

**GEORGIA**  
 CORRELATION OF STANDARDS WITH  
**GOODHEART-WILLCOX**  
**MATH FOR FINANCIAL LITERACY** ©2013  
 BY **TODD KNOWLTON AND PAUL GRAY**

<b>Georgia</b>		
Common Core Performance Standards Mathematics of Finance		
<p>The course concentrates on the mathematics necessary to understand and make informed decisions related to personal finance. The mathematics in the course will be based on many topics in prior courses; however, the specific applications will extend the student’s understanding of when and how to use these topics.</p> <p>Instruction and assessment should include the appropriate use of manipulatives and technology. Topics should be represented in multiple ways, such as concrete/pictorial, verbal/written, numeric/data-based, graphical, and symbolic. Concepts should be introduced and used, where appropriate, in the context of realistic phenomena.</p>		
STANDARDS	CORRELATING PAGES	
<b>NUMBER AND OPERATIONS: Students will explore the applications of ratios, proportions, and percents in financial situations.</b>		
<b>MMFN1</b>	Students will use fractions, percents, and ratios to solve problems related to stock transactions, credit cards, taxes, budgets, automobile purchases, fuel economy, Social Security, Medicare, retirement planning, checking and saving accounts and other related finance applications.	
a.	Apply percent increase and decrease.	<b>Student Edition:</b> pg. 423–424 Chapter Review Section 13.1 Data File 13-2 Researching Inflation Example 13-1A Special Feature FYI, pg. 423, 424 <b>Instructor’s Edition:</b> pg. 423–424 Chapter Review Section 13.1 Data File 13-2 Researching Inflation Example 13-1A Special Feature FYI, pg. 423, 424
b.	Apply ratios and proportions.	<b>Student Edition:</b> pg. 250–252 Chapter Review Section 7.3 Example 7-3B Special Feature FYI, pg. 252 <b>Instructor’s Edition:</b> pg. 250–252 Chapter Review Section 7.3 Example 7-3B Special Feature FYI, pg. 252
<b>ALGEBRA: Students will explore the applications of functions, their characteristics, their use in modeling and matrices for solving problems in financial situations.</b>		
<b>MMFA1</b>	Students will use basic functions to solve and model problems related to stock transactions, banking and credit, employment and taxes, rent and mortgages, retirement planning, and other related finance applications.	
a.	Apply linear, quadratic, and cubic functions.	<b>Student Edition:</b>

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		Linear equations are used throughout in the See It/ Check It examples. <b>Instructor's Edition:</b> Linear equations are used throughout in the See It/ Check It examples.
b.	Apply rational and square root functions.	
c.	Apply greatest integer and piecewise functions.	<b>Student Edition:</b> Special Feature FYI, pg. 195 <b>Instructor's Edition:</b> Special Feature FYI, pg. 195
d.	Apply exponential and logarithmic functions.	exponents, pg. 138, 143–146, 151
<b>MMFA2</b>	<b>Students will understand the characteristics of these functions as they relate to financial situations.</b>	
a.	Understand domain and range when limited to a problem situation.	
b.	Understand and apply limits as end behavior of modeling functions.	
<b>MMFA3</b>	<b>Students will use formulas to investigate investments in banking and retirement planning.</b>	
a.	Apply simple and compound interest formulas.	<b>Student Edition:</b> pg. 121, 141–149, 235–236, 250, 264, 267, 269, 270, 272 Chapter Review Section 7.2, 8.1, 8.2 Data Files 8-1 Creating an Amortization Table, 8-2 Calculating Monthly Loan Payments, 8-3 Researching Teen Credit Example 4-3B, 4-3C, 4-3D, 4-3E, 7-2A, 7-2B, 7-2H, 7-3A, 8-1A, 8-1B, 8-1C, 8-1D, 8-1E, 8-1F, 8-1G, 8-2A Figure 8-2 Special Feature FYI, pg. 244, 250, 264, 267 <b>Instructor's Edition:</b> pg. 121, 141–149, 235–236, 250, 264, 267, 269, 270, 272 Chapter Review Section 7.2, 8.1, 8.2 Data Files 8-1 Creating an Amortization Table, 8-2 Calculating Monthly Loan Payments, 8-3 Researching Teen Credit Example 4-3B, 4-3C, 4-3D, 4-3E, 7-2A, 7-2B, 7-2H, 7-3A, 8-1A, 8-1B, 8-1C, 8-1D, 8-1E, 8-1F, 8-1G, 8-2A Figure 8-2 Special Feature FYI, pg. 244, 250, 264, 267
b.	Apply future and present value formulas.	<b>Student Edition:</b> pg. 435 Chapter Review Section 13.2 Example 13-2D Exercise 4-E Special Feature FYI, pg. 435 <b>Instructor's Edition:</b> pg. 435 Chapter Review Section 13.2 Example 13-2D

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		Exercise 4-E Special Feature FYI, pg. 435
<b>MMFA4</b>	<b>Students will understand and use matrices to represent data and solve banking and retirement planning problems.</b>	<b>Student Edition:</b> Special Feature Teamwork, pg. 390 <b>Instructor's Edition:</b> Special Feature Teamwork, pg. 390
<b>GEOMETRY: Students will use geometry to explore real-world applications including, but not limited to, floor plans, square footage, models of furniture arrangements, trip planning, and accident investigations.</b>		
<b>MMFG1</b>	<b>Students will apply the concepts of area, volume, scale factors, and scale drawings to planning for housing.</b>	
<b>MMFG2</b>	<b>Students will apply the distance formula.</b>	
<b>MMFG3</b>	<b>Students will apply the properties of angles and segments in circles.</b>	
<b>DATA ANALYSIS AND STATISTICS: Students will explore representations and models of data as tools in the decision making process of finance.</b>		
<b>MMFD1</b>	<b>Students will use measures of central tendency to investigate data found in the stock market, retirement planning, transportation, budgeting, and home rental or ownership.</b>	<b>Student Edition:</b> pg. 429–437, 446, 477–485 Chapter Review Section 13.2 Checkpoint 13.2 Example 13-2A, 13-2B, 3-2C, 13-2D Special Feature FYI pg. 429, 431, 433 <b>Instructor's Edition:</b> pg. 429–437, 446, 477–485 Chapter Review Section 13.2 Checkpoint 13.2 Example 13-2A, 13-2B, 3-2C, 13-2D Special Feature FYI pg. 429, 431, 433
<b>MMFD2</b>	<b>Students will use data displays including bar graphs, line graphs, stock bar charts, candlestick charts, box and whisker plots, stem and leaf plots, circle graphs, and scatterplots to recognize and interpret trends related to the stock market, retirement planning, insurance, car purchasing, and home rental or ownership.</b>	<b>Student Edition:</b> Figure 11-2 Skills Workshop 15, pg. 31 Data Files 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3 Calculating Earnings on Stock, 11-4 Calculating Earnings on Bonds <b>Instructor's Edition:</b> Figure 11-2 Skills Workshop 15, pg. 31 Data Files 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3 Calculating Earnings on Stock, 11-4 Calculating Earnings on Bonds
<b>MMFD3</b>	<b>Students will use linear, quadratic, and cubic regressions as well as the correlation coefficient to move supply and demand, revenue, profit, and other financial problem situations.</b>	
<b>MMFD4</b>	<b>Students will use probability, the Monte Carlo method, and expected value to model and predict outcomes related to the stock market, retirement planning, insurance, and investing.</b>	

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<b>TERMS/SYMBOLS</b>	
amortization	<p><b>Student Edition:</b>  pg. 274–275, 322  Data File 8-1 Creating an Amortization Table  Example 9-3A, 9-3C  Figure 8-2, 9-1  Special Feature FYI, pg. 275, 276</p> <p><b>Instructor’s Edition:</b>  pg. 274–275, 322  Data File 8-1 Creating an Amortization Table  Example 9-3A, 9-3C  Figure 8-2, 9-1  Special Feature FYI, pg. 275, 276</p>
appreciation	<p><b>Student Edition:</b>  Special Feature FYI, pg. 431</p> <p><b>Instructor’s Edition:</b>  Special Feature FYI, pg. 431</p>
asset	<p><b>Student Edition:</b>  pg. 100, 421, 425, 438</p> <p><b>Instructor’s Edition:</b>  pg. 100, 421, 425, 438</p>
average daily balance	<p><b>Student Edition:</b>  pg. 240  Example 7-2E  Special Feature FYI, pg. 241</p> <p><b>Instructor’s Edition:</b>  pg. 240  Example 7-2E  Special Feature FYI, pg. 241</p>
balloon payment	<p><b>Student Edition:</b>  pg. 325  Example 9-3C</p> <p><b>Instructor’s Edition:</b>  pg. 325  Example 9-3C</p>
braking distance	
budget matrix	<p><b>Student Edition:</b>  pg. 189–192, 219</p> <p><b>Instructor’s Edition:</b>  pg. 189–192, 219</p>
candlestick chart	
capital	<p><b>Student Edition:</b>  pg. 229</p> <p><b>Instructor’s Edition:</b>  pg. 229</p>
capital gain	<p><b>Student Edition:</b>  pg. 99–101, 470–471  Chapter Review Section 3.2</p>

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	<p>Checkpoint 3.2  Example 3-2A, 3-2B, 3-2D  Exercise 3C  Special Feature FYI pg. 101, 102  <b>Instructor’s Edition:</b>  pg. 99–101, 470–471  Chapter Review Section 3.2  Checkpoint 3.2  Example 3-2A, 3-2B, 3-2D  Exercise 3C  Special Feature FYI pg. 101, 102</p>
capital loss	<p><b>Student Edition:</b>  pg. 102–104  Chapter Review Section 3.2  Checkpoint 3.2  Example 3-2C, 3-2D  <b>Instructor’s Edition:</b>  pg. 102–104  Chapter Review Section 3.2  Checkpoint 3.2  Example 3-2C, 3-2D</p>
cash flow	<p><b>Student Edition:</b>  pg. 195–198  Chapter Review Section 6.2  Checkpoint 6.2  Data Files 6-3 Creating a Cash Flow Statement, Summative Exercise Cash Flow Statement  Example 6-2A, 6-2B, 6-2C  Figure 6-5  <b>Instructor’s Edition:</b>  pg. 195–198  Chapter Review Section 6.2  Checkpoint 6.2  Data Files 6-3 Creating a Cash Flow Statement, Summative Exercise Cash Flow Statement  Example 6-2A, 6-2B, 6-2C  Figure 6-5</p>
commission	<p><b>Student Edition:</b>  pg. 46–48  Chapter Review Section 1.3  Checkpoint 1.3  Data File 1-4 Calculating Commissions  Example 1-3A, 1-3B  Special Feature Teamwork  <b>Instructor’s Edition:</b>  pg. 46–48  Chapter Review Section 1.3  Checkpoint 1.3  Data File 1-4 Calculating Commissions  Example 1-3A, 1-3B</p>

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	Special Feature Teamwork
common stock	<b>Student Edition:</b> pg. 382 <b>Instructor's Edition:</b> pg. 382
cosigner	<b>Student Edition:</b> pg. 229 <b>Instructor's Edition:</b> pg. 229
credit	<b>Student Edition:</b> pg. 227–234, 264, 265, 274, 286 (Borrow Wisely), 288 Data File 7-1 Completing a Credit Card Application Example 7-1A, 7-1B, 7-1C Special Feature FYI, pg. 230 Special Feature Money Matters, pg. 226, 263 <b>Instructor's Edition:</b> pg. 227–234, 264, 265, 274, 286 (Borrow Wisely), 288 Data File 7-1 Completing a Credit Card Application Example 7-1A, 7-1B, 7-1C Special Feature FYI, pg. 230 Special Feature Money Matters, pg. 226, 263
credit rating	<b>Student Edition:</b> pg. 228–229 Data Files 7-2 Evaluating Your Three C's of Credit, 7-3 Completing a Credit Report Application <b>Instructor's Edition:</b> pg. 228–229 Data Files 7-2 Evaluating Your Three C's of Credit, 7-3 Completing a Credit Report Application
cubic regression	
debit	<b>Student Edition:</b> pg. 128, 132, 133, 134, 135, 136 Example 4-2C Example 4-2D Figure 4-3 Special Feature Financial \$marts, pg. 128 <b>Instructor's Edition:</b> pg. 128, 132, 133, 134, 135, 136 Example 4-2C Example 4-2D Figure 4-3 Special Feature Financial \$marts, pg. 128
debt-to-income ratio	<b>Student Edition:</b> pg. 252–253 Example 7-3B Special Feature FYI, pg. 252 Chapter Review Section 7.3 <b>Instructor's Edition:</b> pg. 252–253 Example 7-3B

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	Special Feature FYI, pg. 252 Chapter Review Section 7.3
deductible	<b>Student Edition:</b> pg. 306, 351 Example 9-1D Figure 10-1 <b>Instructor's Edition:</b> pg. 306, 351 Example 9-1D Figure 10-1
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depreciation	<b>Student Edition:</b> pg. 340–342 Example 10-1E Special Feature Financial Smart\$, pg. 340 <b>Instructor's Edition:</b> pg. 340–342 Example 10-1E Special Feature Financial Smart\$, pg. 340
dividend	<b>Student Edition:</b> pg. 381 <b>Instructor's Edition:</b> pg. 381
equilibrium	
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finance charge	<b>Student Edition:</b> pg. 231, 231–249, 260–261, 465–466 Data File 7-4 Calculating Finance Charges Example 7-1C, 7-2A, 7-2B, 7-2C, 7-2D, 7-2E, 7-2F Figure 7-1, 7-2 Special Feature FYI pg. 232, 241 <b>Instructor's Edition:</b> pg. 231, 231–249, 260–261, 465–466 Data File 7-4 Calculating Finance Charges Example 7-1C, 7-2A, 7-2B, 7-2C, 7-2D, 7-2E, 7-2F Figure 7-1, 7-2 Special Feature FYI pg. 232, 241
future value	<b>Student Edition:</b> pg. 433–435 Exercise 4E <b>Instructor's Edition:</b> pg. 433–435 Exercise 4E
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	<p>Example 1-2A, 1-2B  <b>Instructor’s Edition:</b>  pg. 41–43, 59  Chapter Review Section 1.2  Checkpoint 1.2  Example 1-2A, 1-2B</p>
income tax	<p><b>Student Edition:</b>  pg. 90–117  Chapter Review Section 3.1, 3.3  Checkpoint 3.1  Data Files 3-1 Comparing Tax Return Options, 3-2 Comparing Tax Return Software, 3-3  Completing a 1040EZ, 3-4 Completing a 1040A  Example 3-1A, 3-1B, 3-1C, 3-3A, 3-3B,  Figure 3-1, 3-2, 3-3, 3-4  Special Feature Financial Smart\$, pg. 105  Special Feature FYI, pg. 93, 101, 102, 106  Special Feature Money Matters, pg. 90  Special Feature Teamwork, pg. 110  <b>Instructor’s Edition:</b>  pg. 90–117  Chapter Review Section 3.1, 3.3  Checkpoint 3.1  Data Files 3-1 Comparing Tax Return Options, 3-2 Comparing Tax Return Software, 3-3  Completing a 1040EZ, 3-4 Completing a 1040A  Example 3-1A, 3-1B, 3-1C, 3-3A, 3-3B,  Figure 3-1, 3-2, 3-3, 3-4  Special Feature Financial Smart\$, pg. 105  Special Feature FYI, pg. 93, 101, 102, 106  Special Feature Money Matters, pg. 90  Special Feature Teamwork, pg. 110</p>
insurance	<p><b>Student Edition:</b>  pg. 394–421  Chapter Review Sections 12.1, 12.2, 12.3  Checkpoint 12.1, 12.2, 12.3  Data Files 12-1 Creating an Inventory of Your Assets, 12-2 Completing an Application for Life  Insurance, 12-3 Researching Health Insurance  Example 12-1A, 12-1B, 12-1C, 12-2A, 12-2B, 12-2C, 12-2D, 12-2E, 12-2F, 12-3A, 12-3B  Figure 12-1, 12-2  Special Feature Financial Smart\$, 409, 413  Special Feature FYI, pg. 395, 397, 402, 406, 407, 409, 413  Special Feature Money Matters, pg. 395  Special Feature Teamwork, pg. 418  <b>Instructor’s Edition:</b>  pg. 394–421  Chapter Review Sections 12.1, 12.2, 12.3  Checkpoint 12.1, 12.2, 12.3  Data Files 12-1 Creating an Inventory of Your Assets, 12-2 Completing an Application for Life  Insurance, 12-3 Researching Health Insurance</p>



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	<p>Example 12-1A, 12-1B, 12-1C, 12-2A, 12-2B, 12-2C, 12-2D, 12-2E, 12-2F, 12-3A, 12-3B  Figure 12-1, 12-2  Special Feature Financial Smart\$, 409, 413  Special Feature FYI, pg. 395, 397, 402, 406, 407, 409, 413  Special Feature Money Matters, pg. 395  Special Feature Teamwork, pg. 418</p>
liability	<p><b>Student Edition:</b>  pg. 412–413  Example 12-3A  Special Feature FYI, pg. 413  <b>Instructor’s Edition:</b>  pg. 412–413  Example 12-3A  Special Feature FYI, pg. 413</p>
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net worth	<p><b>Student Edition:</b>  pg. 366–370, 460, 467, 476  Chapter Review Section 11.1  Checkpoint 11.1  Data File Summative Exercise Net Worth Worksheet  Example 11-1A  Figure 11-1  <b>Instructor’s Edition:</b>  pg. 366–370, 460, 467, 476</p>

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profit	<b>Student Edition:</b> Data File 11-3 Calculating Earnings on Stock, 11-4 Calculating Earnings on Bonds <b>Instructor's Edition:</b> Data File 11-3 Calculating Earnings on Stock, 11-4 Calculating Earnings on Bonds
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reconcile	<p><b>Student Edition:</b>  pg. 130  Example 4-2B, 4-2C  Figure 4-3  Special Feature FY pg. 130, 132</p> <p><b>Instructor’s Edition:</b>  pg. 130  Example 4-2B, 4-2C  Figure 4-3  Special Feature FY pg. 130, 132</p>
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sales tax	<p><b>Student Edition:</b>  pg. 156–158, 181, 337–338  Chapter Review Section 5.1, 10.1  Checkpoint 5.1, 10.1  Data File 5-1 Calculating Sales Tax  Example 5-1A, 5-1B, 10-1C</p> <p><b>Instructor’s Edition:</b>  pg. 156–158, 181, 337–338  Chapter Review Section 5.1, 10.1  Checkpoint 5.1, 10.1  Data File 5-1 Calculating Sales Tax  Example 5-1A, 5-1B, 10-1C</p>
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spreadsheet	<p><b>Student Edition:</b>  Data Files 1-1 Researching Wages, 1-2 Completing a Timecard, 1-3 Calculating Wages, 1-4 Calculating Commission, 2-1 Completing a W4, 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes, 2-4 Completing a Payroll, 3-1 Comparing Tax Return Options, 3-2 Comparing Tax Return Software, 3-3 Completing a 1040EZ, 3-4 Completing a 1040A, 4-1 Completing an Application for a Bank Account, 4-2 Filling Out a Deposit Slip, 4-3 Completing a Check Register, 4-4 Investigating Bank Accounts, 5-1 Calculating Sales Tax, 5-2 Completing an Online Catalog Form, 5-3 Calculating Tips, 5-4 Completing a Rebate Form, 6-1 Tracking Your Spending, 6-2 Creating a Budget, 6-3 Creating a Cash Flow Statement, 6-4 Creating Circle Graphs, 7-1 Completing a Credit Card Application, 7-2 Evaluating Your Three C’s of Credit, 7-3 Completing</p>

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	<p>a Credit Report Application, 7-4 Calculating Finance Charges, 8-1 Creating an Amortization Table, 8-2 Calculating Monthly Loan Payments, 8-3 Researching Teen Credit, 8-4 Filling Out a Financial Aid Application, 9-1 Using an Online Mortgage Calculator, 9-2 Estimating Mortgage Payments, 9-3 Researching an Apartment, 9-4 Completing an Application for Rental Property, 10-1 Estimating Annual Gallons of Gas Purchased, 10-2 Completing an Application for a Car Loan, 10-3 Researching Car Values, 10-4 Calculating the Cost of Owning a Car, 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3 Calculating Earnings on Stock, 11-4 Calculating Earnings on Bonds, 12-1 Creating an Inventory of Your Assets, 12-2 Completing an Application for Life Insurance, 12-3 Researching Health Insurance, 13-1 Calculating Income from an Annuity, 13-2 Researching Inflation, 13-3 Writing a Will, 13-4 Investigating a Roth Account, Exercise 1G Budget Worksheet, Exercise 1H Cash Flow Statement, Exercise 2F Managing a Credit Card, Exercise 3I Budget Worksheet, Exercise 3J Cash Flow Statement, Exercise 4H Budget Worksheet, Exercise 4I Cash Flow Statement, Summative Exercise Life-Stage Profile Worksheet, Summative Exercise Budget Worksheet, Summative Exercise Cash Flow Statement, Summative Exercise Net Worth Worksheet</p> <p><b>Instructor's Edition:</b></p> <p>Data Files 1-1 Researching Wages, 1-2 Completing a Timecard, 1-3 Calculating Wages, 1-4 Calculating Commission, 2-1 Completing a W4, 2-2 Calculating Federal Income Taxes, 2-3 Calculating State Income Taxes, 2-4 Completing a Payroll, 3-1 Comparing Tax Return Options, 3-2 Comparing Tax Return Software, 3-3 Completing a 1040EZ, 3-4 Completing a 1040A, 4-1 Completing an Application for a Bank Account, 4-2 Filling Out a Deposit Slip, 4-3 Completing a Check Register, 4-4 Investigating Bank Accounts, 5-1 Calculating Sales Tax, 5-2 Completing an Online Catalog Form, 5-3 Calculating Tips, 5-4 Completing a Rebate Form, 6-1 Tracking Your Spending, 6-2 Creating a Budget, 6-3 Creating a Cash Flow Statement, 6-4 Creating Circle Graphs, 7-1 Completing a Credit Card Application, 7-2 Evaluating Your Three C's of Credit, 7-3 Completing a Credit Report Application, 7-4 Calculating Finance Charges, 8-1 Creating an Amortization Table, 8-2 Calculating Monthly Loan Payments, 8-3 Researching Teen Credit, 8-4 Filling Out a Financial Aid Application, 9-1 Using an Online Mortgage Calculator, 9-2 Estimating Mortgage Payments, 9-3 Researching an Apartment, 9-4 Completing an Application for Rental Property, 10-1 Estimating Annual Gallons of Gas Purchased, 10-2 Completing an Application for a Car Loan, 10-3 Researching Car Values, 10-4 Calculating the Cost of Owning a Car, 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3 Calculating Earnings on Stock, 11-4 Calculating Earnings on Bonds, 12-1 Creating an Inventory of Your Assets, 12-2 Completing an Application for Life Insurance, 12-3 Researching Health Insurance, 13-1 Calculating Income from an Annuity, 13-2 Researching Inflation, 13-3 Writing a Will, 13-4 Investigating a Roth Account, Exercise 1G Budget Worksheet, Exercise 1H Cash Flow Statement, Exercise 2F Managing a Credit Card, Exercise 3I Budget Worksheet, Exercise 3J Cash Flow Statement, Exercise 4H Budget Worksheet, Exercise 4I Cash Flow Statement, Summative Exercise Life-Stage Profile Worksheet, Summative Exercise Budget Worksheet, Summative Exercise Cash Flow Statement, Summative Exercise Net Worth Worksheet</p>
stem and leaf plot	
stock	<p><b>Student Edition:</b></p> <p>pg. 379–389, 393</p> <p>Chapter Review Section 11.3</p> <p>Checkpoint 11.3</p> <p>Data Files 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3 Calculating Earnings on Stock</p> <p>Example 11-3A, 11-3B, 11-3C, 11-3D, 11-3E, 11-3F</p>

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	<p>Figure 11-2  Special Feature Financial Smart\$, pg. 384  Special Feature FYI, pg. 380, 385  <b>Instructor’s Edition:</b>  pg. 379–389, 393  Chapter Review Section 11.3  Checkpoint 11.3  Data Files 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3  Calculating Earnings on Stock  Example 11-3A, 11-3B, 11-3C, 11-3D, 11-3E, 11-3F  Figure 11-2  Special Feature Financial Smart\$, pg. 384  Special Feature FYI, pg. 380, 385</p>
stock bar chart	
stock holder	<p><b>Student Edition:</b>  pg. 379  <b>Instructor’s Edition:</b>  pg. 379</p>
stock market	<p><b>Student Edition:</b>  stock exchange, pg. 380  Figure 11-2  <b>Instructor’s Edition:</b>  stock exchange, pg. 380  Figure 11-2</p>
stock value	<p><b>Student Edition:</b>  pg. 470  Data Files 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3  Calculating Earnings on Stock  Exercise 3C  <b>Instructor’s Edition:</b>  pg. 470  Data Files 11-1 Researching Stock Quotes, 11-2 Purchasing Shares of Common Stock, 11-3  Calculating Earnings on Stock  Exercise 3C</p>
straight line depreciation	<p><b>Student Edition:</b>  pg. 342  Example 10-1F  <b>Instructor’s Edition:</b>  pg. 342  Example 10-1F</p>
supply	
uninsured	<p><b>Student Edition:</b>  pg. 350  Figure 10-1  <b>Instructor’s Edition:</b>  pg. 350  Figure 10-1</p>
wage garnishment	

**GEORGIA**  
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yaw mark		
<b>PROCESS STANDARDS: The following process standards are essential to mastering each of the mathematics content standards. They emphasize critical dimensions of the mathematical proficiency that all students need.</b>		
<b>MMFP1</b>	<b>Students will solve problems (using appropriate technology).</b>	
a.	Build new mathematical knowledge through problem solving.	<p><b>Student Edition:</b> Chapter Review Sections 1.1, 1.2, 1.3, 2.1, 2.2, 2.3, 3.1, 3.2, 3.3, 4.1, 4.2, 4.3, 5.1, 5.2, 5.3, 6.1, 6.2, 6.3, 7.1, 7.2, 7.3, 8.1, 8.2, 8.3, 8.4, 9.1, 9.2, 9.3, 10.1, 10.2, 11.1, 11.2, 11.3, 12.1, 12.2, 12.3, 13.1, 13.2, 13.3 Special Feature Reinforce Your Understanding, pg. 57, 89, 113, 152, 180, 218, 261, 299, 357, 393, 421, 447</p> <p><b>Instructor's Edition:</b> Chapter Review Sections 1.1, 1.2, 1.3, 2.1, 2.2, 2.3, 3.1, 3.2, 3.3, 4.1, 4.2, 4.3, 5.1, 5.2, 5.3, 6.1, 6.2, 6.3, 7.1, 7.2, 7.3, 8.1, 8.2, 8.3, 8.4, 9.1, 9.2, 9.3, 10.1, 10.2, 11.1, 11.2, 11.3, 12.1, 12.2, 12.3, 13.1, 13.2, 13.3 Special Feature Reinforce Your Understanding, pg. 57, 89, 113, 152, 180, 218, 261, 299, 357, 393, 421, 447</p>
b.	Solve problems that arise in mathematics and in other contexts.	<p><b>Student Edition:</b> Chapter Review Sections 1.1, 1.2, 1.3, 2.1, 2.2, 2.3, 3.1, 3.2, 3.3, 4.1, 4.2, 4.3, 5.1, 5.2, 5.3, 6.1, 6.2, 6.3, 7.1, 7.2, 7.3, 8.1, 8.2, 8.3, 8.4, 9.1, 9.2, 9.3, 10.1, 10.2, 11.1, 11.2, 11.3, 12.1, 12.2, 12.3, 13.1, 13.2, 13.3 Special Feature Reinforce Your Understanding, pg. 57, 89, 113, 152, 180, 218, 261, 299, 357, 393, 421, 447</p> <p><b>Instructor's Edition:</b> Chapter Review Sections 1.1, 1.2, 1.3, 2.1, 2.2, 2.3, 3.1, 3.2, 3.3, 4.1, 4.2, 4.3, 5.1, 5.2, 5.3, 6.1, 6.2, 6.3, 7.1, 7.2, 7.3, 8.1, 8.2, 8.3, 8.4, 9.1, 9.2, 9.3, 10.1, 10.2, 11.1, 11.2, 11.3, 12.1, 12.2, 12.3, 13.1, 13.2, 13.3 Special Feature Reinforce Your Understanding, pg. 57, 89, 113, 152, 180, 218, 261, 299, 357, 393, 421, 447</p>
c.	Apply and adapt a variety of appropriate strategies to solve problems.	<p><b>Student Edition:</b> See It/ Check It Examples, chapters 1–13.</p> <p><b>Instructor's Edition:</b> See It/ Check It Examples, chapters 1–13.</p>
d.	Monitor and reflect on the process of mathematical problem solving.	<p><b>Student Edition:</b> Unit 1 Summative Assessment, pg. 118 Unit 2 Summative Assessment, pg. 220 Unit 3 Summative Assessment, pg. 358 Unit 4 Summative Assessment, pg. 448</p> <p><b>Instructor's Edition:</b> Unit 1 Summative Assessment, pg. 118 Unit 2 Summative Assessment, pg. 220 Unit 3 Summative Assessment, pg. 358 Unit 4 Summative Assessment, pg. 448</p>
<b>MMFP2</b>	<b>Students will reason and evaluate mathematical</b>	

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	<b>arguments.</b>	
a.	Recognize reasoning and proof as fundamental aspects of mathematics.	
b.	Make and investigate mathematical conjecture.	
c.	Develop and evaluate mathematical arguments and proofs.	
d.	Select and use various types of reasoning and methods of proof.	
<b>MMFP3</b>	<b>Students will communicate mathematically.</b>	
a.	Organize and consolidate their mathematical thinking through communication.	
b.	Communicate their mathematical thinking coherently and clearly to peers, teachers, and others.	
c.	Analyze and evaluate the mathematical thinking and strategies of others.	
d.	Use the language of mathematics to express mathematical ideas precisely.	
<b>MMFP4</b>	<b>Students will make connections among mathematical ideas and to other disciplines.</b>	
a.	Recognize and use connections among mathematical ideas.	
b.	Understand how mathematical ideas interconnect and build on one another to produce a coherent whole.	<b>Student Edition:</b> pg., 245 (recursion) <b>Instructor's Edition:</b> pg., 245 (recursion)
c.	Recognize and apply mathematics in contexts outside of mathematics.	<b>Student Edition:</b> pg. 426-428; mathematics is applied to the study of financial literacy throughout the text. <b>Instructor's Edition:</b> pg. 426-428; mathematics is applied to the study of financial literacy throughout the text.
<b>MMFP5</b>	<b>Students will represent mathematics in multiple ways.</b>	
a.	Create and use representations to organize, record, and communicate mathematical ideas.	<b>Student Edition:</b> pg. 390 <b>Instructor's Edition:</b> pg. 390
b.	Select, apply, and translate among mathematical representations to solve problems.	
c.	Use representations to model and interpret physical, social, and mathematical phenomena.	

**READING STANDARD COMMENT:** After the elementary years, students are seriously engaged in reading for learning. This process sweeps across all disciplinary domains, extending even to the area of personal learning. Students encounter a variety of informational as well as fictional texts, and they experience text in all genres and modes of discourse. In the study of various disciplines of learning (language arts, mathematics, science, social studies), students must learn through reading the communities of discourse of each of those disciplines. Each subject has its own specific vocabulary, and for students to excel in all subjects, they must learn the specific vocabulary of those subject areas in context.

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Beginning with the middle grades years, students begin to self-select reading materials based on personal interests established through classroom learning. Students become curious about science, mathematics, history, and literature as they form contexts for those subjects related to their personal and classroom experiences. As students explore academic areas through reading, they develop favorite subjects and become confident in their verbal discourse about those subjects.

Reading across curriculum content develops both academic and personal interests in students. As students read, they develop both content and contextual vocabulary. They also build good habits for reading, researching, and learning. The Reading Across the Curriculum standard focuses on the academic and personal skills students acquire as they read in all areas of learning.

<b>MRC</b>	<b>Students will enhance reading in all curriculum areas by:</b>	
a.	Reading in all curriculum areas	
i.	Read a minimum of 25 grade-level appropriate books per year from a variety of subject disciplines and participate in discussions related to curricular learning in all areas	
ii.	Read both informational and fictional texts in a variety of genres and modes of discourse	<b>Student Edition:</b> Special Feature Reading Prep, pg. 34, 58, 90, 120, 154, 182, 226, 262, 300, 334, 364, 394, 422 <b>Instructor's Edition:</b> Special Feature Reading Prep, pg. 34, 58, 90, 120, 154, 182, 226, 262, 300, 334, 364, 394, 422
iii.	Read technical texts related to various subject areas	
b.	Discussing books	
i.	Discuss messages and themes from books in all subject areas.	
ii.	Respond to a variety of texts in multiple modes of discourse.	
iii.	Relate messages and themes from one subject area to messages and themes in another area.	
iv.	Evaluate the merit of texts in every subject discipline.	
v.	Examine author's purpose in writing.	<b>Student Edition:</b> Special Feature Reading Prep, pg. 34, 58, 90, 120, 154, 182, 226, 262, 300, 334, 364, 394, 422 <b>Instructor's Edition:</b> Special Feature Reading Prep, pg. 34, 58, 90, 120, 154, 182, 226, 262, 300, 334, 364, 394, 422
c.	Building vocabulary knowledge	
i.	Demonstrate an understanding of contextual vocabulary in various subjects.	<b>Student Edition:</b> Special Feature Build Your Vocabulary, pg. 54, 86, 110, 150, 178, 214, 258, 296, 330, 354, 390, 418, 444 <b>Instructor's Edition:</b> Special Feature Build Your Vocabulary, pg. 54, 86, 110, 150, 178, 214, 258, 296, 330, 354, 390, 418, 444
ii.	Use content vocabulary in writing and speaking.	
iii.	Explore understanding of new words found in	<b>Student Edition:</b>



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	subject area texts.	Special Feature Build Your Vocabulary, pg. 54, 86, 110, 150, 178, 214, 258, 296, 330, 354, 390, 418, 444 <b>Instructor's Edition:</b> Special Feature Build Your Vocabulary, pg. 54, 86, 110, 150, 178, 214, 258, 296, 330, 354, 390, 418, 444
d.	Establishing context	
i.	Explore life experiences related to subject area content.	
ii.	Discuss in both writing and speaking how certain words are subject area related.	
iii.	Determine strategies for finding content and contextual meaning for unknown words.	<b>Student Edition:</b> Special Feature Reading Prep, pg. 34, 58, 90, 120, 154, 182, 226, 262, 300, 334, 364, 394, 422 <b>Instructor's Edition:</b> Special Feature Reading Prep, pg. 34, 58, 90, 120, 154, 182, 226, 262, 300, 334, 364, 394, 422