8th Grade Texas Mathematics: Unpacked Content

What is the purpose of this document?

To increase student achievement by ensuring educators understand specifically what the new standards mean a student must know, understand and be able to do. This document may also be used to facilitate discussion among teachers and curriculum staff and to encourage coherence in the sequence, pacing, and units of study for grade-level curricula. This document, along with on-going professional development, is one of many resources used to understand and teach the new math standards.

What is in the document?

Descriptions of what each standard means a student will know, understand, and be able to do. The "unpacking" of the standards done in this document is an effort to answer a simple question "What does this standard mean that a student must know and be able to do?" and to ensure the description is helpful, specific and comprehensive for educators.

At A Glance:

New to Grade:

- (8.2A) Extending previous knowledge of sets and subsets using a visual representation to describe relationships between sets of real numbers.
- (8.2B) All square roots less than 225. Approximate and locate irrational numbers on a number line.
- (8.2C) Use of negative exponents in scientific notation.
- (8.2D) Order real numbers (changed from ordering rational numbers)
- (8.3A) Generalize that the ratio of corresponding sides of similar shapes are proportional, including a shape and its dilation. (new 7th grade)
- (8.3C) Use of algebraic representation to show scale factor (more formal language)
- (8.4A) Use of similar right triangles in exploring slope (Algebra I)
- (8.4B) Graph proportional relationships interpreting the unit rate with slope (Algebra I)
- (8.4C) Use of tables or graphs to determine rate of change and y intercept (Algebra I)
- (8.5A,B) Represent linear proportional and non-proportional situations with tables graphs and equations in the forms of y=kx and y=mx+b (Algebra I)
- (8.5C) Use of the term bivariate sets of data as opposed to scatterplots (Algebra I)
- (8.5D) Use a trend line to approximate the linear relationship between bivariate sets of data (aka line of best fit) (current TEKS and Algebra)
- (8.5E) Solve problems using direct variation (current TEKS, but with Algebra I terminology)
- (8.5F) Distinguish between proportional and non-proportional relations using y=kx or y=mx+b (current TEKS, more specific with equations)
- (8.5G) Identify functions using ordered pairs, tables, mappings, and graphs (Algebra I)
- (8.5I) Write an equation in the form of y=mx+b (Algebra I)
- (8.7D) Determine the distance between two points on a coordinate plane using the Pythagorean Theorem. (Geometry)
- (8.8A,B,C) Write, model, and solve one variable equations or inequalities (from real world situations) with variables on both sides using rational number coefficients and constants (Algebra I)

- (8.8D) Use equations to establish facts about angle sum and exterior angles of triangles as well as angles created when parallel lines are cut by a transversal. (Geometry)
- (8.9) Identify solution (x,y) to two linear equations (system of equations) from the intersection of graphed equations. (Algebra I)
- (8.10A) Rotations (limited to multiples of 90 degrees through 360) on a coordinate plane (Geometry)
- (8.10C) Use an algebraic representation to explain the effects of translations, rotations, and reflections of two dimensional shapes on a coordinate plane. (Geometry)
- (8.11A) Construct a scatterplot and describe the data to address questions of association such as linear, nonlinear, and no association between bivariate data. (Algebra I)
- (8.11B) Determine the mean absolute deviation and the quantity as a measure of the average distance data are from the mean using a data set no more than 10 data points. (Statistics)
- (8.12) Personal Financial Literacy

Moved from Grade:

- The effect of scale factor on surface area and volume. (Geometry)
- Probability (7th grade)
- Compare rationals (6th grade)
- Order rationals is now order real numbers
- Solve problems with rational numbers in a variety of forms (deleted TEK, but embedded in Process Standards)
- Box and whisker plots (7th grade)
- Find and evaluate an algebraic expression to determine any term in an arithmetic sequence (embedded into 6th grade), but skills addressed in 8.4C.
- Draw 3-D figures from different perspectives
- Volume of prisms (other than cylinders) and pyramids. (7th grade)
- Surface area of pyramids (7th grade)
- Locate and name points on a coordinate plane using ordered pairs of rational numbers (Grade 6)
- Use of variability and measures of central tendency (6th grade)

- Select and use appropriate representation for displaying relationships among collected data (ie line plot, circle graph, bar graphs, box and whisker, etc) (6th grade and 7th grade)
- Recognize misuses of graphical representation and evaluate predictions (deleted, but skills are in the Process Standards)

Instructional Implications for 2013-14:

Due to the amount of material being moved from Algebra 1 down to both 7th and 8th grade, it will be important for middle school and high school teachers to collaborate on vertical alignment and the sharing of resources.

It would be an easier transition for teachers and students if teachers would begin implementation of some of the new TEKS in the 2013-14 school year.

Professional Learning Implications for 2013-14:

- PD and resources regarding Personal Financial Literacy
- PD related to the Linear Equations High School teachers could mentor
- Teachers will need to identify the gaps that will need to be addressed in the 2013-14 school year.
- · Embed the process standards into instruction and application
- Identify academic vocabulary
- Initial learning of the teachers' grade level TEKS (teachers unpacking the TEKS at their grade level)
- Vertical study of the strands to know how the TEKS align and progress from 7th through Algebra I

Grade 8 Primary Focal Areas:

The Primary Focal Areas are designed to bring focus to the standards at each grade by describing the big ideas that educators can use to build their curriculum and to guide instruction.

(1) The desire to achieve educational excellence is the driving force behind the Texas essential knowledge and skills for mathematics, guided by the college and career readiness standards. By embedding statistics, probability, and finance, while focusing on computational thinking, mathematical fluency, and solid understanding, Texas will lead the way in mathematics education and prepare all Texas students for the challenges they will face in the 21st century.

(2) The process standards describe ways in which students are expected to engage in the content. The placement of the process standards at the beginning of the knowledge and skills listed for each grade and course is intentional. The process standards weave the other knowledge and skills together so that students may be successful problem solvers and use mathematics efficiently and effectively in daily life. The process standards are integrated at every grade level and course. When possible, students will apply mathematics to problems arising in everyday life, society, and the workplace. Students will use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution. Students will select appropriate tools such as real objects, manipulatives, algorithms, paper and pencil, and technology and techniques such as mental math, estimation, [and] number sense , and generalization and abstraction to solve problems. Students will effectively communicate mathematical ideas, reasoning, and their implications using multiple representations such as symbols, diagrams, graphs, computer programs, and language. Students will use mathematical relationships to generate solutions and make connections and predictions. Students will analyze mathematical relationships to connect and communicate mathematical ideas. Students will display, explain, or justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

(3) The primary focal areas in Grade 8 are proportionality; expressions, equations, relationships, and foundations of functions; and measurement and data. Students use concepts, algorithms, and properties of real numbers to explore mathematical relationships and to describe increasingly complex situations. Students use concepts of proportionality to explore, develop, and communicate mathematical relationships. Students use algebraic thinking to describe how a change in one quantity in a relationship results in a change in the other. Students connect verbal, numeric, graphic, and symbolic representations of relationships, including equations and inequalities. Students begin to develop an understanding of functional relationships. Students use geometric properties and relationships, as well as spatial reasoning, to model and analyze situations and solve problems. Students communicate information about geometric figures or situations by quantifying attributes, generalize procedures from measurement experiences, and use the procedures to solve problems. Students use appropriate statistics, representations of data, and reasoning to draw conclusions, evaluate arguments, and make recommendations. While the use of all types of technology is important, the emphasis on algebra

readiness skills necessitates the implementation of graphing technology.

(4) Statements that contain the word "including" reference content that must be mastered, while those containing the phrase "such as" are intended as possible illustrative examples.

Mathematical process standards. The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:

(A) apply mathematics to problems arising in everyday life, society, and the workplace;

(B) use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;

(C) select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;

(D) communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;

(E) create and use representations to organize, record, and communicate mathematical ideas;

(F) analyze mathematical relationships to connect and communicate mathematical ideas; and

(G) display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

Number and Operations: TEK 8.2	The student applies mathematical process standards to represent and use real numbers in a variety of forms. The student is expected to:				
8.2(A) Extend previous knowledge of sets and subsets using a visual representation to describe relationships between sets of real numbers	Students understand the relationship between the set of real numbers and the subsets that exist within the set. Students understand organization of the subsets: ie. natural numbers are a subset of whole numbers which is a subset of integers, which is a subset of rationals, which is a subset o the real numbers. Include the terminology: sometimes, always, never, and, and or when classifying numbers. Example: ½ is never an integer				
	Common errors:				
	1. Students think that a number can only belong to one set such as integer.				
	Examples: Real Numbers All real numbers are either rational or irrational Trrational Natural 2. Name all the sets the following numbers belong to: 3, 5.7, -8, $\sqrt{5}$, 4.23235, π , $\sqrt{9}$, $\frac{4}{2}$				
8.2(B) Approximate the value of an irrational number, including π and square roots of numbers less than 225, and locate that rational number approximation on a number line;	 Students understand that an irrational number cannot be written in the form a/b. It is a non-terminating, non-repeating decimal. Students should know the perfect squares (1 to 15) in order to approximate the value of irrational numbers. Common Misconception. 1. Students think square root is dividing by 2. 				

	Examples:					
	$\frac{\text{Example 1:}}{\text{Compare }\sqrt{2} \text{ and }\sqrt{3}} \qquad \qquad \qquad \qquad \sqrt{2} \qquad \sqrt{3} \\ \hline 1 \ 1.11.2 \ 1.3 \ 1.4 \ 1.5 \ 1.6 \ 1.7 \ 1.8 \ 1.9 \ 2}$					
	Solution: Statements for the comparison could include: $\sqrt{2}$ and $\sqrt{3}$ are between the whole numbers 1 and 2 $\sqrt{3}$ is between 1.7 and 1.8 $\sqrt{2}$ is less than $\sqrt{3}$					
	 Additionally, students understand that the value of a square root can be approximated between integers and that non-perfect square roots are irrational. <u>Example 2:</u> Find an approximation of √28 Determine the perfect squares √28 is between, which would be 25 and 36. The square roots of 25 and 36 are 5 and 6 respectively, so we know that √28 is between 5 and 6. Since 28 is closer to 25, an estimate of the square root would be closer to 5. One method to get an estimate is to divide 3 (the distance between 25 and 28) by 11 (the distance between the perfect squares of 25 and 36) to get 0.27. The estimate of √28 would be 5.27 (the actual is 5.29). 					
8.2(C) Convert between standard decimal notation and scientific notation; and	Students should understand the relationship between place value system and the powers of 10 used in scientific notation. ie: hundreds place is also 10^2 . Students should understand that for a number to be in proper scientific notation it must be a number between one and ten multiplied by a power of 10. Students should understand that a negative power of 10 does not imply a negative number but a number less than one, since a negative exponent means division by a power of 10.					

Examples:
Express 0.00045 in scientific notation: 4.5x10 ⁻⁴
Express 32,000,000 in scientific notation:
3.2x10 ⁶
Example 3: Express 2.45 x 10 ⁵ in standard form. Solution: 245,000
Example 4: How much larger is 6 x 10^5 compared to 2 x 10^3 Solution: 300 times larger since 6 is 3 times larger than 2 and 10^5 is 100 times larger than 10^3 .
Example 5: Which is the larger value: 2×10^6 or 9×10^5 ? Solution: 2×10^6 because the exponent is larger

8.2(D) Order a set of real numbers arising from mathematical and real-world contexts.	Students understand the value of numbers in various forms (decimals, fractions, percents), how to standardize them into one format (such as converting all to decimals) and how to use their values to place them in correct order (both ascending and descending). Students understand a number line and the ordering of both negative and positive numbers. Students understand that irrational numbers are a part of the real number system.
	Common Misconceptions
	1. Students need other vocabulary besides least to greatest such as fastest to slowest or thickest to thinnest. Students automatically look for the smallest number to be the smallest.
	Examples:
	6 Which list correctly places these rational numbers in order from least to greatest?
	$-8, 8.01, 8\frac{1}{3}, -8.1, -8\frac{3}{8}$
	F $8\frac{1}{3}$, 8.01, -8, -8.1, $-8\frac{3}{8}$
	G $-8\frac{3}{8}, -8.1, -8, 8.01, 8\frac{1}{3}$
	H $8\frac{1}{3}$, 8.01, $-8\frac{3}{8}$, -8.1 , -8
	$J = -8, -8.1, -8\frac{3}{8}, 8.01, 8\frac{1}{3}$
	The following represent finish times in a race. Order the times from fastest to slowest. 43.5 sec., 41.6 sec., 42.1 sec., 42.8 sec.

Several stores are having sales. The prices are reduced by 62.5%, $\frac{2}{3}$, 75%, $\frac{1}{2}$, and $\frac{7}{10}$. Which list shows the price reductions from greatest to least?
A 75%, 62.5%, $\frac{1}{2}$, $\frac{2}{3}$, $\frac{7}{10}$
B 75%, $\frac{7}{10}$, $\frac{2}{3}$, 62.5%, $\frac{1}{2}$
C 75%, $\frac{7}{10}$, 62.5%, $\frac{1}{2}$, $\frac{2}{3}$
D 75%, $\frac{7}{10}$, 62.5%, $\frac{2}{3}$, $\frac{1}{2}$

Proportionality: TEK 8.3	The student applies mathematical process standards to use proportional relationships to describe dilations.						
8.3(A) Generalize that the ratio of corresponding sides of similar shapes are proportional, including a shape and its dilation;	The student understands that the lengths of corresponding sides are in proportion. Students understand that similar figures are produced from dilations. Students need to know prime notation to indicate the dilated figure from the original. Common Misconceptions: 1. Not matching corresponding parts. Need to use the name and not the figure.						
	2. Not all images are drawn	to scale.					
	Examples:						
	$\frac{AB}{XY} = \frac{BC}{YZ} = \frac{CA}{ZX}$	The symbol ~ means is similar to. At the right, $\Delta ABC \sim \Delta XYZ$.					











Proportionality: TEK 8.4	The student applies mathematical process standards to explain proportional and non-proportional relationships involving slope.						
8.4(A) Use similar right triangles to develop an understanding that slope, <i>m</i> , given as the rate comparing	Students construct triangles between two points on a line and compare the sides to understand that the slope (ratio of rise to run) is the same between any two points on a line. Students understand that slope, <i>m</i> , compares the change in any y-values to the change in x-values. $(y_2 - y_1) / (x_2 - x_1)$ when (x_1, y_1) and (x_2, y_2) are points on the same line.						
the change in <i>y</i> -values to the change in <i>x</i> -values, $(y^2 - y^1) / (x^2 - x^1)$, is the same for any two points (x^1, y^1) and (x^2, y^2) on the	 Common Errors: 1. Students will put change in x-values to the change in y-values. 2. Students may use (y₁ -y₂) / (x₂ - x₁) where the reverse the order of the points. 						
same line	Examples:						
	The triangle between A and B has a vertical height of 2 and a horizontal length of 3. The triangle between B and C has a vertical height of 4 and a horizontal length of 6. The simplified ratio of the vertical height to the horizontal length of both triangles is 2 to 3, which also represents a slope of $\frac{2}{3}$ for the line, indicating that the triangles are similar.						
8.4(B) Graph proportional relationships, interpreting the unit rate as the slope of the line that models the relationship	Student understands that the graph of a proportional relationship will always have a y-intercept (intersect with) the origin (0, 0). Student understands that the unit rate in a given situation will become the slope of their graph; student will graph one point at (0, 0) and another at (1, y), where y is their unit rate and extend the line through future points (2, 2y), (3, 3y).						

Common Misconceptions								
1. Unit rate is amount per one unit, Slope isn't always a whole number.								
Examples:								
The table shows the distance Ms.	[Time (min)	Distance (mi)]				
beach lise the data to make a		8	6					
graph. Find the slope of the line and		12	9					
explain what it shows.		16	12					
The slone is $\frac{3}{2}$ which means	[20	15					
The slope is $\frac{3}{4}$, which means that for every 4 minutes Ms. Long drives, she travels 3 miles. She is driving 45 mph.		20 Distance Trave	15 led (mi)					







	Answers 1. The graph of $y = 8x$, which is a line passing through (0, 0) with a slope of 8; the slope 8 is the rate of change of the tree each year. 2. The graph of $y = 3x$, which is a line passing through (0, 0) with a slope of 3; the slope 3 is the rate of change of Davis' account each week. 3. The graph of $y = 2.4x$, which is a line passing through (0, 0) with a slope of 2.4; the slope 2.4 is the unit rate of each pound of bananas. 4. The graph of $y = 2.25x$, which is a line passing through (0, 0) with a slope of 2.25; the slope 2.25 is the unit rate of change of each lunch.
8.4(C) Use data from a table or graph to determine the rate of change or slope and <i>y</i> - intercept in mathematical and real-world problems.	Student understands that the graph of a proportional relationship will always have a y-intercept (intersect with) the origin (0, 0). Student determines the rate of change (slope) from a proportional graph by finding the value of the y-coordinate when the x-coordinate is one. Student determines the rate of change (slope) from a proportional table by finding the value of the output when the input is Student understands that slope, rate of change, and unit rate mean the same thing. Student understands that in a non-proportional linear relationship, the y-intercept will not be at (0,0). Common Misconceptions. 1. Students think that constant rate of change automatically means it is proportional.





Proportionality: TEK 8.5	The student applies mathematical process standards to use proportional and non- proportional relationships to develop foundational concepts of functions.							
8.5(A) Represent linear proportional situations with tables, graphs, and equations in the form of $y = kx$;	Students understand from 7th grade that k=y/x is the constant of proportionality. We are now also referring to k as slope, rate of change, and unit rate. Student understands that the graph must go through (0,0). Common misconceptions.							
	Students may calculate slope (k) as x/y instead of y/x.							
	Examples:							
	Example 1: Susan is able to bike 18 miles in 3 hours. Create a table, graph, and equation to represent any distance if her rate stays constant.							
8.5(B) Represent linear non- proportional situations with tables, graphs, and equations in the form of $y = mx + b$, where $b \neq 0$;	Student understands that linear situations can be represented four ways: in words, tables, graph and as an equation. Student understands that non-proportional situations will affect the graph suc that the y-intercept will no longer be zero; it will now be the number added or subtracted (b). Student understands that non-proportional situations affect the equation such that there will be a number added or subtracted (b). Student understands that the ratios represented in the table will longer be equivalent (not proportional).	s :h no						

	Common Misconceptions.					
	If graphing using slope intercept form, students may use m as the intercept and b as the slope.					
	 Examples: Joshua buys film through the mail. The standard shipping cost is always \$5.50, regardless of how many rolls of film he buys. The cost of each roll of film equals \$7.50. a. Construct a table to show Joshua's total cost when he buys 5, 10, 15, and 20 rolls, and then draw a line graph to summarize the results. 					
	Rolls of Film Process Total Cost					
	5 \$5.50 + (\$7.50 × 5) \$43.00					
	10 \$5.50 + (\$7.50 × 10) \$80.50 E 100					
	15 \$5.50 + (\$7.50 × 15) \$118.00					
	20 \$5.50 + (\$7.50 × 20) \$155.50					
	0 5 10 15 20 Number of Rolls					
8.5(C) Contrast bivariate sets of data that suggest a linear relationship with bivariate sets of data that do not suggest a linear relationship from a graphical representation;	 Students will be able to look at graphs and determine, based on the y-intercept (b), whether it shows proportionality (b = 0) or not (b≠ 0). Student understands that bivariate means "two variables", in other words there are two types of data. Common Misconceptions. Students may think that if the graph is nonlinear, then there is no relationship. (ie. exponential functions) 					

Examples:

Examples of non linear relationships

5.





Example 4:

The chart below lists the life expectancy in years for people in the United States every five years from 1970 to 2005. What would you expect the life expectancy of a person in the United States to be in 2010, 2015, and 2020 based upon this data? Explain how you determined your values.

Date	1970	1975	1980	1985	1990	1995	2000	2005
Life Expectancy (in years)	70.8	72.6	73.7	74.7	75.4	75.8	76.8	77.4

Solution: There is a positive association.

Students recognize that points may be away from the other points (outliers) and have an effect on the linear model.

NOTE: Use of the formula to identify outliers is not expected at this level.

Students recognize that not all data will have a linear association. Some associations will be non-linear as in the example below:



Example:

An ice cream shop keeps track of how much ice cream they sell versus the temperature on that day.

The two variables are Ice Cream Sales and Temperature.

Here are their figures for the last 12 days:

Ice Cream Sales vs Temperature							
Temperature °C	Ice Cream Sales						
14.2°	\$215						
16.4°	\$325						
11.9°	\$185						
15.2°	\$332						
18.5°	\$406						
22.1°	\$522						
19.4°	\$412						
25.1°	\$614						
23.4°	\$544						
18.1°	\$421						
22.6°	\$445						
17.2°	\$408						



8.5(D) Use a trend line that approximates the linear relationship between bivariate sets of data to make predictions;	 Student understands that trend line and line of best fit mean the same thing. Student understands that the trend line closely follows the path of points passing through as many as possible with about half the remaining points both above and below the line. Common Misconceptions: 1. Students try to hit every point rather than through the middle. 2. Trend line does not have to start at the origin. 							
	And here is the same data as a Scatter Plot:							



Examples:	
SALTWATER AQ tablespoons of fish tank varies of gallons of wa owner recomm of sea salt to a 2	QUARIUM The number <i>s</i> of sea salt needed in a saltwater <i>s</i> directly with the number <i>w</i> ater in the tank. A pet shop pends adding 100 tablespoons 20 gallon tank.
 Write a direct relates w and 	t variation equation that
 How many ta added to a 30 	blespoons of salt should be gallon saltwater fish tank?
Solution	
<i>STEP</i> 1 Write you ca w = 2	a direct variation equation. Because <i>s</i> varies directly with <i>w</i> , can use the equation $s = aw$. Also use the fact that $s = 100$ when 20.
<u>s</u> =	<i>aw</i> Write direct variation equation.
100 =	a(20) Substitute.
> 5 =	a Solve for a.
A direct var	riation equation that relates w and s is $s = 5w$.

	 STEP 2 Find the number of tablespoons of salt that should be added to a 30 gallon saltwater fish tank. Use your direct variation equation from Step 1. s = 5w Write direct variation equation. s = 5(30) Substitute 30 for w. s = 150 Simplify. You should add 150 tablespoons of salt to a 30 gallon fish tank. 					
8.5(F) Distinguish between proportional and non- proportional situations using tables, graphs, and equations in the form $y = kx$ or $y = mx + b$, where $b \neq 0$;	Student understands that linear situations can be represented four ways: in words, tables, graphs and as an equation. Student understands that non-proportional situations will affect the graph such that the y-intercept will no longer be zero; it will now be the number added or subtracted (b). Student understands that non-proportional situations affect the equation such that there will be a number added or subtracted (b). Student understand that the ratios represented in the table will no longer be equivalent (not proportional). Students understand from 7th grade that k=y/x is the constant of proportionality. We are now also referring to k as slope, rate of change, and unit rate. Proportional linear relationships will pass through the origin whereas non-proportional relationships will not.					
	Students not understanding that both k and m represent rate of change or slope. Students calculate slope (k or m) as x/y instead of y/x.					

	Examples: The following table shows the distance on a map in inches <i>x</i> and the actual distance between two cities in miles, <i>y</i> . Determine whether there is direct variation between the two data sets. If so, find the equation of direct variation.										
	x	$456\frac{1}{4}$	$3\frac{1}{2}$	4	5	$7\frac{1}{4}$	8	9 <u>1</u>	11		
	y	75	175	200	350	362 ¹ /2	400	$456\frac{1}{4}$	550		
y75175200350 $362\frac{1}{2}$ 400 $456\frac{1}{4}$ 550There is no direct variation.Example - N on-proportional linear relationships (y = mx + b, where b is not 0): Ajax Taxicab Company charges a flat fee of \$1.00 plus \$0.30 per mile to ride in a cab. (Assumption The flat fee is incurred as soon as you enter the cab.) Rule in words: To determine the cost of an Ajax Taxicab ride, multiply the number of miles traveled by \$0.30, and then add \$1.00 (the flat fee) to the product. Rule in Equation: If y represents the total cost of an Ajax Taxicab ride of x miles, then the relationship can be expressed as an equation in the form of y = mx + b, where m represents the cost per mile (\$0.30/mile) and b represents the flat fee (\$1.00). Total Cost = Cost per Mile • Number of Miles + Flat Fee y = 0.30 • x + 1.00, or y = 0.30x + 1.00										sumption: traveled ts the	






					. .						
Deteri From	nining v a table:	whethe If any	e r a rel x-valu	ation is a e is paired	funct with d	t ion: only one	e y-value	e it is a fu	unction.		
	-	-									
X	-1	0	1	2							
Y	-1	3	7	11							
This is	a funct	ion. Ea	ch dom	nain or x-v	alue is	s paired	with on	ly one ra	nge or y	y-value.	
x	0	-1	-2	0]						
					_						
Y	2	4	6	8							
This is	not a fu	inction.	The d	omain valı	ue, or	x value	of 0 rep	eats.			

	Graphs Students recognize graphs such as the one below is a function using the vertical line test, showing that each <i>x</i> -value has only one <i>y</i> -value; $u_{uu} = \frac{1}{2} \int_{0}^{0} \int_{0$
8.5(H) Identify examples of proportional and non- proportional functions that arise from mathematical and real-world problems;	Student must be able to identify proportional and non-proportional relationships. Student understands that proportional functions will be in the form y=kx. Student understands that non-proportional functions will be in the form y=mx+b.
	Common Misconceptions.
	Students forget to add the constant (ie. base charge, initial fee, starting amount)
	Examples:
	Non-Proportional relationships in the real world are those that have an initial feel. For example, a gym with an enrollment fee of \$35.00 and cost 20.00.

	Identify the two situations as proportional or non-proportional: While Miguel drinks his coffee, he decides to compare some text plans to see which one would work better for him. His cell phone company offers two plans. The basic plan charges 7 cents per text message sent or received. The advanced plan lets Miguel send text, pictures and video, and it only charges 2 cents per message. Score! Oh, but wait—the advanced plan has a \$10 monthly fee. So how is Miguel going to decide which plan is actually the better deal for him? Basic plan: y=.07x (proportional) Advanced plan: y=.02x + 10 (non-proportional)
8.5(1) Write an equation in the form $y = mx + b$ to model a linear relationship between two quantities using verbal, numerical, tabular, and graphical representations.	Given two quantities, student must be able to determine which quantity is the independent and dependent variables. Student must determine the slope (m) and y-intercept (b) from a verbal, numerical, table and graphical representation in order to write the equation in y=mx+b. Common Misconceptions. 1. Students reverse m and b when writing the equation (write y=bx +m) 2. Calculating slope as x/y instead of y/x.



Example 2:

Write an equation that models the linear relationship in the graph below.



Solution: The y-intercept is 4. The slope is $\frac{1}{4}$, found by moving up 1 and right 4 going from (0, 4) to (4, 5). The linear equation would be $y = \frac{1}{4}x + 4$.

Equations:

In a linear equation the coefficient of x is the slope and the constant is the y-intercept. Students need to be given the equations in formats other than y = mx + b, such as y = ax + b (format from graphing calculator), y = b + mx (often the format from contextual situations), etc.

Point and Slope:

Students write equations to model lines that pass through a given point with the given slope. <u>Example 2:</u> A line has a zero slope and passes through the point (-5, 4). What is the equation of the line?

Solution: y = 4

Example 3:

Write an equation for the line that has a slope of $\frac{1}{2}$ and passes though the point (-2, 5) Solution: $y = \frac{1}{2}x + 6$ Students could multiply the slope $\frac{1}{2}$ by the x-coordinate -2 to get -1. Six (6) would need to be added to get to 5, which gives the linear equation.

Students also write equations given two ordered pairs. Note that point-slope form is not an expectation at this level. Students use the slope and y-intercepts to write a linear function in the form y = mx + b.

Contextual Situations:

In contextual situations, the y-intercept is generally the starting value or the value in the situation when the independent variable is 0. The slope is the rate of change that occurs in the problem. Rates of change can often occur over years. In these situations it is helpful for the years to be "converted" to 0, 1, 2, etc. For example, the years of 1960, 1970, and 1980 could be represented as 0 (for 1960), 10 (for 1970) and 20 (for 1980).

Expressions, Equations, and Relationships: TEK 8.6	The student applies mathematical process standards to develop mathematical relationships and make connections to geometric formulas. The student is expected to:		
8.6(A) describe the volume formula $V = Bh$ of a cylinder in terms of its base area and its height	"Know the formula" does not mean memorization of the formula. To "know" means to have an understanding of why the formula works and how the formula relates to the measure (volume) and the figure. This understanding should be for <i>all</i> students.,Students build on understandings of circles and volume from 7th grade to find the volume of cylinders, finding the area of the base $\prod r^2$ and multiplying by the number of layers (the height).		
8.6(B) model the relationship between the volume of a cylinder and a cone having both congruent bases and heights and connect that relationship to the formulas	$V = \mathcal{T} \mathcal{T} r^2 h$		
	find the area of the base and multiply by the number of layers		
	Students understand that the volume of a cylinder is 3 times the volume of a cone having the same base area and height or that the volume of a cone is 1/3 the volume of a cylinder having the same base area and height.		
	$V = \frac{1}{3} \pi r^2 h \text{ or } V = \frac{\pi r^2 h}{r}$		
	Common Misconceptions:		



	Solution: $V = \mathcal{T}Tr^2h$ $V = 3.14 (40)^2(100)$ $V = 502,400 \text{ cm}^3$ The answer could also be given in terms of \mathcal{T} : $V = 160,000 \mathcal{T}$
	Example 2: How much yogurt is needed to fill the cone to the right? Express your answers in terms of Pi. Solution: $V = \frac{1}{3} \pi r^2 h$ $V = \frac{1}{3} \pi (3^2)(5)$ $V = \frac{1}{3} \pi (45)$ $V = 15 \pi \text{ cm}^3$
8.6(C) use models and diagrams to explain the Pythagorean theorem	Students know that c, the hypotenuse, is always the longest side of the right triangle. The legs are denoted by a and b, using the formula $a^2+b^2=c^2$. Students should be introduced to and familiar with Pythagorean Triples including (3,4,5) and (5,12,13). Students should also be able to use graph paper to show the Pythagorean Theorem. Given any variable used on a triangle, students should be able to write the Pythagorean theorem using the indicated variables.
	Common Misconceptions:
	 Students substitute measurement for leg as measure for hypotenuse. Understanding that the area formed from each side is a square.





Common Misconceptions:
1. Students may use diameter rather than radius in calculations.
A sphere can be enclosed with a cylinder, which has the same radius and height of the sphere (Note: the height of the cylinder is twice the radius of the sphere). If the sphere is flattened, it will fill 2/3 of the cylinder. Based on this model, students understand that the volume of a sphere is 2/3 the volume of a cylinder with the same radius and 2/3 height. The height of the cylinder is the same as the diameter of the sphere or 2 <i>r</i> . Using this information, the formula for the volume of the sphere can be derived in the following way:
$V = \pi r^2 h$ cylinder volume formula
$V = \frac{2}{3} \pi r^2 h$ multiply by $\frac{2}{3}$ since the volume of a sphere is $\frac{2}{3}$ the cylinder's volume
$V = \frac{2}{3} \pi r^2 2r$ substitute 2r for height since 2r is the height of the sphere
$V = \frac{4}{3}\pi r^3 \qquad simplify$
Students find the volume of cylinders, cones and spheres to solve real world and mathematical problems. Answers could also be given in terms of Pi.

Examples:
How much space is in a cylinder if three tennis balls with diameter of 3 inches are packed into the can. Assume the tennis balls touch the sides, top and bottom of cylinder.
A peanut butter jar has a height of 5.9 in. and diameter of 3.6 in. One cubic inch holds 0.45 oz of peanut butter. How many ounces will fit in the jar?
Jo was comparing two cylinders that both had a radius of 5 cm. The first had a height of 10 cm, and the other a height of 20 cm. How many times greater was the volume of the larger cylinder?
10 ft 8 ft 15 ft

	An ice cream cone has a diameter of 7 cm and a height of 13 cm. How many milliliters of melted ice cream can it hold? (1 cm ³ holds 1 mL)	Approximately, how much air would be needed Solution: $V = \frac{4}{3} \pi r^{3}$ $V = \frac{4}{3} (3.14)(14^{3})$ $V = 11.5 \text{ cm}^{3}$
8.7(B) Use previous knowledge of surface area to make connections to the formulas for lateral and total surface area and determine solutions for problems involving rectangular prisms, triangular prisms, and cylinders	Students must have a strong foundation in identifying make the connection between finding the area of eac together leads to using the formula involving P (perin Students must be able to substitute the correct area must be able to recognize key words in the problem to an object. Common Misconceptions: 1. Students confuse B=area of base figure and b=line figure. (This is NOT included on the STAAR reference 2. Students have trouble identifying which shape is the bottom figure is the base shape. Must reinforce that of on a cylinder, the circle is the base shape. 3. Students assume they are always finding the total area at times. Examples:	g the net of a shape. Students must be able to ch "part" of the shape then adding them neter of the base shape). S = 2B +Ph formula for B (area of base figure). Students that refer to ONLY the lateral surface area of ear length. Same for P=perimeter of base the chart) he base figure. They assume that what is the on a triangular prism, the triangle is the base; surface area and not just the lateral surface





	Boy scouts are preparing for a campout. They want to make a tent with the following dimensions. How much material would be needed to create the tent, which includes the sides, the floor, and the flaps for the front and back?
8.7(C) Use the Pythagorean Theorem and its converse to solve problems	Students can explain the Pythagorean Theorem, understanding that the sum of the squares of the legs is equal to the square of the hypotenuse in a right triangle. Students also understand that given three side lengths with this relationship forms a right triangle.
	Common Misconceptions.
	 Students not identifying the longest dimension as the hypotenuse when given three measurements. Students forget to find the square root of the final measurement. Students do the leg times 2 and not squared.
	Examples:



Example 1: The Irrational Club wants to build a tree house. They have a 9-foot ladder that must be propped diagonally against the tree. If the base of the ladder is 5 feet from the bottom of the tree, how high will the tree house be off the ground?
Solution: $a^{2} + 5^{2} = 9^{2}$ $a^{2} + 25 = 81$ $a^{2} = 56$ $\sqrt{a^{2}} = \sqrt{56}$ $a = \sqrt{56}$ or ~7.5
Example 2: Find the length of <i>d</i> in the figure to the right if $a = 8$ in., $b = 3$ in. and $c = 4$ in.

Solution: First find the distance of the hypotenuse of the triangle formed with legs a and b. $8^2 + 3^2 = c^2$ $64^2 + 9^2 = c^2$ $73 = c^2$ $\sqrt{73} = \sqrt{c^2}$ $\sqrt{73} \text{ in. } = c$
The $\sqrt{73}$ is the length of the base of a triangle with <i>c</i> as the other leg and <i>d</i> is the hypotenuse. To find the length of <i>d</i> : $\sqrt{73}^2 + 4^2 = d^2$ $73 + 16 = d^2$ $89 = d^2$ $\sqrt{89} = \sqrt{d^2}$ $\sqrt{89}$ in. = <i>d</i> Based on this work, students could then find the volume or surface area.

	Other examples:
	1)
	Do the sides 6, 8, and 10 form a right triangle?
	Is 102 = 62 + 82 ?
	102 = 100 and 62 + 82 = 36 + 64 = 100
	Since 100 = 100, the triangle is a right triangle.
	2)
	Do the sides 9, 12, and 15 form a right triangle?
	Is 152 = 92 + 122 ?
	15 ² = 255 and 12 ² + 9 ² = 144 + 81 = 225
	Since 255 = 255, the triangle is a right triangle.
8.7(D) Determine the distance between two points on a coordinate plane using the Pythagorean Theorem	Students must have a solid knowledge of points on a coordinate plane. Student will need to draw the right triangle that is formed from two given points. They can then count the number of units for the two legs then use the Pythagorean Theorem to find the hypotenuse. Without drawing the right triangle formed by two points, students can find the side lengths of the legs by calculating the differences in both x-coordinates then y-coordinates and taking their absolute values. This will give the leg lengths for use in Pythagorean theorem.
	Common Misconceptions:
	 Students do not pay attention to the values on the axis (ie. could be counting by two's, five's, etc) Students forget to find the square root of the found measurement. Students think a diagonal unit on grid paper is the same value as one horizontal or vertical unit.



	Calculate the distance between the points (12,8) and (7,0) Horizontal distance a = 12 - 7 = 5 $a = 5Vertical distanceb = 8 - 0 = 8 $ $b = 8Solutionc^2 = 5^2 + 8^2 = 89c = \sqrt{89} c = 9.4The distance between (12,8) and (7,0) is 9.4 units$	
Expressions, Equations and Relationships: TEK 8.8	The student applies mathematical process standards to use one variable equations or inequalities in problem situations. The student is expected to:	
8.8(A) Write onevariable equations or inequalities with variables on both sides that represent problems using rational number coefficients and constants	Students recognize that the solution to the equation is the value(s) of the variable, which makes it a true equality when substituted back into the equation. A one variable equation can have one solution, no solution, or infinitely many solutions. Students must have knowledge/understanding of WHY and WHEN you would reverse the inequality symbol when solving inequalities. Students must have understanding of combining like terms (ex: 4a - 7a) and use of the distributive property.	
8.8(B) Write a corresponding realworld problem when given a onevariable equation	 Student forgets to reverse the inequality symbol when multiplying/dividing both side of equation by a negative number. Students does not use property of equality correctly (for example: 7 - 6x = 12, student will add 7 instead of subtract 7). 	

or inequality with variables on	3. Students move all constants and variables to one side of the equation.	
both sides of the equal sign		
rational number coefficients	Examples.	
and constants		
	Example 1:	
	Equations have one solution when the variables do not equal out. For example, $10x - 22 = 20 - 3x$ can be solved	
8.8(C) Model and solve one-	Equations have one solution when the variables do not cancel out. For example, $10x - 25 - 29 - 5x$ can be solved	
variable equations with	to $x = 4$. This means that when the value of x is 4, both sides will be equal. If each side of the equation were	
equal sign that represent	treated as a linear equation and graphed, the solution of the equation represents the coordinates of the point where	
mathematical and realworld	the two lines would intersect. In this example, the ordered pair would be (4, 17).	
problems using rational		
number coefficients and	$10 \cdot 4 - 23 = 29 - 3 \cdot 4$	
constants	10 - 4 - 25 - 25 - 5 - 4	
	40 - 23 = 29 - 12	
	17 = 17	
	Example 2:	
	Emations having no solution have variables that will cancel out and constants that are not em	al. This means the
	Equations having no solution have variables that will cancel out and constants that are not equ	
	there is not a value that can be substituted for x that will make the sides equal.	
	-x + 7 - 6x = 19 - 7x Combine like terms	
	-7x + 7 = 19 - 7x Add 7x to each side	
	7 ≠ 19	

Example 3: An equation with infinitely many solutions occurs when both sides of the equation are the same. Any value of x will produce a valid equation. For example the following equation, when simplified will give the same values on both sides. $-\frac{1}{2}(36a-6) = \frac{3}{4}(4-24a)$ -18a+3 = 3 - 18a If each side of the equation were treated as a linear equation and graphed, the graph would be the same line.	
Students write equations from verbal descriptions and solve. <u>Example 4:</u> Two more than a certain number is 15 less than twice the number. Find the number. <i>Solution:</i> n + 2 = 2n - 15 17 = n	

Recreation You can buy used in-line skates from your friend for \$40, or you can rent some. Either way, you must rent safety equipment. How many hours must you skate for the cost of renting and buying skates to be the same? skates plus cost of safety Relate plus equals friend's skates equipment rental equipment rental **Define** Let h = the number of hours you must skate. Write 40 +1.5h3.5h=40 + 1.5h = 3.5h40 + 1.5h - 1.5h = 3.5h - 1.5h Subtract 1.5h from each side. 40 = 2hCombine like terms. $\frac{40}{2} = \frac{2h}{2}$ Divide each side by 2. 20 = hSimplify. You must skate for 20 hours for the cost to be the same. Check Is the solution reasonable? Buying skates and renting safety equipment for 20 hours costs 40 + 1.5(20) = 70, or \$70. The cost of renting both skates and safety equipment for 20 hours is 3.5(20) = 70, or \$70. The Sanjeev and Jack have the same amount of money. Jack buys 3 burgers and receives \$4.72 change. KJ buys 5 burgers and receives \$1.20 change. Find the cost of a burger (b).



	The perimeter of these figures is equal - find the perimeter $2x - 1 \int \frac{3x}{x + 7}$
	5(x + 2) = 2x - 1 + 3x + x + 7 5(x + 2) = 6x + 6 5x + 10 = 6x + 6 x = 4 The perimeter is 30 units.
8.8(D) Use informal arguments to establish facts about the angle sum and exterior angle of triangles, the angles created when parallel lines are cut by a transversal, and the angle-criterion for similarity of triangles	Students construct various triangles and find the measures of the interior and exterior angles. Students make conjectures about the relationship between the measure of an exterior angle and the other two angles of a triangle. (the measure of an exterior angle of a triangle is equal to the sum of the measures of the other two interior angles) and the sum of the exterior angles (360 degrees). Using these relationships, students use deductive reasoning to find the measure of missing angles. Students construct parallel lines and a transversal to examine the relationships between the created angles. Students recognize vertical angles, adjacent angles and supplementary angles from 7th grade and build on these relationships to identify other pairs of congruent angles. Using these relationships, students use deductive reasoning to find the measure of missing angles.



Solution: $\angle 1 + \angle 2 + \angle 3 = 180^{\circ}$

$\angle 5 \cong \angle 1$	corresponding angles are congruent therefore ${\bigtriangleup}1$ can be substituted for ${\bigtriangleup}5$
$\angle 4 \cong \angle 2$	alternate interior angles are congruent therefore $\angle 4$ can be substituted for $\angle 2$

Therefore $\angle 3 + \angle 4 + \angle 5 = 180^{\circ}$

Students can informally conclude that the sum of the angles in a triangle is 180° (the angle-sum theorem) by applying their understanding of lines and alternate interior angles.

Example 3:

In the figure below Line X is parallel to Line \overline{YZ} . Prove that the sum of the angles of a triangle is 180°.



Solution: Angle *a* is 35° because it alternates with the angle inside the triangle that measures 35°. Angle *c* because it alternates with the angle inside the triangle that measures 80°. Because lines have a measure of 1 angles a + b + c form a straight line, then angle *b* must be 65° \rightarrow 180 – (35 + 80) = 65. Therefore, the sum angles of the triangle is 35° + 65° + 80°.

Example 4:

What is the measure of angle 5 if the measure of angle 2 is 45° and the measure of angle 3 is 60°?

Solution: Angles 2 and 4 are alternate interior angles, therefore the measure of angle 4 is also 45°. The measure of angles 3, 4 and 5 must add to 180°. If angles 3 and 4 add to 105° the angle 5 must be equal to 75°.



Students construct various triangles having line segments of different lengths but with two corresponding cc angles. Comparing ratios of sides will produce a constant scale factor, meaning the triangles are similar. S solve problems with similar triangles.



Expression, Equations and Relationships: TEK 8.9	The student applies mathematical process standards to use multiple representations to develop foundational concepts of simultaneous linear equations. The student is expected to:
8.9(A) Identify and verify the values of <i>x</i> and <i>y</i> that simultaneously satisfy two linear equations in the form $y = mx + b$ from the intersections of the graphed equations	 Students need to know that intersection of two lines is a point that satisfies both equations. Students need to know that when you are referring to the intersection of two lines it is also called a system of equations. Students need to know that the intersection of the two lines is also called a solution. Students must be able to graph an equation in the form y=mx+b. Common errors: Students sometimes do not substitute the (x,y) point correctly into the two equations. Students do not graph coordinates/lines correctly. Students use (y,x) instead of (x,y). Examples: Check your answer. Find the solution of y=x and y = -2x-3.






Tom has a collection of 30 CDs and Nita has a collection of 18 CDs. Tom is adding CD a month to his collection while Nita is adding 5 CDs a month to her collection. Write and graph a system to find the number of months after which they will have the same number of CDs. Let x represent the number of months and y the number of CDs.





Two-Dimensional Shapes: TEK 8.10	The student applies mathematical process standards to develop transformational geometry concepts. The student is expected to:
8.10(A) Generalize the properties of orientation and congruence of rotations, reflections, translations, and dilations of two-dimensional shapes on a coordinate plane;	Students recognize the relationship between the coordinates of the pre-image, the image and the scale factor for a dilation from the origin. Using the coordinates, students are able to identify the scale factor (image/pre-image). Students identify the transformation based on given coordinates. For example, the pre-image coordinates of a triangle are A(4, 5), B(3, 7), and C(5, 7). The image coordinates are A(-4, 5), B(-3, 7), and C(-5, 7). What transformation occurred? Students must understand that rotations, reflections and translations preserve congruence but dilations do not
 8.10(B) Differentiate between transformations that preserve congruence and those that do not. 8.10(C) Explain the effect of translations, reflections over the <i>x</i>- or <i>y</i>- <i>axis</i>, and rotations limited to 90°, 180°, 270°, and 360° as applied to twodimensional shapes on a coordinate plane using an algebraic representation 	unless the scale factor is one. For <u>Clockwise</u> Rotations: algebraic rules 90 degrees: (x,y) goes to (y, -x) 180 degrees: (x,y) goes to (-x, -y) 270 degrees: (x,y) goes to (-y, x) 360 degress: (x,y) stays (x,y) 5. For Dilations: algebraic rule: (x,y) goes to (ax,ay) where a is the scale factor. 6. Algebraic rule for reflections across an axis: reflection across the y-axis: (x,y) goes to (-x,y) reflection across the x-axis: (x,y) goes to (x, -y) Common Misconceptions: Students confuse x and y axis.

Examples:

Translations

Translations move the object so that every point of the object moves in the same direction as well as the same distance. In a translation, the translated object is *congruent* to its pre-image. Triangle ABC has been translated 7 units to the right and 3 units up. To get from A (1,5) to A' (8,8), move A 7 units to the right (from x = 1 to x = 8) and 3 units up (from y = 5 to y = 8). Points B and C also move in the same direction (7 units to the right and 3 units up), resulting in the same changes to each coordinate.



Reflections

A reflection is the "flipping" of an object over a line, known as the "line of reflection". In the 8^{th} grade, the line of reflection will be the x-axis and the y-axis. Students recognize that when an object is reflected across the y-axis, the reflected x-coordinate is the opposite of the pre-image x-coordinate (see figure below).



Likewise, a reflection across the x-axis would change a pre-image coordinate (3, -8) to the image coordinate of (3, 8) -- note that the reflected y-coordinate is opposite of the pre-image y-coordinate.

Rotations

A rotation is a transformation performed by "spinning" the figure around a fixed point known as the center of rotation. The figure may be rotated clockwise or counterclockwise up to 360° (at 8th grade, rotations will be around the origin and a multiple of 90°). In a rotation, the rotated object is *congruent* to its pre-image

Consider when triangle DEF is 180° clockwise about the origin. The coordinate of triangle DEF are D(2,5), E(2,1), and F(8,1). When rotated 180° about the origin, the new coordinates are D'(-2,-5), E'(-2,-1) and F'(-8,-1). In this case, each coordinate is the opposite of its pre-image (see figure below).



Dilations

A dilation is a non-rigid transformation that moves each point along a ray which starts from a fixed center, and multiplies distances from this center by a common scale factor. Dilations enlarge (scale factors greater than one) or reduce (scale factors less than one) the size of a figure by the scale factor. In 8th grade, dilations will be from the origin. The dilated figure is *similar* to its pre-image.



The coordinates of A are (2, 6); A' (1, 3). The coordinates of B are (6, 4) and B' are (3, 2). The coordinates of C are (4, 0) and C' are (2, 0). Each of the image coordinates is $\frac{1}{2}$ the value of the pre-image coordinates indicating a scale factor of $\frac{1}{2}$.

The scale factor would also be evident in the length of the line segments using the ratio: <u>image length</u> pre-image length

Example 1: Is Figure A congruent to Figure A'? Explain how you know.



Solution: These figures are congruent since A' was produced by translating each vertex of Figure A 3 to the right and 1 down

	Example 2: Describe the sequence of transformations that results in the transformation of Figure A to Figure A'.
8.10(D) Model the effect on	Student needs to understand that perimeter, including circumference, is a linear measurement.
linear and area measurement	Student needs to understand that when an image is dilated, its' perimeter is just multiplied by the scale factor.
of dilated two-dimensional	Student understands that area is a two dimensional measurements (length and width) using square units.
shapes.	Student needs to understand that when an image is dilated the area of the new image is the the product of the area of the original figure and the scale factor squared. Students understand that a dilation with scale factor greater than 1 is an enlargement and a scale factor less than one is a reduction. Students should also understand that the scale factor from one image to another is the reciprocal if reversing the dilation.

 Applying scale factor once on area problems, instead of twice for each dimension. Students will assume that an improper fraction as the scale factor is a reduction instead of an enlargement. 					
Examples:					
1. Have student draw a rectangle on the coordinate plane. Have them dilate the rectangle using a scale factor of 3. Have them calculate the perimeter and area of both original and dilated images and describe the change. (can extend this example to drawing a circle with a given radius)					
If the diameter of a circle is dilated by a scale factor of 0.6, what will be the effect on the circle's circumference?					
A The circumference will be 0.3 times as large.					
B The circumference will be 0.36 times as large.					
C The circumference will be 1.88 times as large.					
D The circumference will be 0.6 times as large.					









Measurement and Data: TEK 8.11	The student applies mathematical process standards to use statistical procedures to describe data. The student is expected to:				
8.11(A) Construct a scatterplot and describe the observed data to address questions of association such as linear, nonlinear, and no association between bivariate data;	Students represent numerical data on a scatter plot, to examine relationships between variables. Students analyze scatter plots to determine if the relationship is linear (positive, negative trend or no trend) or non-linear. Students must understand that in a positive relationship, as one set of data increases, so does the other. The opposite, as one set of data decreases so does the other also represents a positive relationship. Students must understand that in a negative relationship, as one set of data increases the other must decrease and vice versa. "Trend" and "correlation" are interchangeable in reference to scatterplots. Common Misconceptions:				
	 Just because the points are not perfectly lined up does not mean that the data cannot be represented as a linear relationship. Students think that if both numbers in the data are decreasing, then it represents a negative trend. Students think that there is no correlation if the x value is not in numeric order. A scatterplot is often employed to identify potential trends between two variables. A positive trend between two variables would be indicated on a scatterplot by an upward trend (positive slope) where both variables are increasing or both decreasing. A negative trend would be indicated by the opposite effect (negative slope), where the one variable increases while the other decreases, or vice versa. Or, there might not be any notable association, in which case a scatterplot would not indicate any trends whatsoever. The following plots demonstrate the appearance of positively associated, negatively associated, and non-associated variables: 				





8.11(B) Determine the mean absolute deviation and use this quantity as a measure of the average distance data are from the mean using a data set of no more than 10 data points; and	Stud from or sp The	 ent understands that the met the mean. Student underst bread of data. It tells us how student must be able to find Calculate the mean of your 2. Subtract the mean from eac differences so that you do n Then find the mean of those 	ean absolute devi ands that the me of far, on average, the mean from a data set. h of the data value of have negative n e differences (dista	iation gives the a ean absolute devi , all values are fro a given set of data es and list the differ umbers). ince).	verage variation of the data ation describes the dispersion om the middle. a. rences (take absolute value of the	n ese
		Example: the Mean Dev	viation of 3, 6,	6, 7, 8, 11, 15	, 16	
		Step 1: Find the mean :				
		Mean = $\frac{3}{-1}$	+ 6 + 6 + 7 + 8 -	+ 11 + 15 + 16	$=\frac{72}{8}=9$	
		Step 2: Find the distance of	f each value from	that mean:		
			Value	Distance from 9		
			з	6		
			6	З		
			6	3		
			~	2		
			11	2		
			15	6		
			16	7		



8.11(C) Simulate generating random samples of the same size from a population with known characteristics to develop the notion of a random sample being representative of the population from which it was selected.	 Student needs to know the meaning of random, sample, population, bias. Student needs to explain why a sample is a good/bad representation of the population. Common misconceptions. 1. Sometimes students will confuse the group that is being surveyed (sample space) with the population.
	Examples:
	Sports You want to find how popular basketball is at your school. State whether each survey plan describes a good sample. Explain.
	1. Interview the 10 tallest students in the school.
	2. Interview 20 students after picking their ID numbers at random.
	3. Interview 30 students watching a basketball game.

Personal Financial Literacy: TEK 8.12	The student applies mathematical process standards to develop an economic way of thinking and problem solving useful in one's life as a knowledgeable consumer and investor. The student is expected to:
8.12(A) Solve real-world problems comparing how interest rates and loan length affect the cost of credit;	Students will need to be able to find interest on loans using several different interest rates. Students will need to compare the rates and how that affects the total cost of the loan. Students will need to compare the length of time of a loan and determine how that affects the total cost of the loan. Resource: <u>http://www.handsonbanking.org/en/</u>
	Anthony has a balance of \$10,000 on his credit card and the interest rate is 19%. Answer the following questions about Anthony's credit card situation.
	1. To pay off the \$10,000.00 in three years, Anthony will have to make a minimum payment of \$365.56 per month. How much will Anthony pay in interest?
	2. To pay off the \$10,000.00 in five years, Anthony will have to make a minimum payment of \$259.41 per month. How much will Anthony pay in interest?
	3. How much more did Anthony have to pay when the length of the loan changed from 3 years to 5 years?
	Brianna also has a balance of \$10,000 on her credit card. After talking to a financial advisor, Brianna decided to get a loan from the bank and discontinue using her credit card. The bank will charge Brianna 4% interest.
	4. To pay off the \$10,000 loan in three years, Brianna will have to pay \$295.24 per month. How much will Brianna pay in interest?

5. To pay off the \$10,000 loan in five years, Brianna will have to pay \$184.17 per month. How much will Brianna pay in interest?
6. How much more did Brianna have to pay when the length of the loan changed from 3 years to 5 years?
7. Now compare Anthony's interest paid to Brianna's interest paid for the three year loan. Who paid the most interest? How much more?
8. When comparing Anthony's five year loan to Brianna's 5 year loan, who paid the most interest? How much more?
9. After studying Anthony's case and Brianna's case, what factor had the greatest impact on reducing the total payment?
Extension: Have the students do the same exercise using an on-line credit card calculator. The monthly loan payments have been left blank as to allow students to calculate the monthly payment. <u>http://www.bankrate.com/</u>
Anthony has a balance of \$10,000 on his credit card and the interest rate is 19%. Answer the following questions about Anthony's credit card situation.
 To pay off the \$10,000.00 in three years, Anthony will have to make a minimum payment of per month. How much will Anthony pay in interest?
 To pay off the \$10,000.00 in five years, Anthony will have to make a minimum payment of per month. How much will Anthony pay in interest?
3. How much more did Anthony have to pay when the length of the loan changed from 3 years to 5 years?

	Brianna also has a balance of \$10,000 on her credit card. After talking to a financial advisor, Brianna decided to get a loan from the bank and discontinue using her credit card. The bank will charge Brianna 4% interest.								
	4. To pay off the \$10,000 loan in three years, Brianna will have to pay \$ per month. How much will Brianna pay in interest?								
	5. To pay off the \$10,000 loan in five years, Brianna will have to pay \$ per month. How much will Brianna pay in interest?								
	6. How much more did Brianna have to pay when the length of the loan changed from 3 years to 5 years?								
	7. Now compare Anthony's interest paid to Brianna's interest paid for the three year loan. Who paid the most interest? How much more?								
	8. When comparing Anthony's five year loan to Brianna's five year loan, who paid the most interest? How much more?								
	9. After studying Anthony's case and Brianna's case, what factor had the greatest impact on reducing the total payment?								
	Sample Lessons: http://smartertexas.org/?page_id=914								
8.12(B) Calculate the total cost of repaying a loan, including credit cards and over different periods using an online	Students use online resources to calculate loans with compound interest. Students will need to calculate the total cost of purchasing items on a credit card (and other loans like car loans) using different interest rates and different lengths of time (12 months, 24 months, 36 months, etc). Students will understand that the principle decreases over time.								

calculator.	Additional Resources: http://www.stlouisfed.org/education_resources/assets/lesson_plans/paycheck/lesson_8_your_paycheck %20lp.pdf http://www.stlouisfed.org/education_resources/assets/lesson_plans/paycheck/IYP_lesson8.pdf http://www.stoppaydayabuse.org/ 1. Use the on-line calculator below to calculate the total repayment of each loan and the interest paid. On-line calculator: http://www.bankrate.com/calculators/mortgages/loan-calculator.aspx						
	A	Loan Amount: \$6000 Loan Term: 3 years Interest Rate: 6%	Monthly Payment: Total Repayment: Interest Paid:				
	В	Loan Amount: \$6000 Loan Term: 4 years Interest Rate: 6%	Monthly Payment: Total Repayment:				

		Interest Paid:
С	Loan Amount: \$6000 Loan Term: 3 years Interest Rate: 5%	Monthly Payment: Total Repayment: Interest Paid:
D	Loan Amount: \$6000 Loan Term: 4 years Interest Rate: 5%	Monthly Payment: Total Repayment: Interest Paid:
2. Compare the constant. a. A and b. B and 3. Compare the years increas a. A and	ne difference of interest paid when th d C d D ne difference of interest paid when th es. d B	he number of years to repay the loan remained
b. Car	d D	

	4. If y your Samp <u>http:/</u>	you c choic ple Le //sma	ould only ce. essons: intertexas.	budget a org/?pag	maximum e_id=914	of \$1	50 pe	r month, w	/hich opti	on would be	your choid	e? Explain	1
8.12(C) Explain how small amounts of money invested regularly, including money saved for college and retirement, grow over time.	Stude Stude balar Addit Ria d will d much	i you could only budget a maximum of \$150 per month, which option would be your choice? Explain r choice. nple Lessons: ://smartertexas.org/?page_id=914 dents will need to understand that the principle balance grows (changes) as interest is earned. dents will compare the different amounts of interest earned over time and what that does to the ance. litional Resources http://www.scholastic.com/smp/pdfs/mint/mint_twp_web_worksheet2.pdf decided that she would start a savings account for emergencies. Each year, she deposit \$500 when she receives her summer bonus. The chart below shows how ch Ria will have each year if she does not withdraw from her savings. $\underbrace{\underbrace{Year}{payment}{pay$											

	 Describ What fa If Ria c savings acc Sample Le http://smart 	be how the actors caus ontinues to count, whic ssons: ertexas.or	e interest fro sed each so o invest \$50 ch of the fol g/?page_id	om each 5- et of numb 00 each ye Iowing cou =914	year interv ers to char ar for 5 ye Id be her b	al compare nge? ars and do palance? \$	ed? es not with 16,000, \$18	draw any money from her 8,000, \$20,000, or \$25,000
8.12(D) Calculate and compare simple interest and compound earnings.	Students w compare th Emma ope year on her	ill calculate e different ned a savi birthday.	e simple an interest ea ings accour Use the cha	d compour rnings fron nt that will art below to	nd interest n simple ar pay 5% sin p calculate	using varion nd compou nple interes the interes	ous rates a nd. st each yea st she will e	nd time periods. Students will ar. She will deposit \$100 each arn over 6 years.
	1	2	3	4	5	6	7	
	Deposit Cycle	Beginning Balance for new cycle	Deposited Amount	New Balance (2) + (3)	Rate of Interest	Interest earned (4) x (5)	Ending Balance that will earn interest	
	1	\$0	\$100	\$100	5%	\$5	\$100	
	2	\$100	\$100		5%			
	3		\$100		5%			
	4		\$100		5%			
	5		\$100		5%			
	6		\$100		5%			
	Total		1					
	2. How muc	ch will Emr	na have in	her accour	nt after 6 ye	ears?		9

3. Ethan also opened a savings account that will pay 5% compounded annually. He will each year on his birthday. Use the chart below to calculate the interest he will earn over i Compounded Interest (Round decimals to the nearest whole number.) 1 2 3 4 5 6 7 Deposit Beginning Deposited New Rate of Interest Ending Cycle Balance for Amount Balance (4) x (5) that will earn interest 1 \$0 \$100 \$100 5% \$5 \$105 2 \$105 \$100 5% 4 \$100 5% 5 \$100 5% 5 \$100 5% 6 \$100 5%	3. Ethan also opened a savings account that will pay 5% compounded annually. He will each year on his birthday. Use the chart below to calculate the interest he will earn over Compounded Interest (Round decimals to the nearest whole number.) 1 2 3 4 5 6 7 Deposit Beginning Deposited New Rate of Interest Ending Balance for Amount Balance (2) + (3) (4) x (5) that will earn interest 1 \$0 \$100 \$100 5% \$5 \$105 2 \$105 \$100 5% 4 4 \$100 5% 4 5 \$100 5% 4 5 \$100 5% 4 4 \$100 5% 4 5 \$100 5% 4 5 \$100 5% 4 6 \$100 5% 4 7 8 8 8 8 8 8 8 8 8 8 8 8 8							
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	Compounded Interest (Round decimals to the nearest whole number.) 1 2 3 4 5 6 7 Deposit Beginning Deposited New Rate of Interest Ending Cycle Balance for new cycle Amount Balance (2) + (3) Interest Ending earned (4) x (5) Balance that will earn interest 1 \$0 \$100 \$% \$5 \$105 2 \$105 \$100 \$% 5 \$105 3 \$100 \$% 5 \$105 5 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 6 \$100 \$% 5 \$ 4 \$100 \$% 5 \$ 4 \$100 \$% 5 \$ 5 \$100 \$% 5 \$ 6 \$100 \$% 5 \$ 7 7 7 7 7 <th>3. Ethan also</th> <th>opened a sa</th> <th>avings accou</th> <th>int that will part below to c</th> <th>ay 5% comp</th> <th>interest he w</th> <th>ially. He will vill earn over</th>	3. Ethan also	opened a sa	avings accou	int that will part below to c	ay 5% comp	interest he w	ially. He will vill earn over
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Compounded Interest (Round decimals to the nearest whole number.) 1 2 3 4 5 6 7 Deposit Beginning Balance for new cycle Deposited Amount New Balance (2) + (3) Rate of Interest Interest earned (4) x (5) Ending Balance that will earn interest 1 \$0 \$100 \$100 \$% \$5 \$105 2 \$105 \$100 \$% 4 \$105 3 \$100 \$% 4 \$ 5% 4 \$100 \$% 5% \$ 1 5 \$100 \$% 5% \$ 1 4 \$100 \$% 5% \$ 1 5 \$100 \$% 5% 1 1 6 \$100 \$% 1 1 1 1 4. How much will Ethan have in his account in 6 years? 4. How much will Ethan have in his account in 6 years? 1 1 1		nis birtitady					
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Compounded Interest (Round decimals to the nearest whole number.) 1 2 3 4 5 6 7 Deposit Beginning Balance for new cycle Deposited Amount New Balance (2) + (3) Rate of Interest Interest Ending Balance (4) x (5) 1 \$0 \$100 \$100 \$% \$5 \$105 2 \$105 \$100 \$% 4 105 3 \$100 \$% 5 \$105 4 \$100 \$% 5 \$105 5 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 7							
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Compounded Interest (Round decimals to the nearest whole number.) 1 2 3 4 5 6 7 Deposit Beginning Deposited New Rate of Interest Ending Cycle Balance for Amount Balance Interest earned Balance 1 \$0 \$100 \$100 \$% \$5 \$105 2 \$105 \$100 \$% 4 \$105 \$% 3 \$100 \$% 5 \$105 4 \$100 \$% 5 \$105 5 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 5 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 6 \$100 \$% 5 \$100 7							
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Compounded Interest (Round decimals to the nearest whole number.) 1 2 3 4 5 6 7 Deposit Beginning Balance for new cycle Deposited Amount New Balance (2) + (3) Rate of (4) x (5) Interest Ending Balance (4) x (5) Ending Balance (4) x (5) 1 \$0 \$100 \$% \$5 \$105 2 \$105 \$100 5% 5 \$105 3 \$100 \$% 1 5% 1 4 \$100 \$% 1 1 5% 5 \$100 \$% 1 1 1 1 4 \$100 \$% 1 1 1 1 1 4 \$100 \$% 1 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>							
1234567Deposit CycleBeginning Balance for new cycleDeposited AmountNew Balance (2) + (3)Rate of InterestInterest earned (4) x (5)Ending Balance that will earn interest1\$0\$100\$%\$5\$1052\$105\$1005%5\$1053\$1005%5%4\$1005%5%5\$1005%5%6\$1005%5%	1 2 3 4 5 6 7 Deposit Beginning Deposited New Rate of Interest Ending Cycle Balance for new cycle Amount Balance (2) + (3) Interest earned Balance (4) x (5) that will earn interest 1 \$0 \$100 \$100 \$% \$5 \$105 2 \$105 \$100 \$% 4 \$105 \$% 3 \$100 \$% 5 \$105 \$% 4 4 \$100 \$% 5% 4 \$% 5 \$100 \$% 5% 4 \$% 6 \$100 \$% 5% 4 \$% 4 \$100 \$% 5% 4 5% 4 \$100 \$% 5% 4 4 4 \$100 \$% 5% 4 4 6 \$100 5% 4 4 4 7 7 7 7 7 7							
Deposit CycleBeginning Balance for new cycleDeposited AmountNew Balance (2) + (3)Rate of InterestInterest earned (4) x (5)Ending Balance that will earn interest1\$0\$100\$1005%\$5\$1052\$105\$1005%5\$1053\$1005%5%54\$1005%5%55\$1005%5%5%6\$1005%5%5%	1 2 3 4 3 6 7 Deposit Cycle Beginning Balance for new cycle Deposited Amount New Balance (2) + (3) Rate of Interest Interest earned (4) x (5) Ending Balance that will earn interest 1 \$0 \$100 \$100 \$% \$5 \$105 2 \$105 \$100 \$% \$5 \$105 3 \$100 \$% \$ \$ 4 \$100 \$% \$ \$ 5 \$100 \$% \$ \$ \$ 6 \$100 \$% \$ \$ \$ 4. How much will Ethan have in his account in 6 years? \$ \$ \$	Compour		Rour	nd decimals	to the neare	st whole nun	nber.)
Cycle Balance for new cycle Amount Balance (2) + (3) Interest earned (4) x (5) Balance that will earn interest 1 \$0 \$100 \$100 \$5% \$5 \$105 2 \$105 \$100 5% 5 \$105 3 \$100 5% 5 \$105 4 \$100 5% 5 5 \$100 5% 5 6 \$100 5% 5	Cycle Balance for new cycle Amount Balance (2) + (3) Interest earned (4) x (5) Balance that will earn interest 1 \$0 \$100 \$100 \$5% \$5 \$105 2 \$105 \$100 \$5% \$105 \$105 3 \$100 \$5% \$105 \$100 \$5% 4 \$100 \$5% \$105 \$100 \$5% 5 \$100 \$5% \$105 \$100 \$100 6 \$100 \$5% \$105 \$100 \$100 4. How much will Ethan have in his account in 6 years? 4. How much will Ethan have in his account in 6 years? \$100 \$100	Deposit	Beginning	Deposited	New	Rate of	Interest	Ending
new cycle (2) + (3) (4) x (5) that will earn interest 1 \$0 \$100 \$5% \$5 \$105 2 \$105 \$100 5% 5 \$105 3 \$100 5% 5 5 4 \$100 5% 5 5 5 \$100 5% 5 5 6 \$100 5% 5 5	new cycle (2) + (3) (4) x (5) that will earn interest 1 \$0 \$100 \$% \$5 \$105 2 \$105 \$100 5% 5 \$105 3 \$100 5% 5 \$105 4 \$100 5% 5 \$100 5 \$100 5% 5 \$100 6 \$100 5% 5 5% 4. How much will Ethan have in his account in 6 years? 4. How much will Ethan have in his account in 6 years?	Cycle	Balance for	Amount	Balance	Interest	earned	Balance
1 \$0 \$100 \$100 5% \$5 \$105 2 \$105 \$100 5% 5 \$105 3 \$100 5% 5 5 \$105 4 \$100 5% 5 5 \$100 5% 5 6 \$100 5% 5 5% <	1 \$0 \$100 \$100 \$% \$5 \$105 2 \$105 \$100 5% 4 4 4 4 4 4 5% 4 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 4 5% 4 5% 4 5% 4 5% 4 5% 4 5% 4 5% 4 4 5% 4 4 4 100 5% 5% 5% 5% 5% 5% 1 5% 4 4 4 4 4 1 1 1 1 1 1 1 1 1 1 <		new cycle		(2) + (3)		(4) x (5)	that will
1 \$0 \$100 \$100 5% \$5 \$105 2 \$105 \$100 5% 4 4100 5% 4 4100 5%	1 \$0 \$100 \$100 \$% \$5 \$105 2 \$105 \$100 5% 3 \$100 5% 4 \$100 5% 5 \$100 5% 6 \$100 5% 4. How much will Ethan have in his account in 6 years? 4. How much will Ethan have in his account in 6 years?							earn
1 \$0 \$100 \$00 \$100 \$5% \$5 \$105 2 \$105 \$100 5%	1 \$0 \$100 \$100 \$5% \$\$105 2 \$105 \$100 \$5% \$\$ \$\$ 3 \$100 \$5% \$\$ \$\$ 4 \$100 \$\$% \$\$ \$\$ 5 \$\$100 \$\$% \$\$ \$\$ 6 \$\$100 \$\$% \$\$ \$\$ 7otal \$\$ \$\$ \$\$ \$\$ 4. How much will Ethan have in his account in 6 years? \$\$ \$\$		1.0	1100	1100			interest
2 \$105 \$100 5% 3 \$100 5%	2 \$105 \$100 5% 3 \$100 5% 4 \$100 5% 5 \$100 5% 6 \$100 5% Total 4 \$100 4. How much will Ethan have in his account in 6 years? 5	1	\$0	\$100	\$100	5%	\$5	\$105
3 \$100 5% 4 \$100 5% 5 \$100 5% 6 \$100 5%	3 \$100 5% 4 \$100 5% 5 \$100 5% 6 \$100 5% Total 5% 5% 4. How much will Ethan have in his account in 6 years? 6	2	\$105	\$100		5%		
4 \$100 5% 5 \$100 5% 6 \$100 5%	4 \$100 5% 5 \$100 5% 6 \$100 5% Total 5% 5% 4. How much will Ethan have in his account in 6 years?	3		\$100		5%		
5 \$100 5% 6 \$100 5%	5 \$100 5% 6 \$100 5% Total 5% 4. How much will Ethan have in his account in 6 years?	4		\$100		5%		
6 \$100 5%	6 \$100 5% Total 4. How much will Ethan have in his account in 6 years?	5		\$100		5%		
	4. How much will Ethan have in his account in 6 years?	6		\$100		5%		
Total	4. How much will Ethan have in his account in 6 years?	Total						
5. Explain the differences between Emma's savings plan and Ethan's saving								
5. Explain the differences between Emma's savings plan and Ethan's saving		Adapted from	: <u>http://ecec</u>	web.unomal	ha.edu/lesso	ns/M&M6-8.	pdf	
5. Explain the differences between Emma's savings plan and Ethan's saving Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u>	Adapted from: http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf	Additional Re	source: http:	://www.winth	emoneygam	e.com/mone	y-game/simp	ole-vs-comp
 Explain the differences between Emma's savings plan and Ethan's saving Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-comp</u> 	Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-compo</u>	activity-lesso	<u>n/</u>					
5. Explain the differences between Emma's savings plan and Ethan's saving Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-comp</u> activity-lesson/	Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-compcactivity-lesson/</u>	https://www.n	nymetrobank	.com/filestor	e/Grade6-8E	Budgetingan	dSavingfora	SpecialPurp
5. Explain the differences between Emma's savings plan and Ethan's saving Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-compactivity-lesson/</u> <u>https://www.mymetrobank.com/filestore/Grade6-8BudgetingandSavingforaSpecialPurp</u>	Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-compo</u> activity-lesson/ https://www.mymetrobank.com/filestore/Grade6-8BudgetingandSavingforaSpecialPurpo	http://www.frb	patlanta.org/	documents/fo	orms/katrina/	lessonplans	/3.pdf	
5. Explain the differences between Emma's savings plan and Ethan's saving Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-comp</u> <u>activity-lesson/</u> <u>https://www.mymetrobank.com/filestore/Grade6-8BudgetingandSavingforaSpecialPurp</u> <u>http://www.frbatlanta.org/documents/forms/katrina/lessonplans/3.pdf</u>	Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-compcactivity-lesson/</u> <u>https://www.mymetrobank.com/filestore/Grade6-8BudgetingandSavingforaSpecialPurpo</u> <u>http://www.frbatlanta.org/documents/forms/katrina/lessonplans/3.pdf</u>							
5. Explain the differences between Emma's savings plan and Ethan's saving Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-compactivity-lesson/</u> <u>activity-lesson/</u> <u>nttps://www.mymetrobank.com/filestore/Grade6-8BudgetingandSavingforaSpecialPurp nttp://www.frbatlanta.org/documents/forms/katrina/lessonplans/3.pdf</u>	Adapted from: <u>http://ecedweb.unomaha.edu/lessons/M&M6-8.pdf</u> Additional Resource: <u>http://www.winthemoneygame.com/money-game/simple-vs-compcactivity-lesson/</u> <u>activity-lesson/</u> <u>https://www.mymetrobank.com/filestore/Grade6-8BudgetingandSavingforaSpecialPurponttp://www.frbatlanta.org/documents/forms/katrina/lessonplans/3.pdf</u>							

	http://smartertexas.org/?page_id=914
8.12(E) Identify and explain the advantages and disadvantages of different payment methods	Students will understand the different options for purchasing items. Students will need to compare the options and determine the best one to use in different real-life experiences. And students will need to understand the consequences of using an interest charging credit card versus a debit card.
	The three descriptions below describe 3 options for purchasing an item.
	Stored-value card (Sometimes called a gift card) - Anyone who makes purchases with a merchant gift card, places phone calls with a prepaid telephone card, or buys goods or services with a prepaid card is using a stored- value card. <i>Source: Federal Reserve of New York</i>
	Debit Card - An electronic card issued by a bank which allows bank clients access to their account to withdraw cash or pay for goods and services. This removes the need for bank clients to go to the bank to remove cash from their account as they can now just go to an ATM or pay electronically at merchant locations. This type of card, as a form of payment, also removes the need for checks as the debit card immediately transfers money from the client's account to the business account. <i>Source: Investopedia</i>
	Credit Card - A credit card is a plastic payment card often issued by a bank. It authorizes the delivery of goods and services in exchange for future payment with interest. Customers receive a monthly bill and may be charged a yearly fee. <i>Source: Federal Reserve of Richmond</i>
	 Have students research the three cards on the internet. Or have a guest speaker from a local financial institution talk about the three cards. Then have the students list the similarities and differences between the three cards. Scaffolding questions: What are the physical similarities or differences? What type of information is on each card? When a card is used, where is the money deducted from? Which card can access cash? Which cards have fees? Finally have the students list pros and cons for using each type of card.

Store-Value Card	Debit	Card] Г	Credit Ca		
Pro Con	Pro	Con	1 F	Pro		
. Look at the transaction in t tored-value card was used fo	he first column belo or the transaction a	ow. Decide Ind put an 2	whethe X in the	er a debi correct	t card, a column.	
. Look at the transaction in t tored-value card was used fo Trans	he first column belo or the transaction a action	ow. Decide ind put an 2	whethe X in the Debit Card	er a debir correct Credit Card	t card, a column. Stored- Value	
Look at the transaction in to tored-value card was used for Trans Your mom goes to the ATM a	he first column belo or the transaction a action at the bank and with	ow. Decide ind put an 2	whethe X in the Debit Card	er a debir correct Credit Card	t card, a column. Stored- Value Card	
Look at the transaction in t tored-value card was used for Trans Your mom goes to the ATM a \$300 from her savings accou	he first column belo or the transaction a action at the bank and with int with her card.	ow. Decide ind put an 2 draws	whethe X in the Debit Card	er a debir correct Credit Card	t card, a column. Stored- Value Card	
•. Look at the transaction in t tored-value card was used for Trans Your mom goes to the ATM a \$300 from her savings account Your grandmother takes your birthday. She pays with a car	he first column belo or the transaction a action at the bank and with int with her card. out for pizza for yo rd and money for th	ow. Decide ind put an 2 draws ur e bill	whethe X in the Debit Card	er a debir correct Credit Card	t card, a column. Stored- Value Card	
•. Look at the transaction in t tored-value card was used for Trans Your mom goes to the ATM a \$300 from her savings accou Your grandmother takes you birthday. She pays with a car comes out of her checking ac	he first column belo or the transaction a action at the bank and with int with her card. out for pizza for yo rd and money for the count.	draws	whethe X in the Debit Card	er a debir correct Credit Card	t card, a column. Stored- Value Card	
•. Look at the transaction in t tored-value card was used for Trans Your mom goes to the ATM a \$300 from her savings account Your grandmother takes you birthday. She pays with a car comes out of her checking action Your aunt buys you a new out She pays with a card and tell	he first column belo or the transaction a action at the bank and with int with her card. out for pizza for yo rd and money for th count. utfit for the first day Is you she'll pay for	draws draws of school. it at the	whethe X in the Debit Card	er a debir correct Credit Card	t card, a column. Stored- Value Card	
•. Look at the transaction in t tored-value card was used for Trans Your mom goes to the ATM at \$300 from her savings account Your grandmother takes your birthday. She pays with a car comes out of her checking ac Your aunt buys you a new our She pays with a card and tell end of the month when she of After you pay for your \$30.00	he first column belo or the transaction a saction at the bank and with int with her card. out for pizza for yo rd and money for the count. atfit for the first day ls you she'll pay for gets her bill.	draws draws draws ar e bill of school. it at the	whethe X in the Card	er a debir correct Credit Card	t card, a column. Stored- Value Card	
•. Look at the transaction in ti tored-value card was used for Trans Your mom goes to the ATM a \$300 from her savings account Your grandmother takes you birthday. She pays with a card comes out of her checking action Your aunt buys you a new out She pays with a card and tell end of the month when she of After you pay for your \$30.0 are told that that there is on	he first column belo or the transaction a saction at the bank and with int with her card. out for pizza for yo rd and money for th count. atfit for the first day ls you she'll pay for gets her bill. 0 calculator with a co ly \$5.00 remaining	draws draws ur e bill of school. it at the ard, you on the	whethe X in the Debit Card	er a debir correct Credit Card	t card, a column. Stored- Value Card	

	Adapted from: http://www.richmondfed.org/education/for_teachers/lesson_plans_and_classroom_activities/pdf/debit_cr edit_lesson.pdf Additional Resources: http://www.ny.frb.org/regional/stored_value_cards.html http://www.investopedia.com/terms/d/debitcard.asp#axzz1rBovsW00 http://www.richmondfed.org/education/for_teachers/lesson_plans_and_classroom_activities/pdf/debit_cr edit_lesson.pdf http://teacher.scholastic.com/lessonplans/moneyinmotion/lesson2.htm http://teacher.scholastic.com/lessonplans/moneyinmotion/pdfs/credit.pdf Sample Lessons: http://smartertexas.org/?page_id=914
8.12(F) Analyze situations to determine if they represent a financially responsible decision and identify the benefits of financial responsibility and the costs of financial irresponsibility	 Students review different financial scenarios and analyze the decisions that were made. Students will need to compare and contrast the decisions and decide on what the best decision should have been. For each situation, examine the decision made by the person. Then determine if the person made a responsible decision. Explain your reasoning. a. Penny is buying a used car for \$6000. She has \$2000 in her savings. She decides to borrow the entire \$6000 at 5% and use her savings to go on a vacation. b. Samuel's mother gave him \$5.00 to buy the 20 ounce box of WakeUp Cereal for 3.99. When he got to the store, Samuel decided to buy two boxes of the 11 ounce cereal for \$1.90 each. 2. Dillon is saving to buy a laptop that cost \$900. So far he has saved \$680.00 in his savings account. He has been able to deposit \$75.00 every month into this savings. While reading the newspaper ads, he noticed that the computer is now on sale for 20% off. What financial advice would you give Dillon? http://www.scholastic.com/smp/pdfs/mint/mint_twp_web_worksheet1.pdf

	Sample Lessons: http://smartertexas.org/?page_id=914
8.12(G) Estimate the cost of a 2-year and 4-year college education including family contribution and devise a periodic savings plan for accumulating the money needed to contribute to the total cost of attendance for at least the 1st year of college.	 Students will research/estimate the cost of attending a 2 year and 4 year college. Students will need to create a savings plan to determine how much money would need to be saved each year and how many years would be needed to collect enough money to pay for one full year of college. Note to teacher: For this activity, students will need internet access and they will need to download the Savings Estimator. Choose a College Have you thought about which college you would like to attend? Explore the College For All Texans website http://www.collegeforalitexans.com/ to learn about colleges in Texas. Start with the College Match Up on the right column. Then explore the other features of the website. Spend time showing your parents the informational components of College For All Texans. Use the State's Net Price Calculator to explore the situation below. Johnny would like to go to one the following colleges: Texas A&M Kingsville, University of Texas at Brownsville, or Texas A&M Corpus Christi. He would like to live on campus. He is a US citizen. He has no dependents. He is a US citizen. He lives in a single parent household. His mother's annual salary is \$41,340.00 His mother paid \$1495.00 in income tax. Johnny made \$1700 working part time in the summer. He paid no income tax. There are 4 people in Johnny's household. Mohy will be the only person in college.

3. What is the total cost for each university? Texas A&M Kingsville University of Texas at Brownsville Texas A&M Corpus Christi
4. What was the tuition for each university? Texas A&M Kingsville University of Texas at Brownsville Texas A&M Corpus Christi
Look at #5, this is the estimated grant and/or scholarship assistance. This is the assistance Johnny can expect to receive. Number 6 is what Johnny can expect to pay after grants and scholarships. Number 7 is the estimated student loans and/or student work earnings. Finally, number 8 represents the amount Johnny should have for each year he is in school.
Note: For any line that gives a range of values, use the midpoint of that range when answering the following questions.
5. Choose one of the three universities for Johnny.
6. What is the total cost for the university you choose for Johnny?
7. What is the estimated grant and/or scholarship assistance Johnny might receive from that college?
8. What is the estimated net cost?
9. What is the estimate of the loans and work earnings Johnny may receive?
10. After the grant and/or scholarship assistance and loan and/or work earnings are subtracted from the total cost, how much will Johnny need for his first year of college (line 8)?
Goal: Ideally, Johnny should have saved enough money to cover the total cost for at least 1 year at this university (line 8). Next you will determine how much Johnny should have saved monthly using the College Savings Estimator. This college savings estimator assumes that the interest rate remains

 Let's And they parents n Johr year. Ent should ha month in continue 	and is com assume a continued nake paym ny had \$1 ar these va which saved i which Johi making pre	at age 11 making t ents to h 200 in his alues into monthly t nny will tu ediction fo	annually. Johnny's hese payr is college s college s table 1 of o reach hi urn 18. Is f or the Mor	It can als parents b nents unt savings b the Colle s goal. E this numb thly Payr	so calcula began mal il he react efore age ege Savin nter your ber equal t ment till yo	te up to 8 king mon hed the a 11 and t gs Estima prediction to what Ja bu reach	34 months. thly payments to his college savings. ige of 18. How many months did his he interest rate was 3.5% for each ator. Then predict how much Johnny n into row 3 of table 1. Now look at the ohnny needs to meet his goal? If not, a value close Johnny's goal.
		Savi	ngs Estim	ator			
	Starting Amo	unt					
	Interest Rate	:					Table 1
	Monthly Dep	osit:					
	Deposited	Interest	Cummlative		Cummiative		
Month	Amount	Rate	Payments	Interest	Interest	Balance	
0	\$0.00		\$0.00			\$0.00	
1	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
2	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
3	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
4	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
5	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
6	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
7	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
8	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	
						40.00	
	And they parents m 12. Johr year. Ente should ha month in continue n continue n Month 1 2 3 4 5 6	And they continued parents make paym 12. Johnny had \$1 year. Enter these va should have saved month in which John continue making pre Starting Amo Interest Rate Monthly Dep Month Amount 0 \$0.00 1 \$0.00 2 \$0.00 3 \$0.00 6 \$0.00 6 \$0.00	And they continued making t parents make payments to h 12. Johnny had \$1200 in his year. Enter these values into should have saved monthly t month in which Johnny will tu continue making prediction for Savi Starting Amount Interest Rate: Monthly Deposit: Monthly Amount Interest Rate: Monthly Deposit: Monthly Amount I S0.00 1 S0.00	And they continued making these payr parents make payments to his college 12. Johnny had \$1200 in his college s year. Enter these values into table 1 of should have saved monthly to reach hi month in which Johnny will turn 18. Is to continue making prediction for the Mor Savings Estim Starting Amount Interest Rate: Monthly Deposit: Deposited Interest Cummlative Month Amount Rate Payments 0 \$0.00 \$0.00 1 \$0.00 \$0.00 1 \$0.00 \$0.00 2 \$0.00 \$0.00 1 \$0.00 \$0.00 \$0.00 1 \$0.00 \$0.00 1 \$0.00 \$0.00 \$0.00 \$0.00 1 \$0.00 \$	And they continued making these payments unt parents make payments to his college savings? 12. Johnny had \$1200 in his college savings b year. Enter these values into table 1 of the Colle should have saved monthly to reach his goal. E month in which Johnny will turn 18. Is this numb continue making prediction for the Monthly Payr Savings Estimator Starting Amount Interest Rate: Monthly Deposit: <u>Monthly Amount Rate Payments Interest</u> 0 \$0.00 \$0.00 1 \$0.00 \$0.00 2 \$0.00 \$0.00 3 \$0.00 \$0.00 3 \$0.00 \$0.00 5 \$0.00 \$0.00 5 \$0.00 \$0.00 5 \$0.00 \$0.00 5 \$0.00 \$0.00 6 \$0.00 \$0.00 7 \$0.00 \$0.00 7 \$0.00 \$0.00 7 \$0.00 \$0.00 8 \$0.00 \$0.00 7 \$0.00 \$0.00 7 \$0.00 \$0.00 8 \$0.00 \$0.00 7 \$0.00 \$0.00 8 \$0.00 \$0.00 \$0.00 8 \$0.00 \$0.00 \$0.00 8 \$0.00 \$0.00 \$0.00 8 \$0.00 \$0.	And they continued making these payments until he reach parents make payments to his college savings?	And they continued making these payments until he reached the a parents make payments to his college savings?

Sample Lessons: http://smartertexas.org/?page_id=914
 Extension: Have students explore other options for saving using the Compounding Calculator at http://www.themint.org/kids/compounding-calculator.html. For homework, have students demonstrate how to use the State Net Price Calculator with their parents.
Resource: http://www.collegeforalltexans.com/ http://www.finaid.org/loans/