

Mathematics 11

Workplace and Everyday Life

AUTHOR

Steve Etienne

B.Sc., B.Admin., Ed.Cert.
District School Board of Niagara

CONSULTANTS

Liisa Suurtamm

Hon. B.Sc., B.Ed.
District School Board of Niagara

Steve Bibla

B.Sc., B.Ed.
Toronto District School Board

ADVISORS

Ian Charlton

Thames Valley District School Board

Chris Wadley

Grand Erie District School Board

Peter Wright

Grand Erie District School Board

John Gardiner

Trillium Lakelands District School Board

FINANCIAL ADVISOR

William Power

Financial Consulting Services Inc.



**McGraw-Hill
Ryerson**

Toronto Montréal Boston Burr Ridge, IL Dubuque, IA Madison, WI New York
San Francisco St. Louis Bangkok Bogotá Caracas Kuala Lumpur Lisbon London
Madrid Mexico City Milan New Delhi Santiago Seoul Singapore Sydney Taipei



**McGraw-Hill
Ryerson**

COPIES OF THIS BOOK MAY
BE OBTAINED BY
CONTACTING:

McGraw-Hill Ryerson Ltd.

WEB SITE:
www.mcgrawhill.ca

E-MAIL:
orders@mcgrawhill.ca

TOLL-FREE FAX:
1-800-463-5885

TOLL-FREE CALL:
1-800-565-5758

OR BY MAILING YOUR
ORDER TO:

McGraw-Hill Ryerson
Order Department
300 Water Street
Whitby, ON L1N 9B6

Please quote the ISBN and title
when placing your order.

Student Workbook ISBN:
978-0-07-083537-5

Mathematics 11 Workplace and Everyday Life Teacher's Resource

Copyright © 2007, McGraw-Hill Ryerson Limited, a Subsidiary of The McGraw-Hill Companies. All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, or stored in a data base or retrieval system, without the prior written permission of McGraw-Hill Ryerson Limited, or, in the case of photocopying or other reprographic copying, a licence from The Canadian Copyright Licensing Agency (Access Copyright). For an Access Copyright licence, visit www.accesscopyright.ca or call toll free to 1-800-893-5777.

Any request for photocopying, recording, or taping of this publication shall be directed in writing to Access Copyright.

ISBN-13: 978-0-07-083528-3

ISBN-10: 0-07-083528-4

www.mcgrawhill.ca

1 2 3 4 5 6 7 8 9 10 XBS 0 9 8 7

Printed and bound in Canada

Care has been taken to trace ownership of copyright material contained in this text. The publishers will gladly accept any information that will enable them to rectify any reference or credit in subsequent printings.

Appleworks® is a trademark of Apple Computer, Inc.

Corel® Quattro® Pro is a registered trademark of Corel Corporation or Corel Corporation Limited in Canada, the United States and/or other countries.

Microsoft® Excel is either a registered trademark or trademarks of Microsoft Corporation in the United States and/or other countries.

TVM Solver screens are from TI-84Plus™ by Texas Instruments Incorporated.

MATH PUBLISHER: Linda Allison

PROJECT MANAGER: Helen Mason

DEVELOPMENTAL EDITORS: Jenna Dunlop, Jodi Rauch, Rosemary Tanner

MANAGER, EDITORIAL SERVICES: Crystal Shortt

SUPERVISING EDITOR: Christine Arnold

COPY EDITOR: Linda Jenkins, Red Pen Services

EDITORIAL ASSISTANT: Erin Hartley

EDITORIAL COORDINATOR: Jennifer Keay

MANAGER, PRODUCTION SERVICES: Yolanda Pigden

PRODUCTION COORDINATOR: Paula Brown

COVER DESIGN: Valid Design and Layout

ELECTRONIC PAGE MAKE-UP: Jay Tee Graphics Ltd.

BLACKLINE MASTER PAGE MAKE-UP: SR Nova

To the Teacher

Welcome to *Mathematics 11 Workplace and Everyday Life*, a program specifically designed for use with students in MEL3E. The material in the *Mathematics 11 Workplace and Everyday Life* student resource, this *Teacher's Resource*, and the *Teacher's CD* more than cover all of the expectations listed in the ministry guidelines for this course. A correlation at the beginning of this *Teacher's Resource* provides detailed information about where and how often each expectation has been handled.

Before you start planning, take a few minutes to review a sample section in the *Mathematics 11 Workplace and Everyday Life* student resource and the related notes in the *Teacher's Resource*.

- Note how each lesson in the student resource starts with a Warm Up that reviews skills necessary for that lesson.
- The Cumulative Review at the beginning of each *Teacher's Resource* section provides an ongoing review of concepts and skills.
- The Activity Planning Notes in the *Teacher's Resource* provide helpful teaching suggestions.
- Accommodations provide ideas for customizing the material for students with specific learning styles or learning difficulties.
- Speed Bumps outline difficulties some students may have with the material—and how to help them overcome these difficulties.
- Ongoing Assessment provides ideas for formative assessment.
- A Challenge! question at the end of each section provides an opportunity for higher level students to deepen and extend their understanding of the expectations.

Each chapter ends with a Chapter Review. A related Practice Test BLM provides additional reinforcement for students who need it. The Final Test for the chapter uses the same instructions and similar questions as the Chapter Review and Practice Test. This plan allows students to deal with math concepts and skills without being distracted by literacy issues.

The student resource has a Chapter Task at the end of each chapter. This Task is scaffolded in related BLMs on the *Teacher's CD*. There is also a Task Rubric to assist you in assessing student work on the chapter concepts and skills.

All BLMs are in both Microsoft® Word and PDF format. You can customize the worksheets by adding or subtracting scaffolding and changing the numbers to provide additional questions or more/less challenging calculations, depending on the range of reading and learning levels of your particular class.

As you teach the course, refer to the Literacy Links throughout the *Teacher's Resource*. These activities can help students increase their vocabulary, practise dealing with various types of texts, write summaries, read web sites, and use organizers such as mind maps for brainstorming.

The Skills Practices in the student resource, and the related Skills Practice BLMs on the *Teacher's CD*, provide basic practice in important skills for students at this level. You can use the Skills Practice pages in the student resource to assess how well students understand a particular concept, and then use the related Skills Practice BLM to provide additional reinforcement.

These Skills Practice BLMs, as well as a set of BLMs for a course summative task and a related rubric, are on the *Teacher's CD*.

There is also a related web site at www.mcgrawhill.ca/books/workplace11. This book site has valuable links to materials you and your class will need as you work through the activities in the student resource.

The first time you enter the site, use the following username and password:

Username: math_11

Password: workplace

Once you log in, you will be prompted to create your own unique username and password.

We feel confident that these materials will assist you and your students in handling the *Mathematics 11 Workplace and Everyday Life* program.

The Authors and Advisors

Contents

Curriculum Correlation	xi
Chapter 1 Jobs and Earnings	1
1.1 Investigating Jobs and Their Related Pay	4
1.2 Ways of Being Paid for Work	8
1.3 Calculating Gross Income	12
1.4 Understanding Different Pay Schedules	15
Chapter 1 Review	19
Task: Which Job Do I Accept?	21
Chapter 2 Net Income and Purchasing Power	22
2.1 Net Income and Deductions	25
2.2 Approximating Net Income	29
2.3 Net Income and Personal Expenses	33
2.4 Purchasing Power and Living Standards	36
Chapter 2 Review	39
Task: Monthly Spending Plan	41
Chapter 3 Making Sound Purchasing Decisions	42
3.1 Estimating Total Cost	45
3.2 Incentives to Buy	49
3.3 Understanding Incentives	53
3.4 Approximating Sale Prices	56
3.5 Getting and Giving the Correct Change	59
3.6 Unit Prices	63
3.7 The Cost of “Buy Now, Pay Later”	66
3.8 Making Purchases From Other Countries	69
Chapter 3 Review	73
Task: Weighing the Options	75

Chapter 4 Working With Financial Institutions	76
4.1 Investigating Accounts From Financial Institutions	79
4.2 Keeping Your Own Records	83
4.3 Dealing With Credit Cards	87
4.4 Reading and Interpreting Statements	91
Chapter 4 Review	94
Task: Does the Balance Balance?	96
Chapter 5 Saving and Investing	98
5.1 Calculating Simple Interest	101
5.2 From Simple Interest to Compound Interest	104
Tech Tip: Using the TVM Solver to Solve Compound Interest Problems	107
5.3 The Effects of Compounding and Interest Rate on Future Value	108
5.4 Long-term Savings Strategies	111
Chapter 5 Review	114
Task: Financial Independence for All	116
Chapter 6 The Nature of Borrowing Money	117
6.1 Investigating Personal Loans	120
6.2 Paying Back Borrowed Money	124
6.3 Options for Repaying Borrowed Money	127
6.4 Establishing and Maintaining a Credit Rating	131
Chapter 6 Review	135
Task: A Good Loan Is No Loan	137
Chapter 7 Owning and Operating a Vehicle	138
7.1 An Ontario Driver’s Licence	141
7.2 Buying a Used Car	145
7.3 Buying a New Car	148
7.4 Leasing a New Car	152
7.5 Using a Vehicle for Business	155
7.6 Automobile Insurance	158
7.7 The Responsibility of Safe Drivers	161
7.8 The Cost of Operating a Vehicle	163

Chapter 7 Review	166
Task: How Much Does It Cost?	168
Chapter 8 Travelling by Automobile	170
8.1 Reading Maps for Driving	173
8.2 Planning Local Driving Routes	176
8.3 Planning a Longer Drive	180
8.4 The Cost of Travelling by Automobile	183
Chapter 8 Review	186
Task: Vacationing in Myrtle Beach	188
Chapter 9 Comparing Modes of Transportation	189
9.1 Investigating the Impact of Daily Travel	192
9.2 Interpreting Routes and Schedules	195
9.3 Renting a Vehicle	198
9.4 Travel Options	201
Chapter 9 Review	204
Task: Getting There a Different Way	206
Course Summative Task: Go West	207

Blackline Masters

(Available on *Mathematics 11 Workplace and Everyday Life Teacher’s Resource* CD-ROM.)

This package has generic masters, chapter-specific masters, Skills Practice masters, and Tech masters. Note that Chapter 4 has chapter-specific masters on how to use a spreadsheet.

Blackline masters are provided in Microsoft® Word and PDF format. You may use each worksheet as is, or access the Microsoft® Word document and revise it to meet the specific needs of a particular student or of your entire class.

Generic Masters

- Master 1 Fractions, Decimals, and Percents
- Master 2 Hundreds Grids
- Master 3 Clock and Time Templates
- Master 4 Cheque Template
- Master 5 Transaction Register Template
- Master 6 Calendar Templates
- Master 7 Compound Interest Template
- Master 8 Depreciation Templates
- Master 9 TVM Solver Template

Chapter-Specific Masters

Chapter 1

BLM 1–1 How Are Employees Paid?
BLM 1–2 Commission Salary Template
BLM 1–3 Timing of Earnings
BLM 1–4 Three-month Calendar
BLM 1–5 Chapter 1 Word Puzzle
BLM 1–6 Chapter 1 Word Search
BLM 1–7 Chapter 1 Practice Test
BLM 1–8 Chapter 1 Final Test
BLM 1–9 Chapter 1 Task
BLM 1–10 Chapter 1 Task Rubric
BLM 1–11 BLM Answers

Chapter 2

BLM 2–1 Gross and Net Pay Survey
BLM 2–2 Income Ranges and Taxes
BLM 2–3 Net Pay for Annual Gross Pay
BLM 2–4 Classifying Expenses
BLM 2–5 Calendar of Expenses
BLM 2–6 Chapter 2 Word Puzzle
BLM 2–7 Chapter 2 Practice Test
BLM 2–8 Chapter 2 Final Test
BLM 2–9 Chapter 2 Task
BLM 2–10 Chapter 2 Task Rubric
BLM 2–11 BLM Answers

Chapter 3

BLM 3–1 Decisions About Purchasing
BLM 3–2 10% + 5% Method
BLM 3–3 Discount Coupons
BLM 3–4 Finding Approximate Sale Prices
BLM 3–5 Making Change
BLM 3–6 Calculating Unit Prices
BLM 3–7 Currencies in Different Countries
BLM 3–8 Chapter 3 Word Puzzle
BLM 3–9 Chapter 3 Practice Test
BLM 3–10 Chapter 3 Final Test
BLM 3–11 Chapter 3 Task
BLM 3–12 Chapter 3 Task Rubric
BLM 3–13 BLM Answers

Chapter 4

- BLM 4–1 Bank Account Research
- BLM 4–2 Creating a Spreadsheet in Microsoft® Excel
- BLM 4–3 Creating a Spreadsheet in Corel® Quattro® Pro
- BLM 4–4 Creating a Spreadsheet in Appleworks®
- BLM 4–5 Credit Card Mind Map
- BLM 4–6 Chapter 4 Word Puzzle
- BLM 4–7 Chapter 4 Practice Test
- BLM 4–8 Chapter 4 Final Test
- BLM 4–9 Chapter 4 Task
- BLM 4–10 Chapter 4 Task Rubric
- BLM 4–11 BLM Answers

Chapter 5

- BLM 5–1 Working With Term Deposits
- BLM 5–2 Working With Compound Interest
- BLM 5–3 Compound Interest and Regular Deposits
- BLM 5–4 Chapter 5 Word Puzzle
- BLM 5–5 Chapter 5 Practice Test
- BLM 5–6 Chapter 5 Final Test
- BLM 5–7 Chapter 5 Task
- BLM 5–8 Chapter 5 Task Rubric
- BLM 5–9 BLM Answers

Chapter 6

- BLM 6–1 Financial Institutions
- BLM 6–2 Chapter 6 Word Puzzle
- BLM 6–3 Chapter 6 Practice Test
- BLM 6–4 Chapter 6 Final Test
- BLM 6–5 Chapter 6 Task
- BLM 6–6 Chapter 6 Task Rubric
- BLM 6–7 BLM Answers

Chapter 7

- BLM 7–1 Lease Details
- BLM 7–2 Expense Form
- BLM 7–3 Automobile Insurance Quotations
- BLM 7–4 Chapter 7 Word Puzzle
- BLM 7–5 Chapter 7 Practice Test
- BLM 7–6 Chapter 7 Final Test
- BLM 7–7 Chapter 7 Task
- BLM 7–8 Chapter 7 Task Rubric
- BLM 7–9 BLM Answers

Chapter 8

BLM 8–1 Calculating Distances on a Map
BLM 8–2 Planning a Driving Route
BLM 8–3 Driving Schedule
BLM 8–4 Expense Summary: Trip to Florida
BLM 8–5 Chapter 8 Word Puzzle
BLM 8–6 Chapter 8 Practice Test
BLM 8–7 Chapter 8 Final Test
BLM 8–8 Chapter 8 Task
BLM 8–9 Chapter 8 Task Rubric
BLM 8–10 BLM Answers

Chapter 9

BLM 9–1 Taxi Fare
BLM 9–2 Schedules and the 24-h Clock
BLM 9–3 Chapter 9 Word Puzzle
BLM 9–4 Chapter 9 Practice Test
BLM 9–5 Chapter 9 Final Test
BLM 9–6 Chapter 9 Task
BLM 9–7 Chapter 9 Task Rubric
BLM 9–8 Part A: Making the Move
BLM 9–9 Part B: Getting a Job
BLM 9–10 Part C: Getting Settled
BLM 9–11 Part D: Where Does Your Money Go?
BLM 9–12 Part E: Buying a Used Car
BLM 9–13 Go West Task Rubric
BLM 9–14 BLM Answers

Skills Practice Masters

SP BLM1 Calculating Percents
SP BLM2 Fractions and Percents
SP BLM3 Reading EI Tables
SP BLM4 Parts of a Whole Using Fractions and Percent
SP BLM5 Working With Fractions
SP BLM6 Writing Cheques

Tech Masters

Tech 1 Using the TVM Solver to Solve Compound Interest Problems
Tech 2 Using the TVM Solver to Calculate Payments

Mathematics 11 Workplace and Everyday Life Curriculum Correlation

Expectation	<i>Mathematics 11 Workplace and Everyday Life</i>
Earning and Purchasing	
EPV.01 – interpret information about different types of remuneration, and solve problems and make decisions involving different remuneration methods	Chapter 1 (pages 7–34)
EPV.02 – demonstrate an understanding of payroll deductions and their impact on purchasing power	Chapter 2 (pages 35–58)
EPV.03 – demonstrate an understanding of the factors and methods involved in making and justifying informed purchasing decisions	Chapter 3 (pages 59–102)
EP1.01 – gather, interpret, and compare information about the components of total earnings in different occupations	1.1–1.3 (pages 8–25), Chapter 1 Task (page 34)
EP1.02 – gather, interpret, and describe information about different remuneration methods and remuneration schedules	1.2–1.4 (pages 14–31), Chapter 1 Task (page 34)
EP1.03 – describe the effects of different remuneration methods and schedules on decisions related to personal spending habits	1.3–1.4 (pages 20–31) Chapter 2 Task (page 58)
EP1.04 – solve problems, using technology, and make decisions involving different remuneration methods and schedules	1.1–1.4 (pages 8–31), Chapter 1 Task (page 34) Chapter 2 Task (page 58) Course Summative Task: Go West (TR page 207)
EP2.01 – gather, interpret, and describe information about government payroll deductions (i.e., CPP, EI, income tax) and other payroll deductions	2.1 (pages 36–41)
EP2.02 – estimate and compare, using current secondary data, the percent of total earnings deducted through government payroll deductions for various benchmarks	2.2 (pages 42–45)
EP2.03 – describe the relationship between gross pay, net pay, and payroll deductions (i.e., net pay is gross pay less government payroll deductions and any other payroll deductions), and estimate net pay in various situations	2.3 (pages 46–49), Chapter 2 Task (page 58) Course Summative Task: Go West (TR page 207)
EP2.04 – describe and compare the purchasing power and living standards associated with relevant occupations of interest	2.3–2.4 (pages 46–55)
EP3.01 – identify and describe various incentives in making purchasing decisions	3.2–3.3 (pages 64–75) Course Summative Task: Go West (TR page 207)
EP3.02 – estimate the sale price before taxes when making a purchase	3.2–3.4 (pages 64–79), Chapter 3 Task (page 102) Course Summative Task: Go West (TR page 207)
EP3.03 – describe and compare a variety of strategies for estimating sales tax, and use a chosen strategy to estimate the after-tax cost of common items	3.1–3.3 (pages 60–75)

Expectation	<i>Mathematics 11 Workplace and Everyday Life</i>
EP3.04 – calculate discounts, sale prices, and after-tax costs, using technology	3.7–3.8 (pages 90–99), Chapter 3 Task (page 102) Course Summative Task: Go West (TR page 207)
EP3.05 – identify forms of taxation built into the cost of an item or service	3.3 (pages 72–75), 3.7 (pages 90–95)
EP3.06 – estimate the change from an amount offered to pay a charge	3.5 (pages 80–85), Chapter 3 Task (page 102)
EP3.07 – make the correct change from an amount offered to pay a charge, using currency manipulatives	3.5 (pages 80–85), Chapter 3 Task (page 102) Course Summative Task: Go West (TR page 207)
EP3.08 – compare the unit prices of related items to help determine the best buy	3.6 (pages 86–89), Chapter 3 Task (page 102) Course Summative Task: Go West (TR page 207)
EP3.09 – describe and compare, for different types of transactions, the extra costs that may be associated with making purchases	3.7–3.8 (pages 90–99), Chapter 3 Task (page 102)
EP3.10 – make and justify a decision regarding the purchase of an item, using various criteria under various circumstances	3.6 (pages 86–89), 3.8 (pages 96–99), Chapter 3 Task (page 102) Chapter 9 Task (page 250) Course Summative Task: Go West (TR page 207)
Saving, Investing, and Borrowing	
SIBV.01 – describe and compare services available from financial institutions	Chapter 4 (pages 107–130)
SIBV.02 – demonstrate an understanding of simple and compound interest, and solve problems involving related applications	Chapter 5 (pages 131–152)
SIBV.03 – interpret information about different ways of borrowing and their associated costs, and make and justify informed borrowing decisions	Chapter 6 (pages 153–172)
SIB1.01 – gather, interpret, and compare information about the various savings alternatives commonly available from financial institutions, the related costs, and possible ways of reducing the costs	4.1 (pages 108–113), Chapter 4 Task (page 130) Course Summative Task: Go West (TR page 207)
SIB1.02 – gather, interpret, and compare information about the costs and incentives associated with various credit cards and debit cards	4.3 (pages 120–123), Chapter 4 Task (page 130) Course Summative Task: Go West (TR page 207)
SIB1.03 – read and interpret transaction codes and entries from various financial statements, and explain ways of using the information to manage personal finances	4.2 (pages 114–119), 4.4 (pages 124–127), Chapter 4 Task (page 130)
SIB2.01 – determine, through investigation using technology, the effect on simple interest of changes in the principal, interest rate, or time, and solve problems involving applications of simple interest	5.1 (pages 132–135), Chapter 5 Task (page 152) Course Summative Task: Go West (TR page 207)

Expectation	<i>Mathematics 11 Workplace and Everyday Life</i>
SIB2.02 – determine, through investigation using technology, the compound interest for a given investment, using repeated calculations of simple interest for no more than 6 compounding periods	5.2 (pages 136–139), Chapter 5 Task (page 152) Course Summative Task: Go West (TR page 207)
SIB2.03 – describe the relationship between simple interest and compound interest in various ways (i.e., orally; in writing; using tables and graphs)	5.2 (pages 136–139), Chapter 5 Task (page 152)
SIB2.04 – determine, through investigation using technology, the effect on the future value of a compound interest investment of changing the total length of time, the interest rate, or the compounding period	5.3–5.4 (pages 142–149), Chapter 5 Task (page 152) Course Summative Task: Go West (TR page 207)
SIB2.05 – solve problems, using technology, that involve applications of compound interest to saving and investing	5.2 (pages 136–139), Tech Tip: Using the TVM Solver to Solve Compound Interest Problems (pages 140–141), 5.4 (pages 146–149), Chapter 5 Task (page 152) Course Summative Task: Go West (TR page 207)
SIB3.01 – gather, interpret, and compare information about the effects of carrying an outstanding balance on a credit card at current interest rates	4.4 (pages 124–127), Chapter 4 Task (page 130)
SIB3.02 – gather, interpret, and compare information describing the features and conditions of various personal loans	6.1 (pages 154–157)
SIB3.03 – calculate, using technology, the total interest paid over the life of a personal loan, given the principal, the length of the loan, and the periodic payments, and use the calculations to justify the choice of a personal loan	6.2–6.3 (pages 158–165), Chapter 6 Task (page 172) Course Summative Task: Go West (TR page 207)
SIB3.04 – determine, using a variety of tools, the effect of the length of time taken to repay a loan on the principal and interest components of a personal loan repayment	6.2–6.3 (pages 158–165)
SIB3.05 – compare, using a variety of tools, the effects of various payment periods on the length of time taken to repay a loan and on the total interest paid	6.3 (pages 162–165)
SIB3.06 – gather and interpret information about credit ratings, and describe the factors used to determine credit ratings and the consequences of a good or bad rating	6.4 (pages 166–169), Chapter 6 Task (page 172)
SIB3.07 – make and justify a decision to borrow, using various criteria under various circumstances	6.2–6.3 (pages 158–165), Chapter 6 Task (page 172)
Transportation and Travel	
TTV.01 – interpret information about owning and operating a vehicle, and solve problems involving the associated costs	Chapter 7 (pages 177–210)
TTV.02 – plan and justify a route for a trip by automobile, and solve problems involving the associated costs	Chapter 8 (pages 211–230)
TTV.03 – interpret information about different modes of transportation, and solve related problems	Chapter 9 (pages 231–250)

Expectation	<i>Mathematics 11 Workplace and Everyday Life</i>
TT1.01 – gather and interpret information about the procedures and costs involved in obtaining an Ontario driver’s licence, and the privileges and restrictions associated with having a driver’s licence	7.1 (pages 178–181)
TT1.02 – gather and describe information about the procedures involved in buying or leasing a new vehicle or buying a used vehicle	7.2–7.4 (pages 182–193), Chapter 7 Task (page 210)
TT1.03 – gather and interpret information about the procedures and costs involved in insuring a vehicle and the factors affecting insurance rates, and compare the insurance costs for different categories of drivers and for different vehicles	7.6 (pages 198–201), Chapter 7 Task (page 210)
TT1.04 – gather and interpret information about the costs of purchasing or leasing a new vehicle or purchasing a used vehicle, and describe the conditions that favour each alternative	7.2–7.4 (pages 182–193), 7.6 (pages 198–201), Chapter 7 Task (page 210) Course Summative Task: Go West (TR page 207)
TT1.05 – describe ways of failing to operate a vehicle responsibly and possible financial and non-financial consequences	7.7 (pages 202–203)
TT1.06 – identify and describe costs and benefits of owning and operating a vehicle for business	7.5 (pages 194–197), 7.8 (pages 204–207)
TT1.07 – solve problems, using technology, that involve the fixed costs and variable costs of owning and operating a vehicle	7.5–7.6 (pages 194–201), 7.8 (pages 204–207), Chapter 7 Task (page 210) Course Summative Task: Go West (TR page 207)
TT2.01 – determine distances represented on maps, using given scales	8.1–8.3 (pages 212–223) Chapter 9 Task (page 250)
TT2.02 – plan and justify, orally or in writing, a route for a trip by automobile on the basis of a variety of factors	8.1–8.4 (pages 212–227)
TT2.03 – report, orally or in writing, on the estimated costs involved in a trip by automobile, using information from available sources	8.4 (pages 224–227), Chapter 8 Task (page 230)
TT2.04 – solve problems involving the cost of travelling by automobile for personal or business purposes	8.2–8.4 (pages 216–227), Chapter 8 Task (page 230) Chapter 9 Task (page 250)
TT3.01 – gather, interpret, and describe information about the impact of daily travel, using available means	9.1–9.2 (pages 232–239), Chapter 9 Task (page 250)
TT3.02 – gather, interpret, and compare information about the costs and conditions involved in renting a car, truck, or trailer, and use the information to justify a choice of rental vehicle	9.3–9.4 (pages 240–247)
TT3.03 – gather, interpret, and describe information regarding routes, schedules, and fares for travel by airplane, train, or bus	9.2–9.4 (pages 236–247), Chapter 9 Task (page 250) Course Summative Task: Go West (TR page 207)
TT3.04 – solve problems involving the comparison of information concerning transportation by airplane, train, bus, and automobile in terms of various factors	9.2–9.4 (pages 236–247), Chapter 9 Task (page 250) Course Summative Task: Go West (TR page 207)