

WARREN COUNTY SCHOOL DISTRICT

PLANNED INSTRUCTION

COURSE DESCRIPTION

Course Title: Consumer Mathematics

Course Number: 00213

Course Prerequisites: Student will have passed three required WCSD Math Courses OR in conjunction with the third required WCSD Math Course.

Course Description: Consumer Mathematics is a math course designed to cover skills that students need to manage their personal finances as related to everyday life. Students will learn fundamental money management skills, including calculating gross income, paying taxes, record keeping, establishing saving accounts, handling credit, making mortgage payments, investing, and more. District marking period assessments are required.

Suggested Grade Level: Grade 12

Length of Course: Two Semesters

Units of Credit: 1

PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certifications:

CSPG #50 Mathematics (7-12)

To find the CSPG information, go to [CSPG](#)

Certification verified by the WCSD Human Resources Department: ☒ Yes ☐ No

WCSD STUDENT DATA SYSTEM INFORMATION

Course Level: Academic

Mark Types: Check all that apply.

☒ F – Final Average ☒ MP – Marking Period ☒ EXM – Final Exam

GPA Type:

☐ GPAEL-GPA Elementary ☐ GPAML-GPA for Middle Level ☒ NHS-National Honor Society
☒ UGPA-Non-Weighted Grade Point Average ☒ GPA-Weighted Grade Point Average

State Course Code: 02154

To find the State Course Code, go to [State Course Code](#), download the Excel file for SCED, click on SCED 6.0 tab, and choose the correct code that corresponds with the course.

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TEXTBOOKS AND SUPPLEMENTAL MATERIALS

Board Approved Textbooks, Software, and Materials:

Title: *Mathematics for Business and Personal Finance*
Publisher: McGraw-Hill Education
ISBN #: 978-0-02-139791-4
Copyright Date: 2016
WCSD Board Approval Date: 6/29/2020

Supplemental Materials: Banzai!, FoolProof Pennsylvania, Troutwood App, SAS pdesas.org
ngpf (NEXT GEN PERSONAL FINANCE), Brainfuse: Flashbulb – Business,
The Missing Semester: Matt Kabala and Gene Natali Jr., 2012

Curriculum Document

WCSD Board Approval:

Date Finalized: 5/23/2022
Date Approved: 6/13/2022
Date(s) Revised: 6/12/2023
Implementation Year: 2022-2023

SPECIAL EDUCATION, 504, and GIFTED REQUIREMENTS

The teacher shall make appropriate modifications to instruction and assessment based on a student's Individual Education Plan (IEP), Chapter 15 Section 504 Plan (504), and/or Gifted Individual Education Plan (GIEP).

SCOPE AND SEQUENCE OF CONTENT, AND CONCEPTS

Marking Period 1: Managing Your Money: Gross Income, Net Income, and Recordkeeping

- Straight-Time Pay and Overtime Pay
- Weekly Time-Card
- Piecework
- Salary
- Commission and Graduated Commission
- Federal Income Tax
- State and Graduated State Income Tax
- Social Security and Medicare Taxes
- Group Health Insurance
- Statement of Earnings
- Average Monthly Expenditures
- Preparing a Budget Sheet
- Using a Budget
- **Marking Period 1 Review and Assessment**

Marking Period 2: Managing Your Money: Checking Accounts and Savings Accounts

Managing Your Expenses: Cash Purchases

- Checking Deposits
- The Check-Writing Process
- Check Registers
- Bank Statements and Bank Statement Reconciliation
- Online Banking
- Savings Deposits and Withdrawals
- Savings Account Statements
- Simple and Compound Interest
- Compound Interest Tables
- Daily Compounding
- Annuities
- Sales Tax and Total Purchase Price
- Unit Pricing
- Comparison Shopping
- Coupons and Rebates
- Markdown and Sale Price
- **Marking Period 2 Review and Assessment**

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Marking Period 3: Managing Your Expenses: Charge Accounts and Credit Cards, and Loans

Making Financial Decisions: Vehicle Transportation

- Account Statements
- Finance Charge: Unpaid-Balance Method
- Finance Charge: Average-Daily-Balance Method
- Single-Payment Loans
- Installment Loans: Amount Financed, Monthly Payment and Finance Charge, Monthly Payment Allocation
- Paying Off Installment Loans
- Determining the APR
- Purchasing a New Vehicle
- Dealer's Cost
- Purchasing a Used Vehicle
- Vehicle Insurance
- Operating and Maintaining a Vehicle
- Leasing and Renting a Vehicle
- **Marking Period 3 Review and Assessment**

Marking Period 4: Making Financial Decisions: Housing Costs and Insurance

- Mortgage Loans
- Monthly Payment and Total Interest
- Closing Costs
- Allocation of the Monthly Payment
- Real Estate Taxes
- Homeowners Insurance and Insurance Premium
- Other Housing Costs
- Renting or Owning a Home
- Health Insurance Premiums and Benefits
- Term Life Insurance and Other Types of Insurance
- **Marking Period 4 Review and Assessment**

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Standards/Eligible Content and Skills

Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Calculate straight-time, overtime, and total pay	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Calculate the total hours on a weekly timecard	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Compute total pay on a piecewise basis	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Determine salary per pay period	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Calculate straight commission and determine gross pay	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Compute total graduated commission	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Determine the amount withheld for federal income tax	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Compute state taxes on straight percent and a graduated income tax basis	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Compute the amount withheld for Social Security and Medicare taxes	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Calculate the deduction for group insurance	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Calculate net pay per pay period	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Compute the average monthly expenditure	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Use records of past expenditures to prepare a monthly budget sheet	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Compare the amount budgeted to actual expenditures	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP1
Marking Period 1 Review and Assessment		MP1
<ul style="list-style-type: none"> Review and demonstrate knowledge of Managing Your Money: Gross Income, Net Income, and Recordkeeping 		MP1

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Compute the total checking account deposit	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Write a check	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Calculate the balance in a check register	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Calculate the current balance on a checking account bank statement	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Reconcile a check register with a bank account statement	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Compute online banking charges and update the check register	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Complete a savings account deposit slip and compute the total deposit	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Fill out a savings account withdrawal slip	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Compute the new balance of a savings account statement	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Calculate simple interest and the amount	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Determine the compound interest and the amount	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Find compound interest using a table and the compound interest formula	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Calculate the interest for daily compounding	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Compute the future value of an ordinary annuity and an annuity date	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Compute sales tax	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Calculate the total purchase price	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Determine the unit price	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Find the best buy based on unit price	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Calculate an item's final price after using a coupon or receiving a rebate	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Find the dollar amount of the markdown	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Compute the sale price when the markdown rate is known	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP2
Marking Period 2 Review and Assessment		MP2
<ul style="list-style-type: none"> Review and demonstrate knowledge of Managing Your Money: Checking Accounts and Savings Accounts 		MP2
<ul style="list-style-type: none"> Review and demonstrate knowledge of Managing Your Expenses: Cash Purchases 		MP2
Calculate the new balance on a charge account	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Compute the finance charge by using the unpaid-balance method	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Compute the finance charge based in the average-daily-balance method (New purchases included)	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Compute the maturity value and interest rate of a single-payment loan	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Calculate the down payment and the amount financed on an installment loan	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Calculate the monthly payment, total amount repaid, and the finance charge on an installment loan	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Calculate the payment to interest, payment to principal, and the new balance	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Calculate the final payment when paying off an installment loan	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Determine the annual percentage rate of a loan using a table and a formula	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Compute the sticker price of a new vehicle	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Calculate the dealer's cost of a new vehicle	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Calculate the average retail price or wholesale price of a used vehicle	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Use tables to compute the annual premium for vehicle insurance	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Compute the total cost per mile of operating and maintaining a vehicle	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Calculate the total cost leasing a vehicle	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Calculate the cost to rent a vehicle and the cost per mile to drive a rented vehicle	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP3
Marking Period 3 Review and Assessment		MP3
<ul style="list-style-type: none"> Review and demonstrate knowledge of Managing Your Expenses: Charge Accounts, Credit Cards, and Loans 		MP3
<ul style="list-style-type: none"> Review and demonstrate knowledge of Making Financial Decisions: Vehicle Transportation 		MP3
Compute the mortgage loan amount	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Use a table or formula to determine the monthly payment, the total amount paid, and the total interest charged	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Calculate the total closing costs	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Compute the allocation of the monthly payment to principal, interest, and the new principal	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Calculate the assessed value and real estate taxes for a home	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Determine the amount of coverage for homeowner's insurance	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Calculate the annual homeowner's insurance premium	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Compute the total housing cost and compare it with suggested guidelines	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Calculate the average monthly cost of renting a home and compare the total costs of renting to the total costs of owning a home	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4

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Performance Indicator	PA Core Standard and/or Eligible Content	Marking Period Taught
Compute health insurance premiums	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Calculate the amount the patient pays for health care	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Utilize tables to compute the annual premium for term life insurance	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Apply tables to data to compute the annual premiums for three types of life insurance: Whole Life Insurance, Limited Policy, Universal Life Insurance	CC.2.1.HS.F.2 CC.2.2.HS.C.5 CC.2.2.HS.D.2 CC.2.2.HS.D.8 CC.2.2.HS.D.9 CC.2.2.HS.D.10	MP4
Marking Period 4 Review and Assessment		MP4
<ul style="list-style-type: none"> Review and demonstrate knowledge of Making Financial Decisions: Housing Costs and Insurance 		MP4

ASSESSMENTS

PDE Academic Standards, Assessment Anchors, and Eligible Content: The teacher must be knowledgeable of the PDE Academic Standards, Assessment Anchors, and Eligible Content and incorporate them regularly into planned instruction.

Formative Assessments: The teacher will utilize a variety of assessment methods to conduct in-process evaluations of student learning.

Effective formative assessments for this course include:

Suggested but not limited to:

- Pre-assessments of prior knowledge (e.g., Entrance cards or KWL chart)
- Bellringers/Problems of the Day (PODs)
- Discussions
- Exit ticket
- Teacher observations/Questioning
- Graphic organizers (e.g., Venn Diagrams, word mapping, webbing, KWL chart, etc.)
- Outlining
- Cooperative learning
- Written work
- Quizzes
- Oral response
- Self-evaluation
- Homework
- Summarizing
- Note-taking

Summative Assessments: The teacher will utilize a variety of assessment methods to evaluate student learning at the end of an instructional task, lesson, and/or unit.

Effective summative assessments for this course include:

Suggested but not limited to:

- Performance assessment
- Chapter/unit tests
- Quizzes
- Marking period assessments
- Projects
- Student presentations