

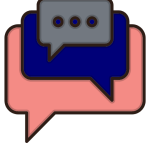






Project 1: Introduction to Spreadsheets



Eighth Grade Unit 3 - Project 1

<p>Notes & Preparation</p> 	<ul style="list-style-type: none"> ● Project length: 2 classes ● Instructor note: Allow students to explore and discover new tools and functions in the spreadsheet. ● Files to load: Unit 3: Project 1: 8th Intro Presentation ● Unit 3: Project 1: 8th Template
<p>Content Standards</p> 	<p><u>CA CS Standards:</u> 6-8. DA.7, 6-8. DA.9, 6-8. AP.11</p> <p><u>ISTE Standards:</u> #3, #4, #5, #6</p> <p><u>NET Standards</u> #3, #4, #6</p>
<p>Engage</p> 	<p><u>Opening</u> Welcome the students to technology class. Let them know that over the next unit they will be working with a program where they will collect data and transform the data to make it more useful. Then represent the data in multiple ways.</p> <p>Review the previous unit the students completed. Discuss the differences between a spreadsheet program and a word processing program to help the students understand the purpose of the spreadsheet program they are about to use. Discuss why students would use a form to collect data, instead of a word processing program.</p> <p><u>Spreadsheet/Database Introduction</u></p> <p>Let students know that over the next few lessons they will be working with a program that looks very similar to Cross Word Puzzles. There are rows that go across and columns that go up and down. There are also boxes called 'cells' where we enter information or 'data'. This new program is called a spreadsheet and database program. This type of program is different than a word processor.</p>



	<p>A word processor lets you type words and paragraphs. A database program helps you gather information quickly to sort and categorize information. A spreadsheet program is used often to input numbers and do different math problems. Give examples of the differences between a word processor and spreadsheet/database program.</p> <p><u>Project Description</u> Today is a review and assessment of forms, spreadsheets, and databases.</p> <p>Discuss and show the purpose of Spreadsheets:</p> <ul style="list-style-type: none"> Used to put information into rows and columns to perform functions like adding a series of numbers. <p>Discuss and show the purpose of Databases:</p> <ul style="list-style-type: none"> Used to gather information so they can quickly sort through the entries. <p>With the introduction of each software, review the toolbars and unique ability of the software.</p>
<p>Web Resources for more Exploration</p> 	<ul style="list-style-type: none"> Navigate to the following websites to give basic information about passwords and spreadsheets: <ul style="list-style-type: none"> https://curriculum.code.org/csf-19/coursesec/2/ http://viewpure.com/O5xfGNLA5WO?start=0&end=0 https://www.computerhope.com/jargon/s/spreadsheet.htm Bring in/show a picture of and discuss the game <i>Battleship</i> and how the boat positions directly correlate to cell addresses. For the teacher explore https://www.responsiveclassroom.org/teaching-perseverance/ for examples of modeling perseverance strategies Online Money games Money Management for Teens
<p>Additional Emphasis</p> 	<ul style="list-style-type: none"> Review how to make a capital letter by holding down the shift key. Toolbar of a spreadsheet. Keyboard commands for spreadsheets. Identify cell address. Expanding rows. Using parentheses, brackets, or braces in numerical expressions. 'Share' spreadsheet and collaborate with peer.


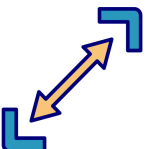


<p>Learning Outcomes</p> 	<p>Students will:</p> <ul style="list-style-type: none">• Compare and contrast spreadsheets, forms, and databases.• Understand how to chat safely online and discover red flags from unsafe online environments.• Basic formulas on a spreadsheet.• Commands on a keyboard.
<p>Project Steps</p> 	<p>Have the student:</p> <ol style="list-style-type: none">1. Open a spreadsheet program Unit 3: Project 1: 8th Template2. Identify a worksheet and explain a workbook3. Switch to the 'Crossword Puzzle' sheet4. Open the link Unit 3: Project 1: 8th Intro Presentation5. Identify a worksheet and explain a workbook6. Identify the different cursor and tools7. Review the following with the students:<ol style="list-style-type: none">a. Identify a cellb. Identify a columnc. Identify a rowd. Identify a sheet8. View the different worksheets contained in the workbook9. Switch to the worksheet 'Guess Who??'10. Use the presentation to solve the puzzle. Note: If the box adds pictures the word is correct.11. Type the correct term to match the definition12. Switch to the 'Conditional Formatting' worksheet13. Review the math problems in the cells A5:A1814. Add more if desired15. Type the answers in the cells C5:C1816. Highlight the hidden answers in column C (including title)17. Change text color to white18. Highlight a cell in the yellow cells19. Use the CTRL to highlight additional cells20. Click on Format21. Select Conditional Formatting22. Notice the Apply to Range23. Select 'Format Cells if' to 'Custom Formula is24. Type the value =$B5=C5$25. Change the Fill color26. Highlight a cell in the yellow cells27. Use the CTRL to highlight additional cells



	<ol style="list-style-type: none">28. Add another rule29. Notice the Apply to Range30. Select 'Format Cells if' to 'Custom Formula is31. Type the value $=B\\$6=\\$C\\$6$32. Change the Fill color33. Continue steps if necessary34. Test the answers in column B35. Switch to the 'Shopping List' worksheet36. Select food items in Column A37. Select at least six items38. Use the drop-down arrow to select the item, quantity, and price39. Make sure your items match the Grocery List provided40. Insert a formula that will calculate the Total of each item. Multiply the quantity and the regular price. (Ex $=B4*C4$)41. Use the Fill handle option to copy the formula to cell D2442. Highlight Column F4:F2443. Click on Data44. Select Data Validation45. Click in the 'Enter a range or formula box'46. Select cells K3:K2347. Click on Save48. Highlight Column G4:G2449. Click on Data50. Select Data Validation51. Click in the 'Enter a range or formula box'52. Select cells G3:G23 items in column 'L'53. Repeat the steps for column H selecting column 'M'54. Click on Save55. Select Non-Food items in Column F56. Select at least six items57. Use the drop-down arrow to select the item, quantity, and price58. Make sure your items match the Grocery List provided59. Insert a formula that will calculate the Total of each item. Multiply the quantity and the regular price. (Ex $=G4*H4$)60. Highlight the items in column F61. Click on Data62. Select Named Ranges63. Type 'NonFoodItems' (Hint: no spaces)64. Click on Done65. Highlight the Quantity in column G
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	<p>66. Add a Range 67. Type 'NonFoodQuantity' (Hint: no spaces) 68. Click on Done 69. Add a Range 70. Type 'NonFoodPrice' (Hint: no spaces) 71. Click on Done 72. Add a Range 73. Type 'NonFoodTotal' (Hint: no spaces) 74. Click on Done 75. Switch to 'Named Ranges' Worksheet 76. Click on cell B7 77. Type the formula =counta(nonfooditems). Note: The formula will be recognized. 78. Click on B8 79. Type the formula =sum(nonfoodquantity). Note: The formula will be recognized. 80. Click on B9 81. Type the formula =sum(nonfoodtotal). Note: The formula will be recognized. 82. Highlight each table 83. Alternate Colors</p>
<p>Reflection</p> 	<p>Lesson recap, what I learned, and what I am excited about next week. Reflect on the multiple ways students can use a spreadsheet. Discuss favorite keyboard shortcuts. Discuss why many prefer shortcuts and the value they add.</p>
<p>Extend</p> 	<ol style="list-style-type: none">1. Create your own Game by adding a worksheet2. Use Conditional Formatting3. Share with peers4. Change fonts






Project 2: Budgets


Eighth Grade Unit 3 - Project 2

<p>Notes & Preparation</p> 	<ul style="list-style-type: none"> ● Project length - 3-4 classes ● Instructor note - Break up the theme over a few weeks, highlighting one area of digital literacy each week. Introduce the different aspects of purchasing a car during the different weeks of the project. ● Files to load - None
<p>Content Standards</p> 	<p><u>CA CS Standards:</u> 6-8. DA.7, 6-8. DA.9, 6-8. AP.11</p> <p><u>ISTE Standards:</u> #1, #2, #3, #4</p> <p><u>NET Standards</u> #1, #3, #4, #6</p>
<p>Engage</p> 	<p>Opening Welcome students to technology class. Review columns, rows, cells, and formulas. Review the toolbar.</p> <p><u>Character Theme Introduction - Digital literacy</u> Digital online media literacy means having the skills you need to live, learn, and work in a world where communication and access to information are increasingly through digital technologies like Internet platforms, social media, mobile devices as well as laptops/desktop computers. Digital literacy has two main elements, becoming a critical thinker and being a creative producer of a wide range of messages using an image, language, and sound.</p> <p>Developing critical thinking skills is significant when bombarded with so much information at all times of the day on many different devices and formats. Skills are needed to know how to search, sift, evaluate, apply, and produce information that is accurate and thoughtful.</p> <p><u>UNESCO</u> defines information literacy as the ability to locate, identify, retrieve, process, and use digital information optimally. This requires both cognitive and technical skills. It is the ability to use information and communication technologies to seek, evaluate, create, and then communicate that information.</p>



	<p><u>Project Introduction</u></p> <p>In this project, students will map out the cost of purchasing a vehicle. Students will choose a car, research insurance rates, registration rates, and other costs that go into owning a car. Finally, students will compare the cost of purchasing with cash or getting a loan.</p> <p>Discuss with students:</p> <ul style="list-style-type: none"> • What type of car do I need to purchase? • Should I buy a new or used car? • Where is the best place to get a car loan? • Do I have enough money to buy a car? • How do I know what information to trust when looking at a car to purchase?
<p>Web Resources for more Exploration</p> 	<ul style="list-style-type: none"> • Web resources - Auto Loan Calculator • Digital Literacy By: BBC Learning English • How Does "Fake" News Become News? By: Learning for Justice • Online Money Games By: Moneycrashers • Buying Your First Car By: Fair TradingQLD (scroll through and show what is applicable for your students) • 5 Steps to Buying Your First Car By: Mere Life
<p>Additional Emphasis</p> 	<ul style="list-style-type: none"> • Discuss how to search and evaluate proper and accurate information. • How to take a screenshot. • Leasing vs owning a car. Cash vs credit purchase of a car.
<p>Learning Outcomes</p> 	<p>Students will:</p> <ul style="list-style-type: none"> • Understand literacy necessary to access the Internet, awareness literacy, evaluation literacy, and literacy to produce media messages. • Spreadsheet formulas to get the desired outcome. • Understand how to use a spreadsheet to compare and contrast different elements in purchasing a car. • Represent data in multiple ways.



	<ul style="list-style-type: none">Collect data using computational tools and transform the data to make it more useful.
<p>Project Steps</p> 	<p>Have the student:</p> <ol style="list-style-type: none">Navigate to drive.google.comClick on the 'New'Create a new folderName the folder '8th Grade Unit 3 Projects (Student Name)'Click on the folder nameClick 'Share'Add your instructor's email addressClick 'Send'In the folder, click 'New'Click 'Google Sheet'Click 'Untitled Spreadsheet' to rename the fileName the Sheet '2022 8th Grade Unit 3 Project 1 Student Name'Right-click on the 'Sheet Name'Click RenameType 'Costs to Owning a Car with Cash'Click the plus sign to create a new sheetRight-click on the new sheet tabType 'My Car'Click cell A1Type 'Car Make:'Hit Enter to go to the next cell in the columnType 'Car Model:'Hit Enter to go to the next cell in the columnType 'Car Year:'Hit Enter to go to the next cell in the columnType 'Car Color:'Hit Enter to go to the next cell in the columnType 'Zip Code:'Highlight Cells A1-A5Bold the textRight align the textIn column B, type the appropriate answers for each studentOpen a new tabSearch for the carFind an image of the carTake a screenshot of the image. Note: On a Mac use 'Cmd+Shift+4', on a PC use 'Windows Key+Shift+S'.



37. Click on the tab with the Google Sheet open
38. Paste the image onto the 'My Car' tab
39. Resize the image if needed to fit on the screen
40. Click and Highlight Cells D1, D2, E1, E2, F1, F2
41. Click Merge Cells
42. Type 'My Dream Car'
43. Change the font size to 18pt.
44. Center-Align the text
45. Fill the cell with a background color of your choice
46. Middle-Align the text
47. Change font style.
Note: This is a great pausing point before jumping into calculating the costs of purchasing a car with cash and the costs of ownership.
48. Click on the 'Cost to Buying a Car with Cash' sheet
49. Click cell A1
50. Type 'Item'
51. Click cell B1
52. Type 'Cost'
53. Highlight cells A1 and B1
54. Click 'Ctrl+B' to bold the text in the cell
55. Click the alignment tool and align center
56. In Column A, type out a list of expenses that someone may have when owning a car. **Note: This could include but is not limited to: Cost of Initial Purchase, Registration, Title, Insurance, Scheduled Maintenance, Gasoline, Unscheduled Maintenance, Car Wash, Sales Tax, Insurance, and Roadside Assistance.**
57. Include the following as the last two cells: 'Total Expenses Year 1' and 'Projected Expenses Year 2'
58. Select all cells in the sheet
59. Set the font size to 12pt
60. Double click on the line between column header A and column header B to expand Column A to fit the size of the text
61. Format Column B to Currency
62. In Column B, fill in each cell with the appropriate amount of money that each expense will cost. The students will need to research to find these estimates.
63. To find the cost, go to the manufacturer's website and use the listed price. For the insurance estimate, use \$1500. To find the cost of roadside assistance, use a search engine to find out a recommended estimate. To find the recommended savings for unexpected car maintenance, use a



	<p>search engine. To find the estimated registration cost, use a search engine to find the state fees (many states have a DMV calculator). Find the cost of Car Washes, this can be relative and up to the student. Some students value a shiny car, some do not.</p> <ol style="list-style-type: none">64. Find the estimated cost of gas for the year65. Click on Cell D166. Bold the text in the cell prior to typing67. Type 'Calculations'68. Click on Cell D269. Type 'Miles from Home to School'70. Click on Cell D371. 'Miles from School to Home'72. Click on the cell D473. Type 'Miles from Home to Grocery Store'74. Click on the cell D575. Type 'Miles from Grocery Store to Home'76. Click on the cell D677. Type 'Days of School'78. Click on the cell D779. Type 'Days of Grocery Shopping'80. Click on the cell D881. Type 'Miles Driven for School in a Year'82. Click on the cell D983. Type 'Miles Driven for Grocery Shopping in a Year'84. Click on the cell D1085. Type 'Miles Driven in a Year'86. Click on the cell D1187. Type 'Miles Per Gallon'88. Click on the cell D1289. Type 'Cost of Gas/Gallon (\$)'90. Click on the cell D1391. Type 'Total Cost of Gas for the Year'92. Click on cell E293. Type the estimated miles to school94. Click on cell E395. Type the estimated miles home from school96. Click on the cell E497. Type the estimated miles to the grocery store98. Click on cell E599. Type the estimated miles from the grocery store back home
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	<p>100. Click on the cell E6</p> <p>101. Type the days of school (usually 180)</p> <p>102. Click on the cell E7</p> <p>103. Type the days of grocery shopping in a year. Note: some families go once a week; others go once a month. This can be an estimate from the student. The sample has 1 trip to the grocery store for each week of the year (52).</p> <p>104. Click on the cell E8</p> <p>105. Type out the formula =sum(E2:E3)*E6. Note: This is (Miles to School + Miles Home)* Days of School.</p> <p>106. Click on the cell E9</p> <p>107. Type out the formula =sum(E4:E5)*E7. Note: This is '(Miles to Grocery Store + Miles Home)*' Days of Grocery Shopping.</p> <p>108. Click on the cell E10</p> <p>109. Type out the formula =sum(E8:E9). Note: This is the sum of Miles Driven for School in a Year + Miles Driven for Grocery Shopping in a Year.</p> <p>110. Click on the cell E11</p> <p>111. Type the Miles Per Gallon of the car searched earlier. Note: This can be found by using a search engine.</p> <p>112. Click on the cell E12</p> <p>113. Format cell to currency</p> <p>114. Type the current average cost of gas</p> <p>115. Click on the cell E13</p> <p>116. Format cell to currency</p> <p>117. Type the formula =(E10/E11)*E12</p> <p>118. Click on cell B7 Type the formula =(E13)</p> <p>119. Click on the B cell next to the item 'Total Expenses Year 1'</p> <p>120. Type the formula =sum() and highlight all of the cells above this row to get the total amount that the car will cost for the first year</p> <p>121. Click on the B cell next to the item 'Projected Expenses Year 2'</p> <p>122. Type the formula =sum() and highlight all of the cells above this row, except the Cost of Purchase cell to get the total amount that the car will cost for the second year Note: This is a great pausing point before calculating the costs of leasing a car.</p> <p>123. Open a new tab on your search engine</p> <p>124. Navigate to the site: Auto Loan Calculator</p> <p>125. Enter the Auto Price based on the cost of the car chosen earlier in the project, at the brand-new price</p> <p>126. Enter 60 months as the Loan Term</p>
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	<ol style="list-style-type: none">127. Enter the down payment as whatever the student thinks would be a good first payment for a car. Explain that the more paid initially, the higher the savings are down the road.128. Leave Trade-In Value set as '0'129. Select the state the student lives in130. Enter the sales tax at the current rate131. Enter the registration cost calculated earlier in the project132. Click 'Calculate'133. Take a Screenshot of the updated information134. Navigate back to your Google Sheet135. Create a new sheet tab136. Type 'Cost of Buying a Car with a Loan'137. Click on the My Car Tab138. Paste the Screenshot139. If needed, adjust the size so that the image fits on the screen140. Navigate to the 'Cost of Buying a Car with Cash' tab141. Copy columns A and B A1:B10142. Navigate to the 'Cost of Buying a Car with a Loan' tab143. Paste the values only into columns A and B144. Format Columns A and B to Currency145. In the cell that says 'Cost of Purchase' change the text to say 'Down Payment'146. In the cell next to it (column B), type the 'Upfront Payment' price from the screenshot147. Leave these cells the same (and any other car specific features budgeted in the first section of this project):<ol style="list-style-type: none">a. Insuranceb. Roadside Assistancec. Scheduled Maintenanced. Unscheduled Maintenancee. Gasf. Registrationg. Car Washh. Title148. Click on B11149. Type 'Monthly Payment'150. In the B column cell next to the cell just populated, type in the monthly payment cost from the screenshot151. Click on the next blank cell in column A152. Type 'Total Cost'
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	<p>153. In the B column next to the cell just populated, type in the Total Cost listed on the screenshot</p> <p>154. Click on the next blank cell in column A</p> <p>155. Type 'Total Expenses Year 1'</p> <p>156. In the B column next to the cell just populated, use a SUM formula to calculate the following: =sum(all annual expenses)+(monthly payment cost) *12</p> <p>157. Click on the next blank cell in column A</p> <p>158. Type 'Amount Left to Pay after Year 1'</p> <p>159. In the B column next to the cell just populated, use the following formula to calculate the following: =(Total Cost)-(Monthly Payment)*12</p> <p>160. Remove extra Column and Rows</p> <p>161. Click on Column or Row</p> <p>162. Press CTRL+SHIFT+(right arrow or down arrow)</p> <p>163. Right-Click</p> <p>164. Delete Column or Rows</p> <p>165. Share your outcomes with a peer. Compare and contrast the two different outcomes of paying cash versus having a loan.</p> <p>166. Turn it into your Learning Management System</p>
<p>Reflection</p> 	<p>Lesson recap, what I learned, and what I am excited about next week.</p> <p>Reflect on the many nuances of this project. What did they learn during this project? What did they discover about how to find accurate information? Did their opinion on what to purchase change after the assignment?</p> <p>Highlight the difference between the year 2 car expenses when buying a car with cash, versus the amount of money left to pay after year 1 when buying a car with a loan. The Auto Loan calculator will show the total cost price compared to the first year of costs for a car paid in cash. Have the students discuss the benefits of buying a car with a loan. Have the students discuss the benefits of buying a car with cash.</p>
<p>Extend</p> 	<p>Spreadsheet 'Cost of Buying a Car':</p> <ol style="list-style-type: none"> 1. Highlight the spreadsheet and format to 'alternating colors' from the 'format' toolbar 2. Bold cells A-E:11-15 3. Highlight cell D-E:8-9. Insert chart 4. Customize chart colors



	Sheet 'Cost of Buying a car with a loan: 5. Color Fill Row A-B:1 6. Bold cells: A-B:12-14
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Template

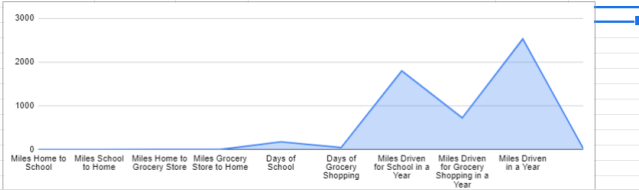
Sample

Car Make	Honda
Car Model	Pilot
Car Year	2022
Car Color	Black
Zip Code	91001

My Dream Car



Item	Cost	Calculations	
Cost of Purchase	\$25,000.00	Miles Home to School	5
Insurance	\$1,500.00	Miles School to Home	5
Roadside Assistance	\$50.00	Miles Home to Grocery Store	7
Scheduled Maintenance	\$617.00	Miles Grocery Store to Home	7
Unscheduled Maintenance	\$600.00	Days of School	180
Gas	\$682.56	Days of Grocery Shopping	52
Registration	\$2,589.00	Miles Driven for School in a Year	1800
Car Wash	\$100.00	Miles Driven for Grocery Shopping in a Year	728
Title	\$15.00	Miles Driven in a Year	2528
Total Expense Year 1	\$31,153.56	Miles per Gallon	25
Projected Expenses Year 2	\$6,153.56	Cost of Gas/Gallon(\$)	\$6.75
		Total Cost of Gas for the Year	\$482.56



Item	Cost
Down Payment	\$4,500.00
Insurance	\$1,500.00
Roadside Assistance	\$50.00
Scheduled Maintenance	\$617.00
Unscheduled Maintenance	\$600.00
Gas	\$682.56
Registration	\$2,589.00
Car Wash	\$100.00
Title	\$15.00
Monthly Payment	\$382.18
Total Cost	\$29,480.91
Total Expenses Year 1	\$18,238.72
Amount Left to Pay Off After Year 1	\$24,884.74

Auto Loan Calculator

Modify the values and click the Calculate button to use

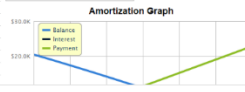
Total Price	Monthly Payment
Auto Price: \$25000	Monthly Pay: \$382.18
Loan Term: 60 months	Total Loan Amount: \$20,500.00
Interest Rate: 4.5 %	Sale Tax: \$1,750.00
Down Payment: 4500	Upfront Payment: \$6,550.00
Trade-in Value: 50	Total of 60 Loan Payments: \$22,930.91
Your State: Select	Total Loan Interest: \$2,430.91
Sales Tax: 7 %	Total Cost (price, interest, tax, fees): \$29,480.91
Title, Registration, and Other Fees: \$300	

Include All Fees in Loan


Calculate

End Average Tax Rate and Fees in Your State.

Amortization Graph






Loan Breakdown









Project 3: Creating a Personal Budget

Eighth Grade Unit 3 - Project 3

<p>Notes & Preparation</p> 	<ul style="list-style-type: none"> ● Project length: 3 classes ● Instructor note: Different cultures have different ideas when it comes to talking about finances. Be culturally aware in this lesson. Some students may not have any actual money they ever touch, others might budget all the time. Determine ahead of time if students will make an actual budget based on students' allowance or jobs they do, or if it will be fictional. ● Files to load: None
<p>Content Standards</p> 	<p><u>CA CS Standards:</u> 6-8. DA.7, 6-8. DA.9, 6-8. AP.11</p> <p><u>ISTE Standards:</u> #1, #3, #4, #5, #6</p> <p><u>NET Standards</u> #1, #3, #4, #6</p>
<p>Engage</p> 	<p><u>Opening</u> Welcome students to Technology class. Recap spreadsheets and the prior lessons. Discuss digital literacy and the skills they have learned so far this year.</p> <p><u>Character Theme Introduction - Responsible Choices With Our Finances</u> Making responsible choices regarding finances can be difficult for many. Discuss the importance of making and keeping a budget. Brainstorm places in our lives where we spend money. List and categorize items, such as saving to purchase a big item, where saving is important to achieve the purchase.</p> <p>Have students list current realistic or fictional items for their budget.</p> <p>A well written goal for finances is specific with a timeline. By creating a budget, students will see how long it will take them to save for that big purchase.</p> <p><u>Project Introduction</u> This project is to create budget awareness. The students will plan out the lifestyle they wish to have (ex: going out to dinner 2 times a week with friends, buying</p>



	<p>new shoes, going on vacation) and will calculate how much money they will need to have in order to meet their lifestyle needs.</p> <p>Then they will create a document, format it to MLA formatting, and write up a summary of the project using critical thinking.</p>
<p>Web Resources for more Exploration</p> 	<ul style="list-style-type: none"> ● Budgeting Basics By: Two Cents ● 8th Grade Budgeting Intro By: Miss Gianna Gurga ● BrainPop Jr. Saving and Spending By: BrainPop
<p>Additional Emphasis</p> 	<ul style="list-style-type: none"> ● Demonstrate how to format colors, style, and fonts on a chart. ● Discuss pivot tables and tools to create.
<p>Learning Outcomes</p> 	<p>Students will:</p> <ul style="list-style-type: none"> ● Understand the importance of having a budget in order to save for future big purchases. ● Create a pivot table and other charts in a spreadsheet. ● Critically evaluate spending habits and goals.
<p>Project Steps</p> 	<p>Have the student:</p> <ol style="list-style-type: none"> 1. Navigate to Google Drive 2. Click on the folder created for this unit 3. Create a new spreadsheet 4. Title the spreadsheet 'Unit 3: Project 3: 8th Grade (student name)' 5. Rename the sheet to 'My Personal Budget' 6. Select Row 2 7. Change size to 14pt Bold 8. Center Align 9. Highlight cells A1:E9 10. Format cells to Alternating Colors 11. Add All Borders 12. In Row 1, add these column headers



	<ul style="list-style-type: none">a. A - Itemb. B - Cost Each Timec. C - Frequency Per Monthd. D - Category <p>13. Add additional formatting as desired to A1:E15</p> <ul style="list-style-type: none">a. Wrap textb. Space the columns to show all the text in a cellc. Change the font colord. Alternating Colors <p>14. In column A, add 5 items that you would like to include in your ongoing monthly budget. Examples include: going to the movies with friends, getting your nails done, getting a haircut, having a cell phone, and buying toiletries.</p> <p>15. In column B, add the estimated cost of each of these items. Students may need to use a search engine to determine the estimate. Students can also reference real life situations.</p> <p>16. Format column B to Currency</p> <p>17. In column C, add how many times this item/event happens each month. For example, going out with friends 1 time per week would be a frequency of 4 times each month. Getting your haircut every other month would be a frequency of .5 times each month.</p> <p>18. In column D, add a category. This is up to the discretion of the student. Examples might include: Social, Food, Needs, Bills, Extra, Fun, and Hygiene.</p> <p>19. In column A, add 2 items that the student would like to save up for. For example: buying a car, a vacation, or having money for gifts for others throughout the year.</p> <p>20. In column B, add the amount that a student wants to save each time</p> <p>21. In column C, add the frequency of how often they want to save the amount chosen</p> <p>22. In column D, add the category 'Savings'</p> <p>23. In cell E1, add the heading 'Monthly Amount'</p> <p>24. Format column E to currency</p> <p>25. In column E, row 2 type the formula =B2*C2</p> <p>26. Use the Fill Series to last item</p> <p>27. Click and drag down. Note: The formula should now populate automatically in each cell. Note: If a row does not have fill color or borders:</p> <ul style="list-style-type: none">a. Highlight a row that has a fill colorb. Select Paint Format
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	<p>c. Click on the Rows that need fill color</p> <p>d. Press Enter</p> <p>28. Highlight the entire table</p> <p>29. Click on Insert</p> <p>30. Select Pivot Tables</p> <p>31. Rename Sheet to 'Pivot Table Budget'</p> <p>32. Click on A3</p> <p>33. Select Add Row</p> <p>34. Select 'Item'</p> <p>35. Click on B1</p> <p>36. Select Values</p> <p>37. Select 'Monthly Values'</p> <p>38. Summarize by 'Sum'</p> <p>39. Highlight Table not including 'Totals'</p> <p>40. Click Insert</p> <p>41. Click Chart</p> <p>42. Adjust the size of the chart to fit well on the spreadsheet</p> <p>43. Observe the type of chart, and what the chart might be showing.</p> <p>44. Questions to ask for helpful observations might include:</p> <p>45. What is my initial observation?</p> <p>46. What kind of chart is it?</p> <p>47. What does the title say?</p> <p>48. What does the title mean?</p> <p>49. Have I seen this chart before?</p> <p>50. What do the numbers show?</p> <p>51. Click on the bar chart</p> <p>52. Observe the type of chart, and what the chart might be showing.</p> <p>53. Click on a histogram chart</p> <p>54. Observe the type of chart, and what the chart might be showing.</p> <p>55. Click on an area chart</p> <p>56. Observe the type of chart and what the chart might be showing.</p> <p>Note: This is a great time to pause the assignment if needed.</p> <p>57. In a new tab, navigate to drive.google.com</p> <p>58. Go to the folder created for unit 3</p> <p>59. Create a new Google Doc</p> <p>60. Click the Document Title</p> <p>61. Title the document 'Unit 3: Project 3b 8th (Student Name)'</p> <p>62. Click the font drop-down and choose Times New Roman</p> <p>63. Click the font size and set it to be 12pt font</p> <p>64. Click File</p>
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	<ol style="list-style-type: none">65. Click Page Set Up66. Set the Paper Size to be 8 ½" x 11"67. Set the Orientation to be Portrait68. Set the Margins each to be 1 inch (Top, Bottom, Left, Right)69. Click OK70. Click the "Line & Paragraph Spacing" button on the toolbar71. Click "Double"72. Double Click towards the top of the page to open the Header73. Set the font to be Times New Roman74. Set the font size to be 12pt75. Set the orientation of the text to be right aligned using the alignment icon in the toolbar76. Insert Page Number77. Type the student's last name in front of the page number78. Set the settings for the Header79. Check the box next to 'Show on First Page'80. Under 'Numbering' check to make sure that it says Start at 181. Click Apply82. Double click on the middle of the page to close the header83. Click the cursor to start a new line of text at the top of the document84. Type the student's name in this format: First Name Last Name85. Hit Enter to add a new row of text86. Type the class name87. Hit enter to add a new row of text88. Type the date in this format: # Month Year (30 April 2022)89. Hit enter to add a new row of text90. Click the center align icon to center align the text91. Hit enter to add a new row of text92. Click the left align tool93. Click the 'tab' key to indent the first line of the paragraph94. Write a paragraph answering the prompt: Write about what your ideal lifestyle would look like. Discuss where you would like to live, the activities you wish to be involved in, and the types of motorized vehicles you wish to have.95. Hit enter to add a new row of text96. Click the 'tab' key to indent the first line of the paragraph97. Write a second paragraph discussing how your lifestyle goals are impacted by your financial situation and goals98. Remove extra Column and Rows99. Click on Column or Row
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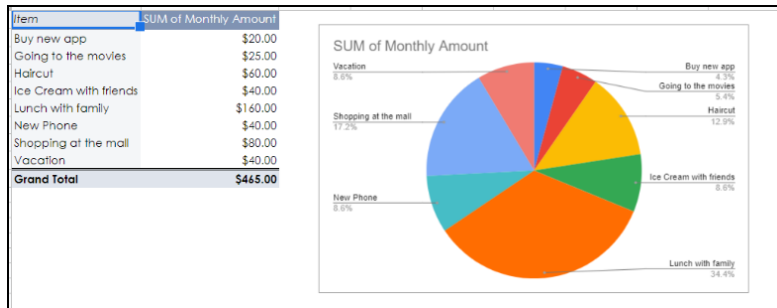


	<p>100. Press CTRL+SHIFT+(right arrow or down arrow)</p> <p>101. Right-Click</p> <p>102. Delete Column or Rows</p> <p>103. Turn in both sheet and document into Learning Management System</p>
<p>Reflection</p> 	<p>Lesson recap, what I learned, and what I am excited about next week.</p> <p>Reflect on creating a budget. Discuss with students why it is difficult to stay on budget. Discuss what they observed from this project.</p>
<p>Extend</p> 	<p>Use computational thinking to figure out how to</p> <ol style="list-style-type: none">1. Add alternating colors2. Sort category column D with advanced sorting keeping items, category together yet grouped by category3. Freeze Row 14. Add a peer to your web page by using 'people chip'

Template

Sample

A	B	C	D	E
Item	Cost Each Time	Frequency Per Month	Category	Monthly Amount
Going to the movies	\$25.00	1	Social	\$25.00
Haircut	\$30.00	2	Need	\$60.00
Ice Cream with friends	\$20.00	2	Social	\$40.00
Lunch with family	\$40.00	4	Food	\$160.00
Buy new app	\$10.00	2	Extra	\$20.00
Shopping at the mall	\$40.00	2	Extra	\$80.00
Vacation	\$20.00	2	Savings	\$40.00
New Phone	\$20.00	2	Savings	\$40.00



Last Name 1

Student Last Name
 Technology Class
 May 21, 2022

Write about what your ideal lifestyle would look like. Discuss where you would like to live, the activities you wish to be involved in, and the types of motorized vehicles you wish to have.



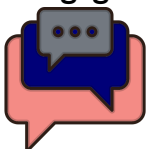
Write a second paragraph discussing how your lifestyle goals are impacted by your financial situation and goals.




Project 4: Bringing Joy to Others Through Project Management

Eighth Grade




Unit 3 - Project 4

<p>Notes & Preparation</p> 	<ul style="list-style-type: none"> o Project length: 3 classes o Instructor note: This project is teaching basic project management setup using Sheets. o Files to load: Unit 3: Project 4: 8th Template
<p>Content Standards</p> 	<p><u>CA CS Standards:</u> 6-8. DA.7, 6-8. DA.9, 6-8. AP.11</p> <p><u>ISTE Standards:</u> #1, #2, #4, #5, #6</p> <p><u>NET Standards</u> #1, #3, #4, #6</p>
<p>Engage</p> 	<p>Opening Welcome students to Technology Class. Recap with students the elements of a spreadsheet. Discuss with students how spreadsheets are used.</p> <p>Character Theme Introduction Find your inspiration. Ask yourself 'What inspires me?'. Have you ever seen an inspirational video from a young teen and wondered how they ever accomplished their goals? Have you ever thought of a project that would inspire others, but it just seemed impossible to complete? Or maybe you have a great idea that will solve a world problem, but you think it can only be accomplished once you're an adult.</p> <p>People will set goals. But often it's a dream or a wish. Yet some people complete their dreams early on. Discuss with students the goals and dreams that they have.</p> <p>Then have your students come up with a goal where the outcome would bring joy to others.</p> <p>Project Introduction</p>



	<p>A project is a temporary effort to produce a unique outcome. This is different from ongoing tasks in our day-to-day lives. Examples of projects include writing short stories to be read at a senior home or adding owl boxes in your backyard to protect owls. Examples of ongoing tasks include putting away toys, dusting, or weeding in the backyard.</p> <p>In this project, students will use project management tools and methodologies to plan out a project. They can take what they learn and build to execute and complete the project in their own time, or over the summer should they choose! This will include breaking a big idea down into smaller buckets and tasks, estimating timelines, and building a process to help complete the project on time.</p> <p>Discuss projects students have going on in their lives currently. Discuss projects they would like to work on or create. Ideas may be similar or include:</p> <ul style="list-style-type: none"> ● <u>Use recycled tires to create dog beds for an animal shelter</u> ● <u>Construct several bee houses for a park or wilderness area</u> ● <u>Build owl boxes to protect endangered owls</u> ● <u>Reducing climate in your community</u> (time stamp 2:37) ● <u>Bring Science mentors to your community</u> ● <u>Writing a short story or fanfiction</u> ● <u>Learn calligraphy and create cards to sell</u> ● <u>Create a community garden</u> ● <u>Create placards and informational signs to educate the public on native species</u> ● <u>Organized groups to mow lawns for elderly community neighbors</u> ● <u>Led hands-on activities during Autism Awareness day to spread important information to the community</u> ● <u>Learn</u>
<p>Web Resources for more Exploration</p> 	<ul style="list-style-type: none"> ● <u>The Simple Art of Spreading Joy</u> By: TEDxFargo ● <u>Project Management - How to Break Down Projects</u> ● <u>6 Real Life Project management Examples</u> By: Timothy Meixner
<p>Additional Emphasis</p>	<ul style="list-style-type: none"> ● Overview of spreadsheets. ● Bringing joy to others.



	<ul style="list-style-type: none"> Steps to breaking down projects.
<p>Learning Outcomes</p> 	<p>Students will:</p> <ul style="list-style-type: none"> Understand the difference between a task and a project. How to break down projects into actionable steps. Be introduced to the idea of bringing joy to others by leading a project.
<p>Project Steps</p> 	<p>Have the student:</p> <ol style="list-style-type: none"> Open a web browser Navigate to Google Drive Open Template Unit 3: Project 4: 8th Template Click 'File' and 'Make a Copy' Name document '8th Grade Project Management Tech lesson (Student name)' In the newly created file, click on the tab: 1. Project Information Take time to answer the 10 pre-project questions <ol style="list-style-type: none"> Add your questions to column B, next to the respective question in column A Project Management Tip: Add as much information here as you can, this will help build out the rest of your project, and keep you organized from the start <p style="text-align: center;">Work Breakdown Structure</p> <ol style="list-style-type: none"> Click on the tab: 2. Work Breakdown Structure Click on the cell that contains 'Project Name:' and type a project name following the column. Note: This is the shortest form of describing the project. Examples of project names are 'Summer Backyard Clean Up' or 'Building a Dresser' or 'Applying to College'. Click on the cell that contains 'Start Date:' and today's date Click on the cell that contains 'End Date:' and type the date you wish for the project to be completed Click on the Task Summary column in the cell next to Task Number 1 and write the following: 'Determine Project Information' Click on the Task Description



	<ol style="list-style-type: none">14. Type 'Answer the 10 questions prompted to begin brainstorming this project.'15. Click on the 'Task status' in the cell to the left.16. Click the drop-down arrow to set the status17. Click the status: Completed18. Click on the next row down19. Click on the Task Number cell20. Type the number 221. Click on the Task summary column22. Type 'Plan out Project' in the Task Summary column 23. Click on the Task Description cell24. Type 'Complete the sub-tasks needed to plan out the project.' as the description25. Click on the Task Number cell for the next row26. Type '2.1' for the next sub-task of the project27. Click on the Task Summary column28. Type 'Buildout Work Breakdown Structure' in the Task Summary column29. Click on the Task Description column30. Type 'Build out a complete work breakdown structure by adding tasks and subtasks that need to be completed. This will house all steps needed to complete the project.' in the task description.31. Click the drop-down arrow to set the status32. Click the status: In Progress33. Click on the Task Number cell for the next row34. Type 2.2 for the next sub-task of the project35. Click on the Task Summary cell on the next row36. Type 'Buildout Project Budget'37. Click on the Task Description for the task38. Type 'Using online research, estimated numbers, and online pricing determine the budget of this project.'39. Click on the drop-down arrow to set the status40. Click the status: 'Not Started'41. Click on the Task Number cell on the next row42. Type '2.3'43. Click on the Task Summary cell for the row44. Type 'Determine Project Team'45. Click on the Task Description for the task
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46. Type 'Determine who all will help complete this project. This list could include friends, teachers, parents, guardians, family members, and even contractors.'
47. Click on the drop-down arrow to set the status
48. Click the status: 'Not Started'
49. Click on the Task number cell on the next row
50. Type '2.4'
51. Click on the Task Summary cell for the row
52. Type "Assign Tasks to Team Members"
53. Click on the Task Description for the task
54. Type 'Add an 'Assignee' name next to each task that that individual is responsible to complete in the Work breakdown structure.'
55. Click on the drop-down arrow to set the status
56. Click the status: 'Not Started'
57. Add as many tasks, and sub-tasks as you need to complete the project. Use the answers to the questions on the Project Information tab to build out your project.
58. Add Borders
59. Format text color and font
60. Alternate Colors
 - a. If needed, add additional rows to the spreadsheet
 - b. If needed, do online research to determine what steps are needed to complete the project. For example, if the student wants to build a backyard planter box, they can find the steps online and then add them to their work breakdown structure. **Note: The project will want to have around 30 tasks needed to complete. Use the sample for guidance.**
61. For each task that is added, also add a task status, task number, task description, task assignee, start date, and end date

Project Budget Calendar

1. Open Google Drive
2. Navigate to the Sheet created in Project 4
3. Click on the sheet: 3. Project Budget Calculator
4. Referencing the Work Breakdown Structure completed earlier in the project, identify the first task that is a financial expense (a purchase that will need to be made, or a service to be paid for)
5. In the first row, add the following information for your first purchase needed: Task Number, Task Summary, Item, Estimate
6. Format Column D-F to currency



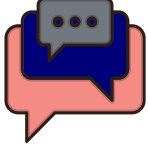



	<ol style="list-style-type: none">7. In the next row, add the information for your next expense item8. Complete this step until all items that you will need to be purchased are listed. Note: You may have multiple items for one task, which is to be expected. List out each item as a different row, be sure to include the task number and summary for clarity when looking at your budget in the future.9. Click on the cell F610. Type a formula that calculates the (Estimate Amount - Actual Cost)11. Use the fill handle to fill to F1612. Type the formula: '=sum()'. Click and drag to highlight all of the costs just listed.13. Select the Totals14. Change size to 14 Bold15. Change Font and Colors16. Use Alternating Colors17. Insert an Image18. Remove extra Column and Rows19. Click on Column or Row20. Press CTRL+SHIFT+(right arrow or down arrow)21. Right-Click22. Delete Column or Rows23. Please Submit to your Learning Management System24. You have now completed the planning of your project, it's time to get started! Please submit this to your Learning Management System.
<p>Reflection</p> 	<p>Discuss projects that students may want to complete. Where in their lives can they have a project that brings joy to others?</p>
<p>Extend</p> 	<ol style="list-style-type: none">1. Expand on the project and make a plan to complete the project2. Create a workspace calendar and add the dates on the calendar with reminder alarms








Unit 3 Final Challenge

Eighth Grade Unit 3 - Project 5

<p>Notes & Preparation</p> 	<ul style="list-style-type: none"> ● Project length: 1 class ● Instructor note: Use this lesson as an assessment to check for student understanding. ● Files to load: None
<p>Content Standards</p> 	<p><u>CA CS Standards:</u> 6-8. DA.7, 6-8. DA.9, 6-8. AP.11</p> <p><u>ISTE Standards:</u> #3, #4, #5, #6</p> <p><u>NET Standards</u> #3, #4, #5</p>
<p>Engage</p> 	<p>Opening You have opened a \$30,000 credit to purchase your dream car and complete all your projects. Now what?</p> <p>Project Description Once you have received the new funds, you must begin to make payments to repay the loan. It is not as simple as borrowing \$100 and paying back \$100. With any type of loan, there are terms and conditions. People or banks lend money as an investment and plan to get repaid back not only their original loan amount but also an additional amount. This additional amount is called interest, the cost of borrowing money. Navigate to https://www.indiana.edu/~tedfrick/loan.html for an example.</p>
<p>Web Resources for more Exploration</p> 	<p>Navigate to the following resources to gain more insight into the cost of borrowing money:</p> <ul style="list-style-type: none"> ● How Does Business Loan Repayment Work? ● SBA Loan Calculator CDC Small Business ● Understand the Total Cost of Borrowing – Wells Fargo



<p>Additional Emphasis</p> 	<ul style="list-style-type: none"> ● Review the following terms with the students: <ul style="list-style-type: none"> ○ Payment schedule - The amount to be paid for a loan in installments, determining how often and over what period of time the loan will be paid off. ○ Principal - The amount you borrowed and must pay back. ○ Interest - What the lender charges for lending you the money. ○ Balance - The amount left to pay on your loan. ○ Review and give examples to help students understand what the principal of the loan is and what the interest of the loan is. ○ Demonstrate how to complete the spreadsheet.
<p>Learning Outcomes</p> 	<p>Students will:</p> <ul style="list-style-type: none"> ● Know the difference between principal and interest and how they make up the payment of a loan. ● Replicate a loan repayment plan to understand all the components of repaying a loan.
<p>Project Steps</p> 	<p>Have the student:</p> <ol style="list-style-type: none"> 1. Use advanced search techniques to review the following terms for a better understanding of the cost of borrowing money: <ol style="list-style-type: none"> a. Principal b. Interest c. Interest rate d. Loan terms e. Balance
<p>Reflection</p> 	<p>Lesson recap, what I learned, and what I am excited about next week.</p> <p>As each class comes to a close, discuss the specific steps taught that day. Review with students what they learned about the cost of borrowing money.</p>
<p>Extend</p> 	<p>Students may research bank loan applications to become aware of the information needed to obtain a bank loan.</p>



Eighth Grade Final Challenge Student Handout

Directions



This is a final challenge to showcase all the skills you have learned throughout this unit. This project will be turned in before the end of the class today. Finish as much as you can.

Project Steps



Have the Students:

1. Launch a spreadsheet program
2. Save and rename
3. Type the student name in Header
4. In cell A1 type Business Loan Repayment Schedule
5. Select cells A1-H1, and format font to size 14 bold
6. Merge and Center
7. In cell A3 type Loan Details
8. Select cells A3-B3
9. Merge and Center
10. In cell E3 type **Payment**
11. In cell F3 type **Principal**
12. In cell G3 type **Interest**
13. In cell H3 type **Balance**
14. In cell A4, type **Amount of Loan**
15. In cell A5, type **Interest Rate**
16. In cell A6, type **Times in a Year**
17. In cell A7, type **Number of Years**
18. In cell A8, type **Number of Payments**
19. In cell A9, type **Monthly Payments**
20. Italicize the contents in cell A9
21. In cell A11, type **Total Payments**
22. Italicize the contents in cell A11
23. In cell A12, type **Total Interest**
24. Italicize the contents in cell A12
25. Adjust the width of column A
26. Enter the following financial information for the loan in column B
27. Amount of Loan: **\$30,000** (format B4 to currency)
28. Interest Rate: **11%**
29. Payments in a year: **12**
30. Number of years: **3**
31. Enter a product formula in cell B8 to determine the Number of



32. Payments (multiply **Times in a Year** by the **Number of Years**)
33. In cell D4 type 1 (For Google Sheets type 2 in cell D5 and select cells D4-D5)
34. Drag the fill handle to row 39 (Google Sheets users skip to step 34)
35. Click on the Auto Fill Option icon
36. Select Fill Series
37. In cell B9 type formula $=\text{PMT}(\text{B5}/\text{B6}, \text{B8}, \text{B4})$ to determine the monthly payment
(Interest Rate divided by Times in a Year, Number of Payments, Amount of Loan).
38. In cell B11 type formula $=\text{B8} * \text{B9}$ to determine the total payment
(Multiply Number of Payments by Monthly Payments)
39. In cell B12, type $=\text{B11} + \text{B4}$ formula to determine the Total Interest
(Total Payments minus Amount of Loan)
40. In cell G4, type $=\text{B4} * (\text{B5}/\text{B6})$ to determine the Total Interest
[Amount of Loan multiplied by (Interest Rate divided by Months in a Year)]
41. Select columns E-H
42. Format columns to currency
43. In cell E4 type formula $=\$B\9 . **Note: Dollar signs in a formula represent an absolute cell reference which refers to a cell in a specific location. If the position of the cell that contains the formula changes, the absolute reference remains the same. If you copy the formula across rows or down columns, the absolute reference does not adjust.**
44. Copy this formula to the end of the loan term by double-clicking on the fill handle (bottom right corner) of cell E4
45. In cell F4 type formula $=-\text{E4} - \text{G4}$ to calculate the Loan Principal for cell F4 only
(Negative Payment minus Interest)
46. In cell H4 type formula $=\text{B4} - \text{F4}$ to calculate the Loan Balance
(Amount of Loan minus Principal)
47. In cell G5 type formula $=\text{H4} * (\$B\$5 / \$B\$6)$ to calculate the interest
(Interest Rate divided by Times in a Year)
48. In cell F5 type formula $=-\text{E4} - \text{G5}$ to calculate the principal (Negative Payment minus new Interest amount)
49. In cell H5 type formula $=\text{H4} - \text{F5}$ to calculate the new balance (old balance minus the new principal amount)
50. Select cells F5-H5 and use the fill handle to copy the formulas to the end of the loan term
51. Apply Borders as needed
52. Use Alternating Colors and Text Colors as needed
53. Adjust the columns so everything fits on one page
54. Rename this worksheet: Payment Schedule
55. Create a Line Graph comparing Principal and Interest over the term of the loan:

- a. Select the contents of the columns for Principal and Interest for the full term of the loan, including the column Headers
- b. Insert a Line Chart
- c. Title the chart **Principal vs. Interest**
- d. Title the Horizontal Axis **Payment Schedule Months**
- e. Title the Vertical Axis **Payment Dollars**

Sample

Business Loan Repayment Schedule						
		Payment	Principal	Interest	Balance	
Amount of Loan	\$30,000.00	1	-\$975.36	\$712.36	\$263.00	\$29,287.64
Interest Rate	11%	2	-\$975.36	\$718.60	\$256.76	\$28,569.04
Times in a Year	12	3	-\$975.36	\$724.90	\$250.46	\$27,844.14
Number of Years	3	4	-\$975.36	\$731.26	\$244.10	\$27,112.89
Number of Payments	36	5	-\$975.36	\$737.67	\$237.69	\$26,375.22
Monthly Payments	-\$975.36	6	-\$975.36	\$744.13	\$231.22	\$25,631.09
		7	-\$975.36	\$750.66	\$224.70	\$24,880.43
Total Payments	-\$35,112.82	8	-\$975.36	\$757.24	\$218.12	\$24,123.19
Total Interest	-\$5,112.82	9	-\$975.36	\$763.88	\$211.48	\$23,359.31
		10	-\$975.36	\$770.57	\$204.78	\$22,588.74
		11	-\$975.36	\$777.33	\$198.03	\$21,811.41
		12	-\$975.36	\$784.14	\$191.21	\$21,027.27
		13	-\$975.36	\$791.02	\$184.34	\$20,236.25
		14	-\$975.36	\$797.95	\$177.40	\$19,438.30
		15	-\$975.36	\$804.95	\$170.41	\$18,633.35
		16	-\$975.36	\$812.00	\$163.35	\$17,821.35
		17	-\$975.36	\$819.12	\$156.23	\$17,002.23
		18	-\$975.36	\$826.30	\$149.05	\$16,175.92
		19	-\$975.36	\$833.55	\$141.81	\$15,342.38
		20	-\$975.36	\$840.85	\$134.50	\$14,501.52
		21	-\$975.36	\$848.23	\$127.13	\$13,653.30
		22	-\$975.36	\$855.66	\$119.69	\$12,797.63
		23	-\$975.36	\$863.16	\$112.19	\$11,934.47
		24	-\$975.36	\$870.73	\$104.63	\$11,063.74
		25	-\$975.36	\$878.36	\$96.99	\$10,185.38
		26	-\$975.36	\$886.06	\$89.29	\$9,299.31
		27	-\$975.36	\$893.83	\$81.52	\$8,405.48
		28	-\$975.36	\$901.67	\$73.69	\$7,503.81
		29	-\$975.36	\$909.57	\$65.78	\$6,594.24
		30	-\$975.36	\$917.55	\$57.81	\$5,676.69
		31	-\$975.36	\$925.59	\$49.77	\$4,751.10
		32	-\$975.36	\$933.70	\$41.65	\$3,817.40
		33	-\$975.36	\$941.89	\$33.47	\$2,875.50
		34	-\$975.36	\$950.15	\$25.21	\$1,925.36
		35	-\$975.36	\$958.48	\$16.88	\$966.88
		36	-\$975.36	\$966.88	\$8.48	\$0.00

