

Consumers Math Pacing Guide

Semester 1 Semester 2	September/October January/February		November March		December April			January May/June	
UNIT	Managing Your Money								
CHAPTERS	Gross Income	Dave Ramsey (video series) Foundations in Personal Finance (1 or 2 Days)	Net Income	Dave Ramsey (video series) Foundations in Personal Finance (1 or 2 Days)	Recordkeeping	Dave Ramsey (video series) Foundations in Personal Finance (1 or 2 Days)	Checking Accounts	Dave Ramsey (video series) Foundations in Personal Finance (1 or 2 Days)	Savings Accounts
LESSONS/T OPICS	Straight –Time Pay Overtime Pay Weekly Time Card Piecework Salary Commission Graduated Commission	Introduction to Personal Finance	Federal Income Tax State Income Tax Graduated State Income Tax Social Security & Medicare Tax Group Health Insurance Statement of Earnings	Saving	Average Monthly Expenditures Preparing a Budget Using a Budget	Budgeting and Debt	Deposits Check Writing Check Register Bank Statements Bank Statement Reconciliation	Life after High School	Deposits Withdrawals Account Statements Simple Interest Compound Interest Compound Interest Tables Daily Compounding Interest Annuities *Exam