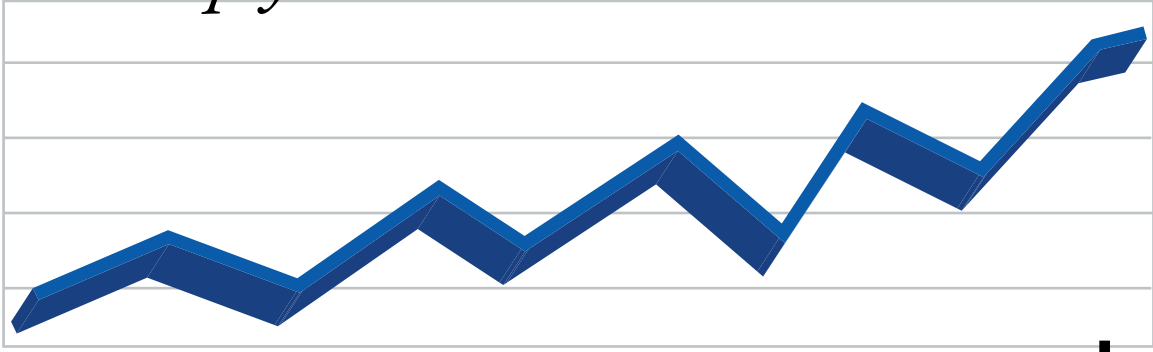


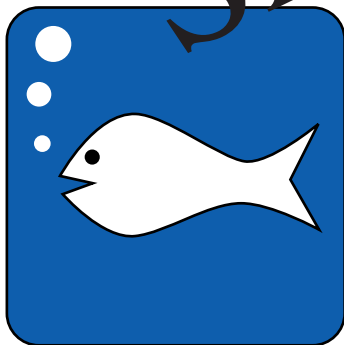
Simply Charlotte Mason Presents



YOUR BUSINESS\$

MATH SERIES

SAMPLE



Pet Store Student Kit

You own a store • You want a profit • You do the math!

Your Business Math Series is a fun and “living math” kit that reinforces math skills for ages 8–12! Your student uses his math knowledge to keep his very own store running and, hopefully, make a profit. But there are also some surprises along the way!

• **Fun**

Choose from a pet store full of fur and fish, a book store that carries the classic living books, or a sports store that caters to family fun.

• **“Living” Math**

Learn to write checks, figure sales tax, pay bills, and keep a bank account ledger current, all while practicing basic skills like addition, subtraction, and multiplication.

• **Easy to Use**

Conversational step-by-step instructions that lead the student through his various tasks for each business “month.” Additional Teaching Tips and answers in the FREE 50-page Teacher Book.

• **Exciting**

Unexpected surprises from Chance cards that students select at random!

• **Flexible**

Complete the kit in just a few weeks or use it all school year. You choose your own pace.

• **Effective**

Students don’t mind doing the math when they’re working on their very own store’s success in a fun game-like approach.

• **Comprehensive**

An additional practice section in case your student needs more help on any skill used in *Your Business Math Series*.

• **Inexpensive**

Non-consumable, so you can use the same Student Kit for all your children, if desired.

• **Convenient**

Published in electronic format with interactive links, so you can quickly and easily jump to the page you want.

• **Handy**

No need for a copy machine, just print the pages right from your computer.

• **Fast**

Available for instant download, so you don’t have to deal with shipping costs and delays.

Thank you for your interest in *Your Business Math Series*! This document contains sample pages from the 175-page Student Kit, showing a portion of a typical “month” of business that your student will perform for his store; the full Table of Contents from the 50-page Teacher Book, so you can see all the help and time-saving features it contains; the Getting Started and How to Use sections of the Teacher Book; and a sample of the extra Teaching Tips to help with your student’s store. Feel free to duplicate and share this file with your friends.

We hope you will enjoy this sample. Visit www.SimplyCharlotteMason.com to order the *Your Business Math Series* store of your choice today!

JANUARY

Grand Opening!

***It is January, and your store is open for
business!***

JANUARY

1. Fill Orders

Here are your January orders. Fill out an Order Form for each customer by writing in the customer's name and the quantities he or she ordered, and then multiplying to calculate each item's Extended Price. Add all the Extended Prices and write that sum in the Subtotal box.

ORDERS

Mr. Baker—

2 guinea pigs for classroom

1 cage, 2 bags litter, 1 box food

Mrs. Udela—

1 puppy for daughter's birthday present

1 bag food, 1 leash, 1 collar, 1 chew toy

Pet Store Order Form

Customer:	Price	Qty	Extended Price
Dogs	\$100.00		
Cats	\$100.00		
Chew toy	\$7.50		
Dog food (10 lb. bag)	\$11.75		
Cat food (10 lb. bag)	\$11.75		
Collar	\$5.00		
Leash	\$6.25		
Bed	\$12.50		
Hamsters	\$2.50		
Mice	\$2.50		
Guinea Pigs	\$7.50		
Small wire cage	\$18.30		
Cedar shavings litter (5 lb. bag)	\$3.75		
Rodent food	\$2.50		
Running wheel	\$4.25		
Fish	\$1.00		
Fish Aquarium Kit	\$10.00		
Fish food	\$1.75		
Parakeets	\$3.75		
Bird cage	\$20.00		
Bird food	\$5.00		
Rabbits	\$39.00		
Large wire cage	\$18.30		
Cedar shavings litter (10 lb. bag)	\$3.75		
Rabbit food	\$4.50		
Turtles	\$6.00		
Turtle Aquarium Kit	\$10.00		
Turtle food	\$4.25		
Ferrets	\$51.00		
Ferret Cage	\$20.00		
Litter (10 lb. bag)	\$3.75		
Ferret food	\$4.75		
Subtotal			
Sales Tax (6%)			
TOTAL			

JANUARY

Now you get to figure sales tax! (Don't worry, you'll do fine.) According to your Order Form, the sales tax for your area is 6%, also written as .06 in decimal form. All you have to do is multiply the Subtotal by .06.

Don't let that decimal point and zero throw you. Just multiply the Subtotal by 6, then finish off with this little trick: count how many numerals are to the right of all decimal points.

Let's say you were multiplying \$45.20 x .06 sales tax. See both decimal points? You have four numerals to the right of both decimal points: the 2, the 0, and the 0, and 6. So in your answer, insert a decimal point where it will leave four numerals to the right also. Here's an example:

$$\begin{array}{r} 45.20 \\ \times .06 \\ \hline 2.7120 \end{array}$$

Do you see how we left four numerals to the right of the decimal point in our answer? Now, since we use only two numbers for cents when we're talking about money, you can round the answer to \$2.71. Forget about that other 2 and 0 at the end. This customer needs to have \$2.71 sales tax added to her order.

Now you figure up the sales tax for your first order and write the tax amount in the Tax box on the Order Form. When you're sure that tax amount is correct, add it to the Subtotal to get the Total amount of your very first order.

Next, you can complete the Order Forms for your other customers, figuring their Subtotals, sales tax, and Totals.

JANUARY

2. Adjust Inventory Amounts

Congratulations! You've made some sales in your new store. But now your inventory amounts have changed since you sold some of your items. Go to your Inventory Tracker and find the items you sold. In the "# Sold" column record how many you sold of each of those items. (You can leave the other items blank for now.)

Next, figure out how many of those items you want to order for next month. Do you want to simply replace the same number that you sold? Do you want to have more of a certain item on hand next month, or fewer? You decide and write those numbers in the "# On Order" column of the items you want to order.

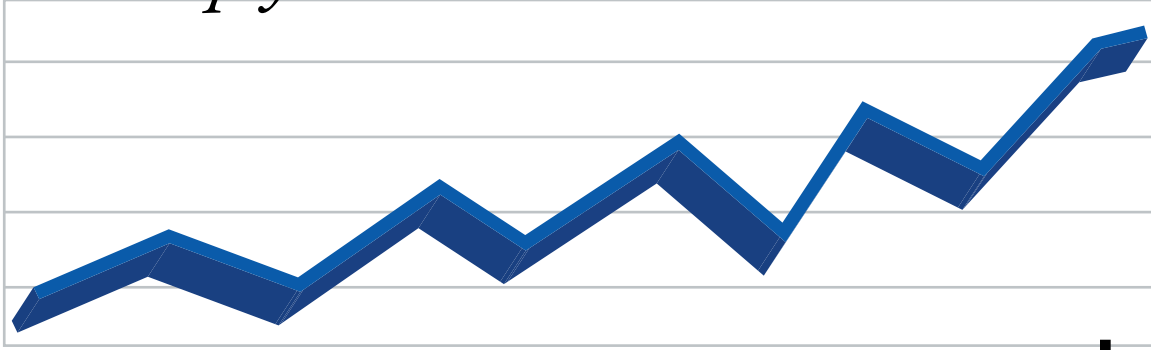
3. Additional In-Store Sales

Of course, you sold more during this month than just those orders you wrote on the Order Forms! Ask your parent to let you select an AISS (Additional In-Store Sales) card from the envelope. This is the amount you can add to your monthly sales . . . unless a Chance card tells you otherwise. Hang onto that card and go to number 4.

4. Chance Card

Ask your parent to let you select a Chance card from the envelope. Some of the Chance cards are good; some are not so good. Some might affect your AISS amount, your monthly bills, or other parts of Your Business. Take a chance and see what happens this month! (And remember, the Chance cards are just for fun!)

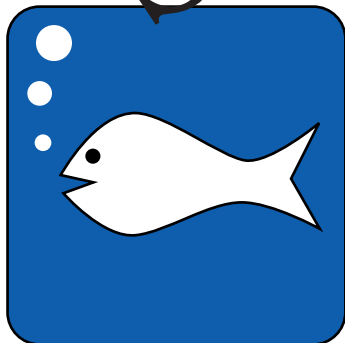
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YOUR BUSINESS\$

MATH SERIES

SAMPLE



Pet Store Teacher Book

You own a store • You want a profit • You do the math!

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Your Business Math Series

Teacher Book

Welcome to the Your Business Math Series—the place where your student can own and manage his personal store and, at the same time, enjoy doing lots of math. Do you find it hard to believe that your student could enjoy math? Well, we’ve found that when the student can choose and run his very own store, all the math is tucked inside that proverbial “spoonful of sugar.” Sure, it still takes work, but he’s willing to work hard because it’s his business!

Math Skills

Your Business is a great way to introduce, practice, or review the following math skills and concepts:

- Addition
- Subtraction
- Division
- Multiplication
- Decimals
- Percentages
- Rounding
- Check writing
- Accounting

Your Business is designed for students who are able to add, subtract, multiply, and divide at least double digits, approximately an average skill level for ages 8–12. See the Calculating Keys section in the back of this book for a guide that explains and reviews specific math skills. Practice sheets are also provided for you to use if you think your student needs a little more work on a particular skill.

Getting Started

Step One: Print your student’s Your Business Math Kit, three-hole punch the pages, and put them into a three-ring binder or three-prong folder.

Step Two: Cut apart the Chance cards on page 51 in this Teacher book and put them into a labeled envelope.

Step Three: Cut apart the Additional In-Store Sales cards on page 52 in this Teacher book and put them into a labeled envelope.

That’s it! You’re ready to begin!

How to Use

You decide how to incorporate Your Business into your math schedule. A quick pace would allow about fourteen weeks to complete the initial start-up and “one year” of business: one week to start up the business, twelve weeks to operate it (completing one “month” per week), and one week to wrap things up at the “end of the year.” However, not everyone wants to do math at a quick pace. Feel free to reduce or expand on that schedule in order to accommodate your students and your allotted class time. You could take all year to complete “one year” of business if that timetable works best for your student. The main goal is for the students to understand what they’re doing and enjoy doing it.

A fast-paced sample schedule might look like this:

- Week 1—Start Up Business
- Week 2—January Business
- Week 3—February Business
- Week 4—March Business
- Week 5—April Business
- Week 6—May Business
- Week 7—June Business
- Week 8—July Business
- Week 9—August Business
- Week 10—September Business
- Week 11—October Business
- Week 12—November Business
- Week 13—December Business
- Week 14—End of Year Wrap-Up

A more relaxed sample schedule might look like this:

- Week 1—Start Up Business
- Weeks 2, 3—January Business
- Weeks 4, 5—February Business
- Weeks 6, 7—March Business
- Weeks 8, 9—April Business
- Weeks 10, 11—May Business
- Weeks 12, 13—June Business
- Weeks 14, 15—July Business
- Weeks 16, 17—August Business
- Weeks 18, 19—September Business
- Weeks 20, 21—October Business
- Weeks 22, 23—November Business
- Weeks 24, 25—December Business
- Week 26—End of Year Wrap-Up

Or take all year to follow a schedule something like this:

- Week 1—Start Up Business
- Weeks 2–4—January Business
- Weeks 5–7—February Business
- Weeks 8–10—March Business
- Weeks 11–13—April Business
- Weeks 14–16—May Business
- Weeks 17–19—June Business
- Weeks 20–22—July Business
- Weeks 23, 24—August Business
- Weeks 25, 26—September Business
- Weeks 27–29—October Business
- Weeks 30–32—November Business
- Weeks 33–35—December Business
- Week 36—End of Year Wrap-Up

The simple step-by-step instructions in the student’s Your Business Math Kit book will help your student get up and running in her business. Here are the tasks she will be responsible to do.

Start Up Tasks

- Create a name and logo
- Make a cover for the notebook
- Order and record start-up inventory
- Calculate selling prices
- Enter transactions in master ledger

Monthly Tasks

- Fill orders and calculate invoices
- Adjust inventory amounts
- Add Additional In-Store Sales amount
- Make adjustments based on Chance card
- Write checks for monthly bills
- Total and pay sales tax collected
- Calculate advertising return on investment
- Order inventory to replace supplies
- Enter transactions in master ledger
- Calculate monthly profit or loss

Teaching Tips

Monthly

1. Fill Orders

Here is an example showing how an Order Form should be completed.

Order Form Example

Customer: Mr. Smith	Price	Qty	Extended Price
Widget	\$6.00	1	6.00
What-cha-call-it	\$6.25	2	12.50
Subtotal			18.50
Sales Tax (6%)			1.11
TOTAL			19.61

Note: Use every opportunity to allow your child to act like a store owner. For example, I allowed one of my daughters to refuse to sell a mouse to Mr. Turncoat since it was intended for his pet snake. Your student will get plenty of practice with the other orders, so don't worry about similar incidents that may arise with your young store owner.

Use page 31 in this Teacher Book to show students how to calculate sales tax. You can also use page 43 for extra practice if you think your student needs some. This might be a good time to review rounding also. See page 45.

2. Adjust Inventory Amounts

In order to keep the Inventory Tracker from becoming unwieldy, make sure the student records the amounts only for items sold this month. Keep the other boxes handy for upcoming months and sales.

In the example below, you can tell that you still have 12 thing-a-ma-bobs, and 9 what-cha-call-its. The Widgets' total will be calculated later this month.

Inventory Example

Product	# In Stock	# Sold	# On Order	# In Stock	# Sold	# On Order	# In Stock	# Sold	# On Order
Thing-a-ma-bob	12								
Widget	10	5	4						
What-cha-call-it	9								

3. Additional In-Store Sales

Take out the labeled envelope into which you put all the AISS cards, and let the student select one at random. No peeking!

These figures help generate more income into the store each month without overloading the Order writing and figuring that the student is required to do. Hold onto this card until you've determined whether its amount will be affected by the Chance card this month. Once the amount has been entered into the Ledger, you can either set aside the AISS card that the student drew or return it to the envelope for possible re-use.

4. Chance Card

Take out the labeled envelope into which you put all the Chance cards, and let the student select one at random. No peeking!

Chance cards can affect the AISS amount, the monthly bill payments, or other parts of the business. If the Chance card affects the student's monthly supply purchasing, or some other activity she will complete on a different day, have her hold onto the card for use later in the week. Help your student make the necessary adjustments to the Ledger or Bill payments or whatever, according to what the Chance card says, as the business month goes on.

Encourage the student to have fun and remember this is a game. Set aside the Chance cards that she has already drawn as the business year progresses. Most students think that the Chance cards add excitement to the series; but if, for some reason, your student doesn't like the Chance cards, feel free not to use them.

5. Pay Bills

An example of the monthly bills is on page 11. Notice that the utilities and rent amounts should be added together and paid with one check payable to "Your Business Landlord." This combination will accomplish two purposes: first, it will give additional practice in adding; second, it will require a total of only three checks written each month so as not to become tedious.

Bills Example—

City Electric Company	\$5.50
Municipal Water and Sewer	\$7.45
American Gas Company	\$4.00
Store Rent, Inc.	\$50.00

The first four bills can be combined into one check made payable to "Your Business Landlord."

BizBell Telephone	\$9.75
Cleany Trash Collection	\$3.50

Use page 28 in this Teacher Book to show students how to write a check. You can also use pages 47 and 49 for extra practice if you think your student needs some.

6. Pay Sales Tax

You can decide whether you want the student to calculate, collect, and pay 6% sales tax on the AISS amount too. The answers given in this book are calculated on only the Order Forms' sales each month.



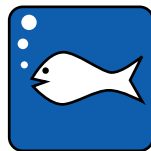
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