 407  <i>Your Financial Portfolio</i> 409</p>	<p><b>Student Edition:</b>            119-121, 122-123, 124-125, 232, 355-356  <b>Teacher Wraparound Edition:</b>            A 121; IE 120</p>
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<p><b>Student Edition:</b>  <i>Figure 8.2</i> 242, 12.1 385, 12.2 387, 12.3 393, 12.5 397, 12.6 398-399  <i>Document Detective</i> 42, 404</p>	<p><b>Student Edition:</b>            117 #1-#7, 118 #16-#18, 122-123, 125, 233 #3-#8, 682  <b>Teacher Wraparound Edition:</b>            PS 117</p>

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p>Content Standard 4.0</p> <p>Students will identify, represent, verify, and apply spatial relationships and geometric properties to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
4.12.9 Formulate, evaluate, and justify arguments using inductive and deductive reasoning in mathematical and practical situations.	<p><b>Student Edition:</b> 403, 510-513 <i>Think Globally</i> 382 <i>Use Math Skills</i> 388, 405</p> <p><b>Teacher Annotated Edition:</b> CT 512</p>	<p><b>Student Edition:</b> 117-118, 120-121, 123, 125, 233, 682 <i>Living in the Real World</i> 116</p> <p><b>Teacher Wraparound Edition:</b> BN 232; RA 122; RE 121</p>
<p><b>Quarter 4 Retirement</b></p> <p>Math Achievement Indicators Grade 8</p> <p>Content Standard 1.0</p> <p>Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
1.8.2 Translate among fractions, decimals, and percents, including percents greater than 100 and percents less than 1.	<p><b>Student Edition:</b> <i>Appendix</i> 522-533 <i>Unit 4 Lab Step C</i> 519</p>	<p><b>Student Edition:</b> 28-29, 398, 399 #14-#16, 403 Example 1, 404, 405 #19-#22 <i>Skills</i> 741</p> <p><b>Teacher Wraparound Edition:</b> A 29, 405, 411; C 399, 411; IE 217, 403, 409; T 28; UC 399; W 29</p>

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
1.8.7 Calculate with real numbers to solve mathematical and practical situations.	<b>Student Edition:</b> <i>Document Detective</i> 494 <i>Solve Money Problems</i> 498, 513 <i>Unit 4 Lab Step C</i> 519 <i>Use Math Skills</i> 498, 513 <i>Your Financial Figures</i> 515 <i>Your Financial Profile</i> 517 <b>Teacher Annotated Edition:</b> TS TM201	<b>Student Edition:</b> 217-219, 395-396, 398-399, 401-402, 404-405, 410-411 <i>Study Guide and Assessment</i> 414-417 <b>Teacher Wraparound Edition:</b> C 219, 402, 405; F 406; IE 218, 395; ML 218
<b>Content Standard 2.0</b> Students will use various algebraic methods to analyze, illustrate, extend, and create numerous representations (words, numbers, tables, and graphs) of patterns, functions, and algebraic relations as modeled in practical situations to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
2.8.2 Evaluate formulas and algebraic expressions using rational numbers (with and without technology).	<b>Student Edition:</b> <i>Calculate</i> 498 <i>Unit 4 Lab Step C</i> 519 <i>Your Financial Figures</i> 515	<b>Student Edition:</b> 217-218, 395-396, 397-399, 400-401, 403-405, 406-408, 409-411 <b>Teacher Wraparound Edition:</b> IE 395, 398, 401, 404, 410; QQ 415
<b>Content Standard 5.0</b> Students will collect, organize, display, interpret, and analyze data to determine statistical relationships and probability projections to solve problems, communicate, reason and make connections within and beyond the field of mathematics.		
5.8.1 Formulate questions and design a study that guides the collection of data.	<b>Student Edition:</b> <i>Unit 4 Lab Step C</i> 519 <b>Teacher Annotated Edition:</b> IP TM202; R 489, 511; TA 488	<b>Student Edition:</b> 396 #5-#8, 401 #3-#6, 404 #3-#6, 407 #3-#6, 410 #5-#8 <i>Study Guide and Assessment</i> 414-417 <b>Teacher Wraparound Edition:</b> RA 217; TP 395

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<b>Math Achievement Indicators Grade 9-12</b>		
<b>Content Standard 1.0</b>		
Students will accurately calculate and use estimation techniques, number relationships, operation rules and algorithm; they will determine the reasonableness of answers and the accuracy of solutions to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
1.12.6 Determine an approximate value of radical and exponential expressions using a variety of methods.	Radical and exponential expressions are outside the scope of this text.	Radical and exponential expressions are outside the scope of this text.
1.12.7 Solve mathematical problems involving exponents and roots.	Exponents and roots are outside the scope of this text.	Exponents and roots are outside the scope of this text.
<b>Content Standard 2.0</b>		
Students will use various algebraic methods to analyze, illustrate, extend, and create numerous representations (words, numbers, tables, and graphs) of patterns, functions, and algebraic relations as modeled in practical situations to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.		
2.12.1 Use algebraic expressions to identify and describe the $n^{\text{th}}$ term of a sequence.	Sequences are outside the scope of this text.	Sequences are outside the scope of this text.
2.12.5 Solve systems of two linear equations algebraically and graphically and verify solutions (with and without technology).	Systems are outside the scope of this text.	Systems are outside the scope of this text.

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p><b>Content Standard 3.0</b></p> <p>Students will use appropriate tools and techniques of measurement to determine estimate, record, and verify direct and indirect measurements to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
3.12.3 Select and use appropriate measurement tools, techniques, and formulas to solve problems in mathematical and practical situations.	<p><b>Student Edition:</b>  <i>Document Detective</i> 494  <i>Solve Money Problems</i> 498, 513  <i>Unit 4 Lab Step C</i> 519  <i>Use Math Skills</i> 498, 513  <i>Your Financial Figures</i> 515  <i>Your Financial Profile</i> 517</p> <p><b>Teacher Annotated Edition:</b>            TS TM201</p>	<p><b>Student Edition:</b>            217-219, 395-396, 397-399, 400-401, 403-405, 406-408, 409-411</p> <p><b>Teacher Wraparound Edition:</b>            IE 218, 395, 398, 401, 404, 410; QQ 415</p>
3.12.4 Interpret and apply consumer data presented in charts, tables, and graphs to make informed financial decisions related to practical applications.	<p><b>Student Edition:</b>            479-482  <i>Document Detective</i> 494  <i>Figure 15.1</i> 479, 15.2 481, 15.3 482, 15.6 493  <i>Types of IRA's</i> 492</p>	<p><b>Student Edition:</b>            219 #5-#15, 396 #5-#8, 400, 401 #3-#6, 404 #3-#6, 407 #3-#6, 410 #5-#8, 411 #13  <i>Applications</i> 762  <i>Living in the Real World</i> 397  <i>Study Guide and Assessment</i> 414-417</p> <p><b>Teacher Wraparound Edition:</b>            RA 394; TC 400; TP 395</p>

STANDARDS	PAGE REFERENCES	
	<i>Personal Finance</i>	<i>Mathematics with Business Applications</i>
<p><b>Content Standard 4.0</b></p> <p>Students will identify, represent, verify, and apply spatial relationships and geometric properties to solve problems, communicate, reason, and make connections within and beyond the field of mathematics.</p>		
<p>4.12.9 Formulate, evaluate, and justify arguments using inductive and deductive reasoning in mathematical and practical situations.</p>	<p><b>Student Edition:</b>  <i>Solve Money Problems</i> 498  <i>Think Critically</i> 485</p> <p><b>Teacher Annotated Edition:</b>            CT 483; TA 481, 488</p>	<p><b>Student Edition:</b>            218-219, 395 Example 2, 402, 405, 407-408, 411</p> <p><i>Living in the Real World</i> 397, 401</p> <p><b>Teacher Wraparound Edition:</b>            C 408, 411; QQ 412</p>
<p><b>Content Standard 5.0</b></p> <p>Students will collect, organize, display, interpret, and analyze data to determine statistical relationships and probability projections to solve problems, communicate, reason and make connections within and beyond the field of mathematics.</p>		
<p>5.12.2 Select and apply appropriate statistical measures in mathematical and practical situations.</p>	<p>Statistical measures are not covered directly in this text, however, this subject can be introduced and discussed while studying how annuity payments and insurance rates are determined.</p> <p><b>Student Edition:</b>            495-496  <i>Ask Standard &amp; Poor's</i> 411</p> <p><b>Teacher Annotated Edition:</b>            R 415, 445</p>	<p>Statistical measures are not covered directly in this text, however, this subject can be introduced and discussed while studying how annuity payments and insurance rates are determined.</p> <p><b>Student Edition:</b>            217-219, 357-358, 359-360, 372-374, 378-380, 381-383</p> <p><i>Living in the Real World</i> 375</p> <p><b>Teacher Wraparound Edition:</b>            BN 372; LRW 217, 359</p>