

Math 1303 Quiz #12 (Sections 3.3-3.4)

Name: KEY

Please show all work on this page.

Quarterly
payments

1. Cara needs \$9,000 in 11 years. What amount can she deposit at the end of each quarter at 6% interest compounded quarterly so she will have her \$9,000?

$$FV = PMT \left[\frac{(1+i)^n - 1}{i} \right]$$

$$\frac{FV}{\left[\frac{(1+i)^n - 1}{i} \right]} = PMT$$

$$\frac{9000}{\left[\frac{(1 + \frac{.06}{4})^{4 \times 11} - 1}{(.06/4)} \right]} = 145.893$$

$$= \boxed{\$145.90}$$

Always round up to reach a goal amount.

interest?

2. Sammy borrowed \$10,000 to purchase a new car at an annual interest rate of 11%. She is to pay it back in equal monthly payments over a 5-year period. How much total interest will be paid over the period of the loan?

$$PMT = PV \left[\frac{i}{1 - (1+i)^{-n}} \right]$$

$$217.424 = 10000 \left[\frac{.11/12}{1 - (1 + .11/12)^{-60}} \right]$$

$$\text{payments} = \frac{217.42 \times 60}{12 \text{ months/5 years}}$$

$$\frac{13045.20}{-10000} = \boxed{\$3,045.20}$$

3. In order to purchase a home, a family borrows \$70,000 at 12% for 15 years. What is the monthly house payment to amortize the loan?

$$PMT = PV \left[\frac{i}{1 - (1+i)^{-n}} \right]$$

$$= 70000 \left[\frac{.12/12}{1 - (1 + .12/12)^{-180}} \right]$$

$$= 840.117 \dots$$

$$\boxed{\$840.12}$$

4. The annual interest rate on a credit card is 17.99%. If a payment of \$200.00 is made each month, how many months will it take to pay off an unpaid balance of \$2,470.04? (worked again on next page)

$$PMT = PV \left[\frac{i}{1 - (1+i)^{-n}} \right]$$

$$200 = 2470.04 \left[\frac{.1799/12}{1 - (1 + .1799/12)^{-n}} \right]$$

$$\frac{200}{2470.04} = \frac{.1799/12}{1 - (1 + .1799/12)^{-n}}$$

$$200 - 200(1 + \frac{.1799}{12})^{-n} = 2470.04(\frac{.1799}{12}) - 200$$

$$-200 \ln(1 + \frac{.1799}{12})^{-n} = \frac{2470.04(\frac{.1799}{12}) - 200}{-200}$$

$$n = \frac{\ln \left[\frac{2470.04(\frac{.1799}{12}) - 200}{-200} \right]}{-\ln(1 + \frac{.1799}{12})} = 13.759$$

$$\boxed{14 \text{ months}}$$

Precalculus Series Key Lesson Unit 12

Rosina Ehmann



Precalculus Series Key Lesson Unit 12:

A Model Unit For Grade 12: Exploitation and Harmony Jennifer Katz, 2013-10-28 A Model Unit for Grade 12 Exploitation and Harmony is one book in the series Tools for Instruction Reading and Assessment The series consists of twenty four companion documents to Teaching to Diversity The Three Block Model of Universal Design for Learning by Jennifer Katz The model unit integrates major themes from Manitoba s curricula for the first term of the grade 12 school year The topics are Western Civilization and Current Topics in First Nations Metis and Inuit from the social studies curriculum and Biology and Physics from the science curriculum These are brought into the disciplines of mathematics physical education and health language arts and fine arts particularly through the lens of the multiple intelligences MI Differentiated activities based on MI approaches inspire diverse students and accommodate their individual learning styles MI activity cards are included as well as planners that outline the essential understandings essential questions and final inquiry projects for the unit Rubrics based on Bloom s taxonomy show a progression of conceptual thinking from rote basic understanding to synthesized higher order analysis Teachers can use this model unit as a template for planning the second thematic unit of the school year [Barron's Math 360: A Complete Study Guide to Pre-Calculus with Online Practice](#) Barron's Educational Series, Lawrence S. Leff, Christina Pawlowski-Polanish, 2021-09-07 Previously published under the titles Precalculus the easy way and E Z precalculus **Directory of Distance Learning Opportunities** Modoc Press, Inc., 2003-02-28 This book provides an overview of current K 12 courses and programs offered in the United States as correspondence study or via such electronic delivery systems as satellite cable or the Internet The Directory includes over 6 000 courses offered by 154 institutions or distance learning consortium members Following an introduction that describes existing practices and delivery methods the Directory offers three indexes Subject Index of Courses Offered by Level Course Level Index Geographic Index All information was supplied by the institutions Entries include current contact information a description of the institution and the courses offered grade level and admission information tuition and fee information enrollment periods delivery information equipment requirements credit and grading information library services and accreditation *A Guide to Detracking Math Courses* Angela Torres, Ho Nguyen, Elizabeth Hull Barnes, Laura Wentworth, 2023-05-03 Create a pathway to equity by detracking mathematics The tracked mathematics system has been operating in US schools for decades However research demonstrates negative effects on subgroups of students by keeping them in a single math track thereby denying them access to rigorous coursework needed for college and career readiness The journey to change this involves confronting some long standing beliefs and structures in education When supported with the right structures instructional shifts coalition building and educator training and support the detracking of mathematics courses can be a primary pathway to equity The ultimate goal is to increase more students access to and achievement in higher levels of mathematics learning especially for students who are historically marginalized Based on the stories and lessons learned from the San Francisco Unified School

District educators who have talked the talk and walked the walk this book provides a model for all those involved in taking on detracking efforts from policymakers and school administrators to math coaches and teachers By sharing stories of real world examples lessons learned and prompts to provoke discussion about your own context the book walks you through Designing and gaining support for a policy of detracked math courses Implementing the policy through practical shifts in scheduling curriculum professional development and coaching Supporting and improving the policy through continuous research monitoring and maintenance This book offers the big ideas that help you in your own unique journey to advance equity in your school or district s mathematics education and also provides practical information to help students in a detracked system thrive

Precalculus: The Easy Way Christina Pawlowski-Polanish, Lawrence Leff, 2019-09-03 A self teaching guide for students Precalculus The Easy Way provides easy to follow lessons with comprehensive review and practice This edition features a brand new design and new content structure with illustrations and practice questions An essential resource for High school and college courses Virtual learning Learning pods Homeschooling Precalculus The Easy Way covers Algebraic Methods Functions and Graphs Complex Numbers Polynomial and Rational Functions Calculus Preview And more

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Teaching Secondary Mathematics David Rock, Douglas K. Brumbaugh, Thomas J. P. Brady, 2024-02-15 Solidly grounded in up to date research theory and technology Teaching Secondary Mathematics is a practical student friendly and popular text for secondary mathematics methods courses It provides clear and useful approaches for mathematics teachers and shows how concepts typically found in a secondary mathematics curriculum can be taught in a positive and encouraging way The thoroughly revised fifth edition combines this pragmatic approach with truly innovative and integrated technology content throughout Synthesized content between the book and a comprehensive Instructor and Student Resource website offers expanded discussion of chapter topics additional examples and technological tips such as using and assessing artificial intelligence Each chapter features tried and tested pedagogical techniques problem solving challenges discussion points activities mathematical challenges and student life based applications that will encourage students to think and do New to the fifth edition A fully revised chapter on technological advancements in the teaching of mathematics including the use of artificial intelligence A new chapter on equity shame and anxiety in the mathematics classroom Connections to both the updated National Council of Teachers of Mathematics NCTM Focal Points and Standards Problem solving challenges and sticky questions featured in each chapter to encourage students to think through everyday issues and possible solutions A fresh interior design to better highlight pedagogical elements and key features A completely updated Instructor and Student Resource site with chapter by chapter video lessons teacher tools problem solving Q As exercises and helpful links and resources

Teaching Secondary and Middle School Mathematics Daniel J. Brahier, 2020-03-09 Teaching Secondary and Middle School Mathematics combines the latest developments in research technology and standards with a vibrant

writing style to help teachers prepare for the excitement and challenges of teaching secondary and middle school mathematics. The book explores the mathematics teaching profession by examining the processes of planning teaching and assessing student progress through practical examples and recommendations. Beginning with an examination of what it means to teach and learn mathematics, the reader is led through the essential components of teaching, concluding with an examination of how teachers continue with professional development throughout their careers. Hundreds of citations are used to support the ideas presented in the text, and specific websites and other resources are presented for future study by the reader. Classroom scenarios are presented to engage the reader in thinking through specific challenges that are common in mathematics classrooms. The sixth edition has been updated and expanded with particular emphasis on the latest technology resources and standards. The reader is introduced to the ways that students think and how to best meet their needs through planning that involves attention to differentiation as well as how to manage a classroom for success. Features include: The entire text has been reorganized so that assessment takes a more central role in planning and teaching. Unit 3 of 5 now addresses the use of summative and formative assessments to inform classroom teaching practices. A new feature, Links and Resources, has been added to each of the 13 chapters. While the book includes a substantial listing of citations and resources, after the chapters, five strongly recommended and practical resources are spotlighted at the end of each chapter as an easy reference to some of the most important materials on the topic. Approximately 150 new citations have either replaced or been added to the text to reflect the latest in research materials and resources that support the teaching of mathematics. A Quick Reference Guide has been added to the front of the book to assist the reader in identifying the most useful chapter features by topic. A significant revision to Chapter 13 now includes discussions of common teaching assessments used for field experiences and licensure, as well as a discussion of practical suggestions for success in methods and student teaching experiences. Chapter 9 on the practical use of classroom technology has been revised to reflect the latest tools available to classroom teachers, including apps that can be run on handheld personal devices. An updated Instructor's Manual features a test bank, sample classroom activities, Powerpoint slides, chapter summaries, and learning outcomes for each chapter and can be accessed by instructors online at www.routledge.com. 9780367146511

Official Gazette of the United States Patent and Trademark Office, 1999 Research in Education, 1969 Climate Change across the Curriculum, Eric J. Fretz, 2015-12-24

Climate Change across the Curriculum examines ways of thinking and conveying information about climate change across university curricula and within academic disciplines. The contributors provide methods, strategies, rationales, and theoretical justifications for teaching climate issues at the university level. The content of this book aims to introduce climate change to classes outside of the sciences, as it will take a wide range of disciplines, broader institutional thinking, and experimentation to fully engage university resources and knowledge toward the mitigation of fossil fuel consumption and adaptation to the negative consequences of climate change. Climate Change across the Curriculum encourages professors to engage salient

aspects of their academic disciplines to the study of climate issues in the classroom as well as sample theories practices and resources from a wide range of academic disciplines outside of their own areas of specialization The contributors ask what role will higher education play in addressing environmental challenges and producing students who become professionals who accomplish work that solves these problems Resources in Education ,2001-10 **Catholic School Journal** ,1965

Source Book of Projects ,1981 *ENC Focus* ,2001 **On the Edge** Daniel Horn,2013-03-27 Are you part of a Catholic school community that is experiencing enrollment issues Does your school have difficulty recruiting and retaining new students St Genevieve High School in Panorama City California was facing just such a harsh reality its reputation was shot and enrollment was waning By deciding to bring the school back from the edge and work toward achieving an Ideal Catholic School Community St Genevieve is now one of the great success stories in contemporary Catholic education On the Edge relates that story directly offering up the voices of faculty and staff and their diverse perspectiveswhile providing an engaging and straight talking narrative by the principal who led this stunning transformation *Mobile Learning and STEM* Helen Crompton,John Traxler,2015-12-07 In recent years there has been a renewed focus on STEM education in the United States fueled by evidence that young learners competencies in science technology engineering and mathematics are falling behind those of their global peers Scholars and practitioners are beginning to utilize the new pedagogical opportunities offered by mobile learning to improve the successes of teachers and K 12 students across STEM subjects Mobile Learning and STEM Case Studies in Practice is a comprehensive collection of case studies that explore mobile learning s support of STEM subjects and that utilize mobile technology to facilitate unique and effective K 12 teaching and learning experiences In addition to its focus on STEM achievement for researchers this volume is a resource for teachers working to implement mobile learning initiatives into their classrooms Mobile Learning and STEM also includes research that is applicable to classrooms in nations around the world where few students from underrepresented racial and socioeconomic backgrounds are entering into STEM jobs Concluding with a summary of its research and its implications to future scholarship and practice this book is a springboard for practitioners specialists higher education instructors and researchers who want to establish better practices in schools and raise student achievement in STEM subjects The Learning and Teaching of Calculus John Monaghan,Robert Ely,Márcia M.F. Pinto,Mike Thomas,2023-09-05 This book is for people who teach calculus and especially for people who teach student teachers who will in turn teach calculus The calculus considered is elementary calculus of a single variable The book interweaves ideas for teaching with calculus content and provides a reader friendly overview of research on learning and teaching calculus along with questions on educational and mathematical discussion topics Written by a group of international authors with extensive experience in teaching and research on learning teaching calculus both at the school and university levels the book offers a variety of approaches to the teaching of calculus so that you can decide the approach for you Topics covered include A history of calculus and how calculus differs over countries

today Making sense of limits and continuity differentiation integration and the fundamental theorem of calculus chapters on these areas form the bulk of the book The ordering of calculus concepts should limits come first Applications of calculus including differential equations The final chapter looks beyond elementary calculus Recurring themes across chapters include whether to take a limit or a differential infinitesimal approach to calculus and the use of digital technology in the learning and teaching of calculus This book is essential reading for mathematics teacher trainers everywhere Books and Pamphlets, Including Serials and Contributions to Periodicals Library of Congress. Copyright Office,1975 The Science Teacher's Toolbox Tara C. Dale,Mandi S. White,2020-04-09 A winning educational formula of engaging lessons and powerful strategies for science teachers in numerous classroom settings The Teacher s Toolbox series is an innovative research based resource providing teachers with instructional strategies for students of all levels and abilities Each book in the collection focuses on a specific content area Clear concise guidance enables teachers to quickly integrate low prep high value lessons and strategies in their middle school and high school classrooms Every strategy follows a practical how to format established by the series editors The Science Teacher s Toolbox is a classroom tested resource offering hundreds of accessible student friendly lessons and strategies that can be implemented in a variety of educational settings Concise chapters fully explain the research basis necessary technology Next Generation Science Standards correlation and implementation of each lesson and strategy Favoring a hands on approach this bookprovides step by step instructions that help teachers to apply their new skills and knowledge in their classrooms immediately Lessons cover topics such as setting up labs conducting experiments using graphs analyzing data writing lab reports incorporating technology assessing student learning teaching all ability students and much more This book enables science teachers to Understand how each strategy works in the classroom and avoid common mistakes Promote culturally responsive classrooms Activate and enhance prior knowledge Bring fresh and engaging activities into the classroom and the science lab Written by respected authors and educators The Science Teacher s Toolbox Hundreds of Practical Ideas to Support Your Students is an invaluable aid for upper elementary middle school and high school science educators as well those in teacher education programs and staff development professionals

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