

Spanish 1 Grades 7–12



The four basic steps in learning any language are study, memorization, practice, and application. This course utilizes all four of these steps. The text *Por todo el mundo* is designed to enable the student to speak, understand, read, and write the basic Spanish he would need to know in most everyday situations. Memorization of Bible verses in Spanish is also a major part of the course.

The *Vocabulary Manual* provides a first-year student with a logical, step-by-step introduction to the most common Spanish words and expressions. They apply this knowledge as they participate in conversations, read assigned material, sing songs, translate Bible stories orally, give oral reports, perform dramas, and write letters and reports.

Application

- Vocabulary exercises to master each vocabulary lesson:
 - Conversation, reading, songs, interviews
 - Oral Bible story translations, oral reports
 - Dramas, letters, written reports
 - Spanish hymns (75)

Evaluation

- Memorize 35 verses in Spanish (witnessing tool)
- Weekly vocabulary quizzes (33)
- Grammar and reading quizzes recommended
- Written tests (12)

➤ **RED** indicates first introduction of content.

Pronunciation

- Introduction to Spanish alphabet, vowel and consonant sounds
- Constant review of sounds, intonation, stress, and punctuation

Grammar

- Spanish alphabet: vowels, consonants
- Names, introductory conversations
- Nouns:
 - Gender
 - Plural: *the* and *a* (*an*) before plural nouns
- Articles:
 - Definite: *el/la*
 - Indefinite: *a*
- Statements and questions:
 - With *ES, ESTA*, transitive verbs, pronouns, descriptive adjectives, helping verbs
 - In past tense with helping verbs, irregular helping verbs
- Comparisons: *ES* versus *ESTA*, *Saber* versus *Conocer*, *Ser* versus *Estar*, *Por* versus *Para*, of quantity
- Prepositions:
 - *De* and *a*
 - Before infinitives: in past tense
 - Pronouns as objects of prepositions
- Pronouns:
 - Subject, asking and answering questions, relative pronoun *Que*
 - Direct object pronouns: before the verb
 - Use of object pronouns, asking questions in past tense sentences, double object, as object of prepositions
- Verbs:
 - Transitive verbs, verb endings, personal endings for Spanish *-AR* verbs
 - Irregular
 - Helping, *-ER* and *-IR* verbs
- Regular: *-AR*, *-ER*, and *-IR* verbs
- Infinitives:
 - Adjective expressions before infinitives
 - Prepositions before infinitives: in past tense
- Tenses:
 - Present
 - Past: regular *-AR*, *-ER*, and *-IR* verbs; stem changing *-IR* verbs; questions with pronouns; combining sentences

➤ Adjectives:

- Descriptive, types and forms, ending in *E* and in a consonant, preceding a noun, double adjectives, adjective expressions before infinitives
- Possessive: before plural nouns
- Demonstrative
- Summary of types, of nationality, *Ser* and *Estar* before adjectives
- Comparison: with *Tan...Como*
- *Ser* and *Estar*: comparison, before adjectives, describing inanimate objects
- *And, or, but*, contraction of *DE* and *EL*, the personal *you*, telling time, the date, combining sentences, indefinite and negative words

Vocabulary Topics

- Introductory expressions: greetings, introductions and farewells, questions and answers, favors and courtesies
- School: people, things, requests, days, numbers 1–30, places, in the classroom, times, courses, months, actions, activities
- Clothing: type and style, color, shopping, quality and size, quantity and measurement, price
- *-ER* verbs, *-IR* verbs
- The family: personal characteristics, physical appearance, personal history
- Home:
 - The house: characteristics and conditions, construction, furniture, prepositions of place, pastimes, housework
- Food:
 - The meal, table service, beverages, meat, vegetables, fruit
 - Condiments, breakfast, lunch, dinner, dessert, in the restaurant
- Creation:
 - The universe, the world, animals
 - Man: the head, the body
- Health: What's wrong with you?, health and the mind, religion and worship
- Vacation: recreation and relaxation
 - Travel and sightseeing, transportation, departure date, directions, distance
 - In the city: important buildings and places

Spanish 2 Grades 7–12



The Spanish 2 program is designed to improve the students' ability to speak, understand, read, and write basic Spanish in most everyday situations, with a strong emphasis on witnessing for Christ. A Bible memory verse for each week, practice lessons from the life of Christ, and a strong missionary emphasis make this course unique. The other applications of these skills include writing Bible stories, performing create-a-scenes and situation act-outs, storytelling, taking part in discussion and debate, anecdote and questions, and giving their testimony.

The text *Más que vencedores* briefly reviews basic Spanish 1 grammar and then introduces new grammar. The goal of Spanish 2 is to enable the student to speak the language with a real working knowledge of it. Cultural readings of Spain and Latin America are featured.

The *Vocabulary Manual* briefly reviews the basic words and expressions learned in Spanish 1, and then introduces new expressions and words. The Spanish 2 student will find the vocabulary manual a helpful tool in writing compositions.

Application

- Vocabulary exercises to master each vocabulary lesson:
 - Conversations, cultural readings
 - Stories from the life of Christ (a witnessing tool)
 - Written reports, interviews
 - Oral Bible story translations, written Bible story translations
- Create-a-scene, situation act-outs, dictation, storytelling
- Discussion and debate, anecdote and questions
- Testimony, oral report, enrichment activities

Evaluation

- Memorize 32 verses in Spanish (witnessing tool)
- Weekly vocabulary quizzes (30)
- Grammar and reading quizzes recommended
- Written tests (12)

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Grammar

- Tenses
 - Present tense:
 - Verb forms and structures
 - Present perfect: irregular forms
 - Present progressive: overview, forms, structure, irregular forms
 - Past tense
 - Forms and structures, irregular verbs
 - Customary action, true passive
 - Imperfect: irregular forms, states of mind and being, with ongoing states
 - Future: overview, endings, irregular forms, in indirect questions and statements, with *If* clauses
 - Conditional: overview, endings, irregular forms, with unreal *If* clauses
 - Progressive of tenses
- Nouns:
 - Related forms and structures
 - Diminutives
- Verbs:
 - Irregular verbs: past tense, commands
 - Passive voice: true passive, passive action
 - Subjunctive mood:
 - After expressions of emotion and expressions of doubt and denial
 - Subjunctive mood vs. indicative mood
 - After joining words and relative pronouns
- Pronouns:
 - Indirect objects, contrast of direct and indirect object pronouns
 - Double object
 - Reflexive object: to convey action done to oneself, reciprocal action, bodily movements, and the assumption of bodily positions
 - Relative and compound relative

- Adjectives:
 - Descriptive before the noun
 - Absolute superlative, "true superlative"
 - Forming adverbs from adjectives, diminutives
- Adverbs: forming adverbs from adjectives, comparative and superlative
- Contrasts:
 - Concepts and structures, direct and indirect object pronouns
 - Preterite and imperfect
 - *Por* and *Para*
 - Passive action (with *Ser*) and state of being (with *Estar*)
 - Subjunctive and indicative moods
- Nominalization: modification structures, demonstrative pronouns, possessive pronouns
- Questions:
 - Compound interrogatives: indirect questions
 - Indefinite and negative words
 - *Gustar*: to be pleasing, indirect objects with *Gustar*, similar verbs
 - Joining sentences with words similar to *Cuando*, infinitive constructions
- Commands:
 - With irregular verbs
 - Indirect: subjunctive mood

Vocabulary Topics

- Spanish 1 Vocabulary Review
- In the city:
 - Important buildings and places
 - Businesses, merchants
- Directions, distance, on a trip, departure time
- Communication: mail, telephone
- School: back to school, class activities
- Sports: contest elements, sports activities and skills

► RED indicates first introduction of content.

Spanish 2 *cont.*

Vocabulary Topics *cont.*

- Jewelry and personal effects, fabric, toilet accessories, personal hygiene, getting ready
- Clothing, shopping
- Personal relations: attitudes, actions
- Posture, movement of body parts, adjectives describing events and situations, verbs of becoming
- In the kitchen:
 - Stove and sink, utensils and appliances

- Cooking, recipes, measurements and quantities
- Miscellaneous topics:
 - Money and finances
 - Prepositions and adverbs of place
 - In the garden, on the farm, at the seaside (beach)
 - Important days, logic and reasoning
 - The church, state and government
 - The arts, artists, works of art, artistic skills, construction materials, shapes and textures

French 1 Grades 7–12



Nouveaux Chemins is designed to give students the skills to speak, understand, read, and write basic French in most everyday situations, with a strong emphasis on witnessing for Christ. Memorization of Bible verses in French is a major part of this course.

The vocabulary exercises aid the students in reading French writings, forming French words, singing songs, conducting interviews, translating Bible stories orally, writing compositions, giving oral reports, and performing dramas all in French.

Application

- Vocabulary exercises to master each vocabulary lesson:
 - Reading, word formation, songs, interviews
 - Oral Bible story translations
 - Compositions, oral reports, dramas

Evaluation

- Memorize 35 verses in French (witnessing tool)
- Weekly vocabulary quizzes (33)
- Grammar and reading quizzes recommended
- Written tests (10)

► RED indicates first introduction of content.

Pronunciation

- Introduction to the French alphabet and vowel sounds
- Consistent review of sounds, intonation, stress, and rhythm

Grammar

- Nouns: plural, articles before plural nouns
- Gender
- Articles: definite, indefinite, before plural nouns
- Statements and questions
- *And, or, but*
- Prepositions
- Contraction of *de* + article
- The date
- Pronouns:
 - Subject, relative
 - Direct object, double object, objects of preposition
 - Neuter demonstrative
- Verbs:
 - Transitive, verb endings, taking infinitive complements
 - With spelling changes, *passé composé* of regular verbs
- Infinitives
- Irregular past participles
- Present and past tenses:
 - Combining and expanding sentences, adverb placement
 - Negative words in past-tense constructions

- Questions:
 - Answering questions with pronoun subjects
 - With tag pronouns in past tense
 - Indirect questions in past tense
- Personal *you*
- Adjectives: placement, gender/number agreement, preceding a noun, doubling their final consonant, expressions before the infinitive, irregular, possessive, demonstrative
- French words: *Avoir, Aller, Il y a, Être, Savoir, Devoir, Voir, Croire, Vouloir, Pouvoir, Offrir, Souffrir, Ouvrir, Couvrir, Découvrir, Pendre, Comprendre, Apprendre, Surprendre, Lire, Dire, Écrire, Faire, Mettre, Connaître, Paraître, Boire, Recevoir, Dormir, Sortir, Partir, Servir, and Courir, Venir, Tenir, Vivre, Suivre*
- Telling time, combining sentences
- Adverbs: adverbial phrases, placement in past tense sentences
- Commands
- Indefinite and negative words
- Comparisons
- Partitive article

Vocabulary Topics

- Introductory expressions:
 - Greetings, introductions and farewells
 - Questions and answers, favors and courtesies
- School:
 - People, things, requests, days of the week, numbers 1–30
 - In the classroom, courses, subjects, weather, months, holidays
 - Desires, actions, and activities

French 1 *cont.*

Vocabulary Topics *cont.*

- Clothing: men's, women's, fashion, color, shopping, quality and size, choice, quantity, measurement, price
- -Ir verbs: the family, personal characteristics, physical appearance
- -Re verbs:
 - Adverbial phrases (point in time), curriculum vitae
 - Place of residence and work, professions and trades (optional)
- Home:
 - The house: rooms, architecture, inside and outside, characteristics, condition
 - Furniture, prepositions of place, pastimes, time, gardening, housework

- Food: meal/table service, food, menu, beverages and desserts
- Recreation: vacation/recreation and relaxation, travel and sightseeing, transportation, departure time
- Worship: religion and worship
- Body and health: parts of the body, health and the mind, state of mind
- Creation: the universe, the world, animals
- The city: important buildings, important places, businesses, merchants, directions, distance

French 2 Grades 7–12



Langue et Louange briefly reviews basic French 1 grammar and then introduces new grammar. The goal of French 2 is to enable the student to have a real working knowledge of French. Cultural readings are featured in this text.

The application of these skills include reading and answering questions; writing compositions; conducting interviews; performing create-a-scenes and situation act-outs; telling stories; participating in discussions, debates, anecdotes, and questions; and being prepared to give a testimony for Christ.

Application

- Vocabulary exercises to master each vocabulary lesson:
 - Reading and questions, composition, interviews
 - Oral Bible story translation
 - Create-a-scene, situation act-outs, dictation, storytelling
 - Discussion and debate, anecdote and questions
 - Testimony, oral report, enrichment activities

Evaluation

- Memorize 30 verses in French (witnessing tool)
- Weekly vocabulary quizzes (28)
- Grammar and reading quizzes recommended
- Written tests (12)

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Grammar

- Tenses:
 - Present: forms and structures
 - Past: forms and structures, customary action in the past
 - Imperfect:
 - Imperfect versus the *Passé Composé*
 - Irregular forms of imperfect tense
 - With states of mind and being
 - To report a state of affairs
 - Future:
 - Irregular forms, in indirect statements, with *If* clauses
 - Combining and expanding sentences
 - Conditional: irregular forms, with hypothetical *If* clauses
- Nouns: forms and structures
- Verbs:
 - Taking *Être* as a helping verb in the *Passé Composé*
 - Reflexive verbs in the *Passé Composé*
 - Of perception before the infinitive
 - Subjunctive mood:
 - In indirect commands, after expressions of emotion
 - Irregular forms, after expressions of doubt and denial
 - After joining words, in relative clauses

- Pronouns:
 - Double object
 - Indirect object, direct versus indirect object
 - Demonstrative
 - Interrogative
 - Reflexive object:
 - To convey action done to oneself
 - The assumption of bodily positions
 - Reciprocal action, the process of becoming
 - Possessive, the pronoun *En*, compound relative
 - The pronoun *Y*: adverbial, indirect
 - The order of object pronouns
 - Interrogative
 - Order of pronouns with commands
- Questions: compound interrogatives, indirect with compound interrogatives
- Adjectives:
 - Descriptive adjectives before the noun
 - Superlative form of adjectives
 - Forming adverbs from adjectives
- *Tu* commands
- Adverbs: forming from adjectives, comparative and superlative

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French 2 *cont.*

Grammar *cont.*

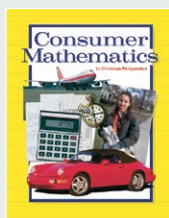
- Joining sentences
- Expanding sentences
- Causative constructions with *Faire*

Vocabulary Topics

- Review of French 1 vocabulary
- The city: important buildings/places
- Directions, distance, on a trip, departure time
- Communication: mail, telephone
- School: back to school, class activities
- Sports: What do you play?, Where does the game take place?, sports skills

- Jewelry and accessories, toiletries, general appearance, personal hygiene
- Clothing, shopping
- Personal relations: attitudes, actions
- Posture, movement of body parts
- In the kitchen: stove and sink, utensils and appliances, cooking, recipes, measurements and quantities
- Miscellaneous topics:
 - Money and finances
 - On the farm, at the seaside (beach)
 - Time, logic and reasoning
 - The church, state and government
 - Shapes and surfaces, the arts, artistic skills

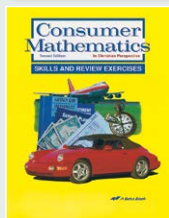
MATHEMATICS: Consumer Mathematics



No student studying *Consumer Mathematics* is tempted to ask, Why do I have to learn this? No other math course is as clearly related to knowledge and skills that are a must for every person. Percents, proportions, fractions, decimals, word problem skills, and many other concepts are fun to learn in the practical setting of buying a car, food, house, clothing, insurance, etc.

Consumer tips are given frequently, but most importantly, biblical principles are highlighted throughout the text.

The accompanying workbook gives students the practice they need to master arithmetic skills and completes the course.



Supplementary Exercises

- Analytical Skills Problem Solving Scenario within each chapter
- Skills and Review Exercises Workbook to be used simultaneously with the text for homework and review:
 - Daily practice exercises for maintenance of basic mathematics skills
 - Unit and exam review exercises

Evaluation

- Quizzes (35)
- Tests (8)
- 9-weeks exam (2)
- Semester exam, final exam
- Skills development exercises (optional—12)

➤ RED indicates first introduction of content.

Buying a Car

- Cost of a car: warranty, trade-in, options, advertisements, taxes and fees, registration and rates
- Financing: installments, installment charge, carrying charge, contract
- Depreciation: average annual depreciation, rate of depreciation
- Insurance:
 - Liability
 - Bodily injury, property
 - Collision, comprehensive
 - Deductible, premium
- Maintenance and repair: owner's manual, service manual, trunk essentials
- Annual operating cost
- Leasing:
 - Open-ended lease, closed-ended lease
 - Lessee, lease agreement
- Word problems

Travel

- Times zones: prime meridian, international date line
- By train or bus, renting a car
- Word problems

Income

- Hourly wages, straight time, overtime, time and a half, piecework wages
- Employers, employees
- Time clocks
- Incentive bonus
- Tips, salary
- Commission: rate of commission, amount of sales
- Self-employment, fees
- Gross income, net income
- Deductions:
 - Federal income tax
 - Social security tax, FICA
- Gross pay, net pay, take-home pay
- Word problems

MATHEMATICS: Consumer Mathematics *cont.*

Budgeting

- › Time budget
- Circle graph: steps in preparing, protractor
- Household budget:
 - › Itemizing to estimate expenses
 - › Balancing the budget, trial budget
- › Budget adjustments
- › Standardized budgets
- › Disposable income
- › Word problems

Housing

- › Renting versus buying: security deposit
- Mortgage loans:
 - Principal, balance
 - › Mortgage loan schedule
 - Property tax
 - › Assessed value, market value
- › Tax rate: as a percent, amount per \$100, per \$1,000, in mills
- Homeowner's insurance:
 - › Tenant's policies
- › Repairs and upkeep
- › Furnishing costs
- Purchasing electricity: kilowatt-hour, electric company rates, reading the electric meter
- Purchasing natural gas: gas meter, cubic foot, hundred cubic feet, natural gas rates
- › Other utility expenses: water rates, wastewater rates
- › Telephone rates: local service, long distance
- › Word problems

Food

- › Buying food
- › Grocery shopping tips
- Reading graphs
- Unit price, using unit price
- Conversion equivalents
- › Inflation
- › Consumer price index
- › Cost of living:
 - › Cities ranked by cost of groceries
 - › Range statistic
- Circle graph
- The metric system: conversions
- › Restaurant eating: table service, fast food, chain, franchise, franchiser, eating-out tips, junk food
- › Food freezers
- › Saving food dollars: coupons
- › Food labeling and nutrition
- › U.S. Food and Drug Administration
- › Measuring calories:
 - › Calorie, kilocalorie
 - › Calorie need: based on age, on occupation
 - › Calorie content of selected foods

- Using calories
- › Balanced diet
- › Word problems

Clothing

- › Clothing plan
- › Buying clothing by mail: shipping charges
- › Stretching the clothing budget: clothing quality, care
- › Sewing your own clothing
- Buying clothing on sale:
 - Discount
 - › List price
 - Rate of discount
- › Consumer price index for clothing
- › Price changes
- Profit and loss in the clothing business:
 - Cost, selling price, gross profit, net profit, overhead, loss
 - Selected business formulas: gross profit, net profit, loss
- › Operating statement: net sales, gross profit, net profit
- › Markup on cost, finding selling price based on markup on cost
- › Markup on retail price, finding cost based on markup on retail
- › Manufacturer's cost: wholesale price, total factory cost, factory overhead, cost of a garment
- › Word problems

Leisure

- › Taking a vacation
- › Shopping
- › Enjoying the computer:
 - › Program, programmer, microcomputer, history of, analog computers, digital computers
 - › Bit, binary, conversions
- › Cooking:
 - Recipes: conversions, adjustments
- › Reading books:
 - Roman numerals in copyright
- › Church activities
- › Word problems

Federal Taxes & Records

- › Social security tax
- Federal Insurance Contribution Act (FICA)
- › Medicare
- Federal income tax
- Progressive tax
- › W-4 form
- Exemptions, dependents
- › Withholding allowance
- › Income tax return:
 - W-2 form
 - › 1040 EZ, 1040A, 1040
- › Joint return, separate return
- › Head of household

MATHEMATICS: Consumer Mathematics *cont.*

Federal Taxes & Records *cont.*

- State income tax:
 - Sample state tax rates
- Cash records:
 - Audited
 - Cash receipt record, cash payment record
- Comparing receipts and payments: deficit
- Cash payment records
- Word problems

Banking

- Electronic transfer
- Demand deposit
- NOW accounts, super-NOW accounts, money-market accounts
- Depositor
- Monthly service charge
- Bank balance
- ATM, PIN
- Deposit slips
- Writing checks:
 - Check stubs, register
 - Overdraft
- Reconciling the bank statement:
 - Canceled checks
 - Outstanding checks
- Borrowing money:
 - Promissory note, signature loan, unsecured loan, collateral, secured loan
 - Interest: simple interest, principal, rate of interest, time
- Installment plans: finance charge, percent of interest
- Constant ratio formula
- Credit cards:
 - Active, credit line
- Savings account
- Compound interest:
 - Exponent, base
- Certificates of deposit, savings bonds, series EE savings bonds, maturity date
- Related bank services: safety deposit box, cashier's check, certified check, traveler's checks, debit card, online banking
- Word problems

Investments

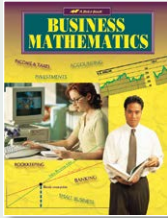
- Life insurance:
 - Rider, term insurance, lifetime insurance, endowment insurance
 - Straight life, limited payment life, premiums
- Life insurance benefits:
 - Cash value
 - Borrowing, extended term, accelerated death benefit, dividend
- Life insurance settlement options:
 - Lump sum payment
 - Annuity: fixed amount, fixed number of years, lifetime, guaranteed life annuity
- Buying bonds:
 - Bondholder, par value, premium, discount, broker, brokerage fee
 - Wall Street Journal, quoted price, net change

- Interest paid on bonds: annual yield
- Proceeds from bonds:
 - Accrued interest
 - Using a calculator
- Buying stock:
 - Liquid money
 - Common stock, preferred stock, dividends, par value
 - No-par stock
 - Market price
 - Price to earnings ratio, net change
- The stockbroker:
 - Round lots, odd lots
 - No-load stocks
 - Brokerage fees for stock
- Dividends from stock:
 - Cash dividends, stock dividends
- Capital gains and losses on sale of stock:
 - Bull market, bear market
 - Capital gain, capital loss
- Word problems

Small Business

- Beginning a small business:
 - Entrepreneur
 - Capital, owner capital, creditor capital
 - Standard business ratio
 - Expenses, assets and liabilities, resources
 - Net worth
 - Owner's equity
- Balance sheet:
 - Current assets, fixed assets
 - Current liabilities, fixed liabilities
 - Horizontal format
 - Balance
- Ratio analysis: current ratio, quick ratio, acid-test ratio
- Income statement:
 - Net profit, net loss
 - Percent analysis
- Ratios related to sales:
 - Average collection period
 - Inventory turnover
 - Average daily sales, annual sales
- Payroll record: employees' quarterly federal tax returns
- Break-even point analysis: fixed costs, variable costs
- Trade discounts:
 - List price, gross selling price
 - Chain discount
- Trade credit: percent of discount, discount period, net, credit period, invoice dates, E.O.M
- Storage and inventory:
 - Volume
 - Inventory
- Word problems

MATHEMATICS: Business Mathematics



Business Mathematics introduces secondary students to beginning accounting procedures and gives valuable insight into the world of investments. At the same time, the course reviews and expands students' understanding of basic mathematic principles, concepts, and skills. Students use arithmetic, algebra, and geometry as tools to make better financial decisions and to gain an understanding of the workings of business.

The excellent balance of skills practice and problem solving meets the needs of the varying abilities of the students. Students increase their understanding of good investment practices and the stock market. The daily Basic Mathematics Practice Exercises review the fundamentals of mathematics while challenging the students with interesting word problems and concepts that may be new to them. These exercises require students to apply and connect various types of mathematical knowledge. Bible principles regarding finance are set forth throughout this textbook.

Evaluation

- Quizzes (34)
- Skills development exercises (54)
- Tests (8)
- 9-weeks exam (2)
- Semester exam
- Final exam

➤ **RED** indicates first introduction of content.

Stewardship

- Keeping money records
- Accounting, bookkeeping
- Cash receipts and payment records
- Terminology:
 - Addends, sum, minuend, subtrahend
 - Difference, multiplicand, multiplier
 - Product, factor, dividend, divisor, quotient
- Assets, liabilities, capital:
 - **Accounts receivable, accounts payable**
 - Creditor
 - **Accounting equations**
- Balance sheet
- Income, cost of goods sold, operating expenses
- Profit, loss: net sales, gross profit, equations
- **Corporation: average owner's equity, return on equity**
- Income statement
- Debits and credits:
 - Assets, liabilities, capital
 - Income, cost of goods, expenses
 - **Journal, double-entry bookkeeping system, debit entry, credit entry, "T" accounts**
- **General journal: debit and credit entries and totals**
- **General ledger: chart of accounts**
- **Practical exercise application problems**
- **Word problems**
- **General principles**
- **Unit review**

Managing Your Business

- Ratio analysis:
 - Ratio, antecedent, consequent
 - Current ratio, quick ratio
 - **Liquidity of assets, current liabilities**
- Percent analysis:
 - Percent, cost of goods sold, gross profit, operating expenses, net profit
 - Proportion, means, extremes, algebraic axioms
 - **Average collection turnover:**
 - Average daily sales, equations

- Inventory turnover:
 - Cost of goods sold, average inventory
 - Amount of sales, average inventory
- Break-even point:
 - Fixed costs, variable costs
 - **Graph analysis**
 - Parallel lines, intersecting lines, coordinate plane
 - Review of mathematical order of operation
 - **Formula**
- Trade discount: list price, net price, percentage
- Trade credit: percent of discount, discount period, credit period, E. O. M
- Storage and Inventory:
 - Volume, congruent
 - Cube, edges, rectangular solid, cylinder, cone
 - Conversion factors:
 - Time, English linear, liquid, dry, weight, metric
 - Metric-English
- **Practical exercise application problems**
- **Word problems**
- **General principles**
- **Unit review**

Investment

- Reading a stock exchange table
- Principal, dividends:
 - Fraction, denominator, numerator, mixed number
 - Greatest common factor, prime number, composite number
 - Least common denominator, improper fraction
 - Absolute value, cancellation, reciprocal
- Stock market
- Buying and selling stock:
 - **Stock certificate**
 - Stockbrokers
 - **Stock exchange, New York Stock Exchange**
 - Market value
 - Mixed decimal, whole number, decimal, terminating decimal, repeating decimal
 - Capital gain, capital loss
- **Practical exercise application problems**
- **Stock market game: log sheets, money market fund**

MATHEMATICS: Business Mathematics *cont.*

Investment *cont.*

- Certificate of deposit (CD): simple interest formula, percents
- Savings account:
 - FDIC
 - Finding the principal: ending-balance method, minimum-balance method, daily-interest method
- Real estate: things to be aware of, rate of income, annual net income, cash investment
- Corporate bonds:
 - Bondholder, face value, par value, premium, discount, quoted price
 - Annual yield, annual interest, selling price
- Mutual funds: investment portfolio, prospectus
- Compound interest
- Real return on an investment:
 - Inflation, taxes
 - Expected gross return, expected after-tax return, expected real return
- Word problems
- General principles
- Unit review

Income Taxes

- Earning a living:
 - Education, years with a business, responsibility
 - Salary, hourly, commission, piecework, tip, overtime, regular pay, bonus
- Deductions:
 - Gross pay, net pay
 - FICA, social security tax
 - Maximum taxable income
 - Inflation
- Income tax return: 1040EZ, employee's withholding, allowance certificate, W-4 form, dependents, W-2 form, 1040A, 1040, tax audit

- State income taxes: sample rate table
- Sales tax
- Property tax:
 - Assessed value, property tax rate, market value, assessed value
 - As a percent, amount per \$100, per \$1,000, in mills
- Corporate income tax: corporation, taxable income, annual gross income, deductions, graduated tax
- Practical exercise application problems
- Word problems
- General principles
- Unit review

Banking

- Checking records:
 - Balance, deposit slip, currency, transit number
 - Finding percent of increase or decrease
- Checks and register:
 - Steps for writing a check
 - Bouncing a check, poor credit risk
 - Bank statement
 - RC, OD
 - Canceled check, outstanding check
 - Outstanding deposit, reconcile
- Electronic banking: electronic funds transfer, automatic teller, PIN, debit card
- Loans to small businesses:
 - Single-payment loans, term, maturity value
 - Discount loan, proceeds, installment loan, amount financed
- Practical exercise application problems
- Word problems
- General principles
- Unit review

Keyboarding Grades 10–12



Keyboarding and Document Processing is written to be clear and concise without being software or hardware specific. This keyboarding course begins with the basics of learning the keyboard—all alphabet and figure keys.

Document formatting skills for business letters with special features and other letter and memo styles, unbound reports, and documents with tables are then covered. The main goal of this text is to teach students a skill they will use for life.

Special Projects

- Creative writing
- Weeklong office simulation combining many documents learned

Evaluation

- Written quizzes (15)
- Tests (8)
- Desk arrangement and technique quizzes (40)
- Graded documents (17)
- Timed writings (at least 163)

➤ **RED** indicates first introduction of content.

Basic Skills

- Work area arrangement
- Hand and finger placement, proper body position, correct keying technique
- Introduction of alphabet keys in 23 lessons
- Introduction of number and symbol keys
- Spacing after punctuation and symbols:
 - Semicolon, period, colon, backslash, question mark, exclamation point, hyphen, dash, dollar sign
- Gross words a minute
- Net words a minute

Computer Skills

- Line spacing, hard and soft returns, headers and footers
- Page orientation, margins, text alignment
- Character formats: bold, italics, underline
- Centering text on a page, tab stops, indents

Proofreading Skills

- Proofreader's marks:
 - Insert, close up or delete space, transpose, add space
 - New paragraph, do not delete
 - Capitalize, lowercase, spell out
 - Move right or left, align horizontally or vertically, center
 - Bold, italics, underline, start new line, delete
- Keying and correcting documents
- Applying proofreader's marks to already keyed text

Number Expression Facts

- Regular numbers, house numbers, numbers that begin a sentence
- Street numbers, sums of money, weights and measurements
- Numbers that follow nouns, numbers used together
- Related and unrelated numbers

Document Formatting

- Announcements
- Memorandums:
 - Simplified, standard
 - Special features: attachment, enclosure
 - Distribution lists
- Personal business letters: punctuation, block style, enclosure notation
- Envelopes: USPS format, inside address format
- Business letters:
 - Punctuation: open, closed, mixed
 - Special features:
 - Confidential, attention line, subject line, delivery notation
 - Company name in closing
 - Enclosure notation, copy notation, postscript notation
 - Block style
 - Modified block style: horizontal center point
 - Simplified block style
- Outlines
- Reports:
 - Unbound report:
 - Page numbers, side headings, paragraph headings
 - Parenthetical citations, long quotations
 - Bound report
- Works cited page, title page, tables
- Columns and rows, title and body, text columns, number columns
- Optional features:
 - Secondary title, column headings, source note
 - Dollar amounts, total line
- Enumerations for letters, memorandums, and reports
- Second page headings for 2-page letters and memorandums

Document Processing Grades 11–12 (one semester)



Keyboarding and Document Processing is also used in this course. Formatting and producing employment and business documents is the focus of this course. Students spend weeks on an office simulation, producing documents for their “supervisor.” They also work on their résumé and a cover letter, preparing them to seek employment. The final project is the compilation of a document portfolio which includes many documents that students have worked on in the keyboarding and document processing courses.

Special Projects

- Preparing employment documents for an open position
- Weeklong office simulation combining many documents learned
- Creative writing

Evaluation

- Written quizzes (3)
- Tests (4)
- Desk arrangement and technique quizzes (13)
- Graded documents (15)
- Timed writings (at least 177)

➤ **RED** indicates first introduction of content.

Computer Skills

- Margins, line spacing, headers and footers
- Page orientation, text alignment, character formats
- Centering text on a page, tab stops, indents, inserting symbols

Proofreading Skills

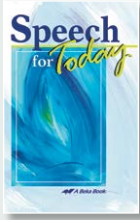
- Correcting formatting and typing errors
- Keying documents and applying proofreader’s marks

Document Formatting Skills

- Employment applications
- Résumés: chronological, functional
- Cover letters, follow-up letters, forms, announcements
- Memorandums: simplified, standard
- Envelopes

- Business letters:
 - Personal
 - Block style, modified block style, simplified block style
- Enumerations for letters, memorandums, and reports
- Second-page headings for 2-page letters and memorandums
- Letters and memorandums with tables
- Tables
- Reports:
 - Unbound
 - Bound: long quotations
 - MLA-style reports: long quotations, works cited page
- Itineraries, agendas

Speech Grades 11–12 (one semester)



Speech for Today presents the art of everyday speech in a friendly, conversational style that students and teachers love. Experience is the key to developing good speaking skills; students need practice speaking to one another in small groups and before larger audiences. An abundance of speaking exercises, group projects, and selections for interpretation throughout the text provides opportunities for practice and performance. Skills mastered include telephone courtesy, introductions, personal testimonies, group discussion, parliamentary procedure, pantomime, monologues, poetry, and storytelling.

Application

- Conversation exercise
- Impromptu speeches, interview exercise, personal testimony speech
- Group discussion exercise
- Parliamentary procedures exercise
- Pantomime exercise, character pantomime exercise

- Monologue preview and speech
- Declamation preview and speech
- Poetry preview and speech
- Storytelling preview and speech
- Devotional speech

Evaluation

- Speeches (14)
- Pronunciation quizzes (2)
- Reading quizzes (2)
- Practice time sheets

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Place of Speech in Society

- Blessings and responsibilities of free speech
- Importance of speech to citizenship and success

Everyday Conversation

- Why so much, how to improve conversation

Special Types of Conversation

- Telephone conversation
- Introductions, impromptu speaking
- Interviews, personal testimonies

Group Discussion

- Methods:
 - Committee meetings and conferences
 - Cooperative investigations, single-leader discussion, debates
- Qualities of good group discussion

Parliamentary Procedure

- Purpose, constitution and by-laws
- Duties of officers, conducting business
- The meeting:
 - Calling to order, reading the minutes
 - Reports, presenting motions, adjourning the meeting
- Electing officers: nominations, elections

Talking with the Body

- Why and how we talk with the body
- Posture, movement, walking and sitting
- Gestures, pantomime

Interpreting Monologues

- What is a monologue?
- Steps to good characterization
- Reacting to unseen characters
- How to memorize for performance
- 12 sample monologues

Reading with Meaning

- Interpretation
- Studying the selection: thought analysis, attitude analysis
- Techniques of interpretation:
 - Quality, pitch, range, inflection
 - Force, time, pause, emphasis

Our American Pronunciation

- Problem of pronunciation, regional pronunciation
- Sounds of American speech, articulating the sounds
- Putting the sounds together: blending, rhythm

Listening

- Do you listen?
- Kinds of listening: enjoyment, inspiration, information/ideas, critical listening
- How to listen effectively

Interpreting Declamations and Poetry

- Value of declaiming, preparing a declamation
- Delivering the declamation:
 - Mood, pointing the thoughts, transitions
 - Impersonating, effectiveness, practicing continuously
- Judging a declamation, 5 sample declamations
- Presenting poetry, 21 sample poems

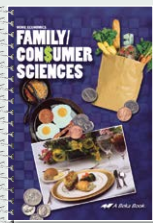
Storytelling

- Values of storytelling, the storyteller, the audience
- Types of stories:
 - Fable, folk story, myth, adventure
 - Historical story, biographical story, Bible story
 - Special occasion story, modern short story
- Choosing, preparing, and presenting the story
- 4 sample stories

Extemporaneous Devotionals

- Choosing a topic, tentative outline
- Supporting details, final outline, practice delivery

Family & Consumer Sciences Grades 11–12 (one semester)



The themes of hospitality and stewardship are woven throughout Scripture. *Family/Consumer Sciences* presents a wonderful opportunity for young people to learn entertaining and hospitality habits that they can implement as they establish their own homes and families. This practical introductory course on cooking and entertaining covers topics such as nutrition, meal management, and etiquette. The final project is a dinner party that pulls together all aspects studied during the course.

Additional Helps

- Demonstrations (31)

Evaluation

- Labs (15)
- Projects (2)
- Written quizzes (20)
- Tests (5)

➤ **RED** indicates first introduction of content.

Kitchen Basics

- Kitchen safety, food safety, dishwashing
- Use and care of appliances
- Microwave cooking, basic kitchen techniques
- Kitchen equipment
- Using a recipe, lab procedures, key nutrients

Nutrition

- Key nutrients, dietary guidelines, food pyramid
- Weight management, sports nutrition, consumer education
- Meal management

Beverages & Breakfast

- Milk, coffee, tea, punch
- Eggs:
 - Purchasing and storing
 - Handling, breaking and separating, cooking
 - Egg substitutes

Grains

- Types of grains, preparation and storage
- Quick breads:
 - Muffins, nut breads, pancakes, French toast, waffles
 - Biscuits
- Yeast breads

Food Preservation

- Freezing, canning, making jelly

Serving

- Table appointments: dinnerware, flatware, beverage ware, linens, centerpieces
- Table setting, place setting
- Entering and seating in the dining room
- Types of meal service, buffet service
- Serving and clearing the table
- Plate presentation

Successful Entertaining

- Hospitality, table etiquette, table manners
- Handling awkward situations, restaurant etiquette
- Party planning: budget and theme, invitations, planning details, introductions

Adding Flavor

- Herbs, spices, seasonings
- Marinades, legumes, pasta
- Fats and oils, frying: pan-frying, deep-fat frying
- Types of fat: solid, liquid
- Sauces, gravies

Produce

- Vegetables:
 - Classification
 - Selecting high quality: fresh, canned, frozen, dried
 - Garnishes
- Fruits: fresh, frozen, canned, uses
- Salads:
 - Types: fruit, gelatin, pasta, protein, vegetable, green
 - Dressings

Lunch

- Soups and stews, casseroles
- Cheese: natural, processed, imitation, storage and use
- Sandwiches

Dinner

- Meat:
 - Nutritional value, determining quality
 - Types: beef, veal, game, lamb, pork
 - Cuts, purchasing, storing, thawing, handling
 - Seasoning, cooking, checking for doneness
- Poultry:
 - Nutritional value, determining quality
 - Purchasing, handling, thawing
 - Seasoning, cooking, checking for doneness, stuffing
- Fish and shellfish:
 - Nutritional value, purchasing
 - Whole, drawn, dressed, fillets, steaks
 - Types of fish
 - Shellfish: shrimp, mollusks, imitation seafood
 - Cooking

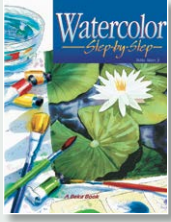
Appetizers

- Varieties:
 - Hors d'oeuvres
 - Vegetable, fruit and cheese platters
 - Finger foods, dips and spreads
- Entertaining with appetizers:
 - Party planning
 - Arranging the food, arranging the table

Desserts

- Selection, garnishes
- Custards and puddings
- Cookies: bar, drop, pressed, shaped, rolled
- Cakes: butter cakes, foam cakes, frosting
- Pies and pastries: pie crusts, baking
- Candy: cooking stages, storage

Art Grades 7–12



Watercolor Step-by-Step introduces the tools of the trade, gives innovative substitutes for art materials, and shows the basic techniques used in creating watercolor paintings. Given this foundation, students copy the author's step-by-step demonstration paintings, create their own compositions, and paint them in watercolor. Art history is incorporated in later lessons as students analyze and copy the style of master watercolorists. Students learn to paint still lifes, landscapes, floral compositions, architecture, and other subjects.

Additional Features

- Step-by-step demonstrations (15)
- Self-paced assignments (43)
- Art history incorporated
- Advice on purchasing art materials
- Selected bibliography

Evaluation

- Graded paintings (15)

➤ **RED** indicates first introduction of content.

Getting Started

- Stretching the paper
- Painting indoors and outdoors
- The palette
- After painting

Basics of Watercolor

- Flat wash, dark wash, graded wash
- Wet in wet, dry brush, calligraphy
- Spattering, toothbrush, salt, dropping water, masking
- Painting with a sponge, scraping with a knife
- Rubbing with an eraser or sponge, scrubbing with a tissue

Watercolor Paintings Produced

- 15 paintings of scenes such as sunset, misty morning, storm over Lake Jackson, winter landscape, mimosa blossoms, teddy bears, the Valley of Dry Bones, Ochlocknee River in fall, portrait
- 43 other related assignments