### MARLBORO CENTRAL SCHOOL DISTRICT – CURRICULUM MAP

<table>
<thead>
<tr>
<th>Month</th>
<th>Unit / Theme</th>
<th>Content</th>
<th>Assessment</th>
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</thead>
<tbody>
<tr>
<td>September</td>
<td>Excel</td>
<td>● Student will learn how to use excel</td>
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| October | Unit 1: Employment Basics | ● Pay periods and hourly rates (including overtime)  
● Commission pay  
● Piecework pay  
● Salary pay | ● Homework  
● Quizzes  
● Unit Test |
| November | Unit 2: Withholdings | ● Federal tax tables and worksheets  
● Social security withholdings  
● Medicare withholdings  
● Checking accounts  
● Reconcile a bank statement  
● Savings accounts  
● Certificate of Deposits  
● Explore compound interest | ● Homework  
● Quizzes  
● Unit Test |
| December | Unit 3: Banking Services | ● Checking accounts  
● Reconcile a bank statement  
● Savings accounts  
● Certificate of Deposits  
● Explore compound interest | ● Homework  
● Quizzes  
● Unit Test |
| January | Unit 4: Retirement Accounts | ● 401(k) accounts  
● IRA Accounts  
● Roth IRA Accounts | ● Homework  
● Quizzes  
● Unit Test |
| February | Unit 5: Stock Market | ● Stock market data  
● Stock market ticker  
● Stock transactions  
● Stock transaction fees  
● Stock splits  
● Dividend income | ● Homework  
● Quizzes  
● Unit Test |
| March | Unit 6: Consumer Credit | ● Loans  
● Loan calculations  
● Credit cards  
● Credit card statement | ● Homework  
● Quizzes  
● Unit Test |
| April | Unit 7: Independent Living | ● Find a place to live  
● Mortgage application process  
● Purchase a home  
● Rentals, Condominiums, and Cooperatives | ● Homework  
● Quizzes  
● Unit Test |
<p>| May | Unit 7: Automobile Ownership | ● Buy or sell a car | ● Homework |</p>
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<tr>
<td></td>
<td>Automobile insurance</td>
<td>Linear automobile depreciation</td>
<td>Quizzes</td>
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<td>Unit Test</td>
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<tr>
<td>June</td>
<td>Unit 8: Prepare a Budget</td>
<td>Utility expense</td>
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<td>Electronic utilities</td>
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<td>Charting a budget</td>
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<td>Cash flow and budgeting</td>
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<td>June</td>
<td>Final Project</td>
<td>Final project – prepare a full budget</td>
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<td>Reviewed Fall 2020</td>
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