AQR, Unit 6: *Decision Making in Finance*

# Our Learning Goals:

We will…

* analyze which income opportunities are best for a given situation based on type of income, type of employment, taxes, benefits, and financial goals.
* research and calculate how the cost of living reduces the earnings of investments and raises in income.
* analyze and adjust the future-value formula to account for compound interest.
* analyze given real-world scenarios dealing with the future value and present value of an investments.
* analyze the parts of a credit card statement and real-world scenarios involving credit card debt.

Why do we study this?

* + We learn to make good financial decisions that surround borrowing, loaning and investing money and understand how the time value of money affects such decisions. These contexts provide rich opportunities for critical thinking and problem solving.
  + We prepare to become future citizens with mathematical and financial tools to help us plan wisely and use credit knowledgeably.

# How we will show what we have learned…

## Sample Problem:

|  |  |
| --- | --- |
| Formative Assessments | Summative Assessments |
| Ongoing formative assessments during lesson and homework activities will help in monitoring learning and providing feedback for students. | Summative assessments to measure learning at the end of concepts will include the following:   * Unit 6: District Common Assessment * Future Job Project/Presentation * Investment Project/Presentation |

**Kafi is considering the following three job offers in the educational publishing field:**

### a full-time position as an editor that pays a salary of

$37,500 per year.

* a full-time position as an e- Learning designer that pays an hourly wage of $26.50, assuming five 8-hour days per week
* a sales representative position that pays a 5% commission (with typical sales averaging $100,000 per month)

1. Estimate the gross annual income for each job offer.
2. Estimate the gross monthly

income for each job offer.

1. Based on the gross monthly income, which job do you

recommend Kafi take? Why?

**Additional Support:**

* + Check the teacher web page and Canvas page for notes, activities, and assignments and possible examples.
  + Search the topic on the web. We recommend using Khan Academy.
    - Attend tutorials.

Questions? Please contact your AQR teacher.

--Your EMS-ISD AQR Team