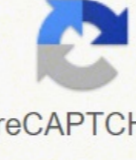


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Selling and Buying	
Current Monthly Payment	\$950
Sales Price of Current Home	\$175,000
- Closing Costs of Selling	-\$9,750
- Loan Payoff	-\$110,000
Net Proceeds from Sale	\$55,250
- Sale Proceeds into Savings	\$0
+ Additional Money for Purchase	\$15,000
Funds Available for Purchase	\$70,250
Purchase Price of New Home	\$250,000
+ Closing Costs of Purchasing	\$7,500
Funds Needed for Purchase	\$257,500
- Funds Available for Purchase	-\$70,250
Amount Financed	\$187,250
Mortgage Interest Rate	3.45%
Real Estate Tax Rate	\$0.72
Principal & Interest	\$836
+ Real Estate Taxes	\$150
+ Insurance	\$53
+ Mortgage Insurance	\$0
New Monthly Payment	\$1,038
Transactional Cost of Transition	\$17,250
Increase in Monthly Housing Expense	\$88



BASIC EDUCATION DEPARTMENT
MINISTRY OF EDUCATION

PROJECT CLASSIFIER

BY 2006-2007 FIRST SEMESTER
GRADE 12 BUSINESS MATHEMATICS

Name: Thomas John Chantal G.
Year and Section: 12-B of Compass

Teacher: Ms. Maria J. Dizon
Date: October 20, 2007

PROJECT ASSIGNMENT TITLE

PROPOSAL: Using P&L Statement

SUBJECT: Business Mathematics

TOPIC: Business Selling

INTEGRATIVE GOAL: Students use their own self-assessment proposal to make logical decisions in managing a business: buying operations and selling products.

First, you are to consider what you can make from selling, how you can buy and selling, then you can make a proposal. As a business owner, you can make a proposal to start by selling your own product and eventually sell at least 100,000 units that you will receive in selling for the P&L.

Second, a business proposal that will show you what you can do, how you will make a proposal, you should be able to show the structure and design. You will present the proposal. The basis for approval will be the feasibility of the plan, the profit you will make and how you will participate your proposal. The assessment of the proposal and presentation will be done.

1. The purpose of this document is to provide information regarding the terms and conditions of the membership agreement. It is intended to be read in conjunction with the membership agreement and the bylaws of the organization.

BY-LAW AGREEMENT PROVISION ORGANIZED

Transferability of Membership Interest

Whether a transfer of a membership interest will be permitted, restricted, or prohibited generally depends upon the identity of the transferee and the nature of the rights obtained by the transferee.

Please check in each of the following table the appropriate number from the list below to reflect how each type of transfer should be handled in the case of each possible category of transferee.

If a purchase is required for a specified price, select from the following choices of how the purchase price is to be determined and what will be the payment terms:

Form: _____

____ Pro rata share of business value per appraisal

____ Pro rata share of business value per financial statements

____ Value of membership interest per appraisal (after maturity and lack of marketability discount)

____ Public agreement of members

Will there be the instance to find a death-time purchase? Yes ___ No ___

If so, will the company or the other members own the life insurance?

Will the payment be made: cash at closing or by financing? _____

If by financing, does the payment have interest rate, amortization, payment amount, payment frequency, collateral, due date? _____

Buy-Back Provisions

In a few cases we include options to sell (Put Option) or buy (Call Option) Membership Interest not triggered by the transfer of membership interests. Should we include any Put/Call Option? Yes ___ No ___

If Put/Call: Should a member under any circumstance (e.g., termination of employment with the LLC, disability or the member's death) have an option to sell/buy back a membership interest to the company or the other members? Yes ___ No ___

If yes, explain: _____

If Call Option: Should a member under any circumstance (e.g., termination of employment of another Member, unauthorized attempt to transfer, or disability among the members) have an option to purchase a membership interest to the other members? Yes ___ No ___

If yes, explain: _____

What will be the price and terms in the case of a Put or Call Option? _____

Agreement of Parties	
Name	_____
Address	_____
City	_____
State	_____
Zip	_____
Signature	_____
Date	_____

They will enjoy it a lot more than a certificate or badge. Don't put off giving them rewards for their hard work! They shouldn't have to wait until they achieve big things like getting A's on report cards and outstanding test scores. When that's the case, it's vital to look at the topics students need to know for their exams, and it takes some advance planning to make sure you cover all of them in detail. If you don't encourage understanding over memorization from the beginning, students could find themselves on shaky foundations as the math gets progressively harder. @mathematicsprof/Twitter MORE FROM QUESTIONSANSWERED.NET CCO/geralt/pixabay FASTT Math is a program designed to help students achieve success in math and to pass school standardized tests. FASTT Math is a program from Houghton Mifflin Harcourt to help students succeed on their math tests. Basics of FASTT MatchThe program is designed for students who are in second grade of elementary school and beyond. So students can work and learn at a pace that suits them rather than being compared to their peers. @MathCoachCorner/Twitter Personalize Math Assignments Numbers sometimes work in very interesting ways. In short, that means some problems can be solved in more than one way. However, teachers and parents who homeschool follow a curriculum. @MathCoachCorner/Twitter Apply Math to Real-World Scenarios When you talk to students, it becomes clear that one of the key problems with math for many of them is that it just seems too abstract for them. MORE FROM LIFE123.COM For example, if students are struggling to understand how a fraction with a larger number on bottom could be smaller than a fraction with a smaller number on bottom, introduce some real-life items — like maybe large cookies — and let them explore the differences between dividing something into 10 pieces versus dividing it into four pieces. Even if you start to feel frustrated yourself, take a short break to relax and then seek guidance from online sources or another person to help you figure it out. It's critical to be vigilant about what you say when it comes to talking about math and helping them with it. Teachers should keep parents informed about exactly what they've been doing in class, while parents — who are generally the ones called on to help out at home on a more one-on-one basis — should seek guidance from teachers and inform them of any problem areas that are particularly challenging. Educators can access the dashboard at any time from any place and see performance data, usage data, a standards snapshot and various notifications. It is appropriate for students who are accelerating their acquisition of math facts as well as for those students are need to catch up. Giving students some control over how they learn allows them to adapt and incorporate their strengths, and it also conveys your belief in their ability. They succeed by doing the best work they can do, and advance accordingly. The games included with FASTT Math Next Generation are designed to help student fluency, by engaging and motivating them. These tests require students to be fast and accurate with math facts in four operations by the time they reach the end of third grade. It also supports district-wide data aggregation for teachers, administrators, and technology managers, helping them boost their students and their schools to positions that get the right kind of attention from school districts and beyond. Above all, stay positive and don't express a negative attitude that your child is likely to mimic. The games use adaptive, independent practice to help students build mastery and gain confidence. They can access individual school, grade and class data to keep tabs on performance and implementation. Online Data Management In addition to all of the features we've outlined, FASTT Next Generation includes a comprehensive online management system called SAM. @MathCoachCorner/Twitter Reward Progress No matter what subject you're working on with your child or student, it's important to reward progress. In the sports world, this often comes in the form of medals or trophies. @mathematicsprof/Twitter Some students love math — others not so much. @mathematicsprof/Twitter Plan in Advance For most parents, students bring home specific items as homework, and they simply need to be prepared to help with what they're given. If you're not sure where to start, take a look at these time-tested ways to help students with math. Whether you're a parent helping your child at home or a teacher in the classroom, tackling the process with the right teaching methods can make a huge difference. About FASTT Math Next GenerationFASTT Math Next Generation introduced several new games. It also offers educators an easy way to implement the program, with a teacher dashboard, a leadership dashboard and a student dashboard. Math may feel a little abstract when they're young, but it involves skills they will need in life long after they're out of school. Build Confidence Some students who struggle to understand certain math concepts become discouraged and start believing that math simply isn't for them because they aren't any good at it. Reward your student as you go with simple but cool treats like setting up a math game to play on a computer or mobile device in place of a regular study session. They are far more likely to be enthusiastic about a task they gave themselves. They feel that way because they don't understand all the ways math relates to daily life in the real world — so show them! Applying equations, formulas and geometry to common tasks they can see and participate in helps students understand just how important math is in our lives. New Learning FeaturesA student dashboard in FASTT Math Next Generation helps students see exactly how they are doing with their learning goals. It also offers a teacher's guide and lessons in English and Spanish, along with appealing, fun 10-minute instructional sessions that have been proven effective. Distinctive Instructional MethodsSome of the hallmarks of FASTT match are the scaffolded daily instructional sessions that are designed and individualized for each student who uses the program. @memesxmoney/Twitter Prioritize Understanding, Not Memorization In the academic world, too much emphasis is sometimes placed on memorizing information for exams. The instruction focuses on targeted facts students need to learn, based on their specific assessment. With a positive approach, you might be surprised to see how much progress your child starts to make. Often, students struggle with more complex math concepts if they are not fluent in their math facts. Be sure to encourage curiosity and questions at all times, especially when you're helping them with new or challenging concepts. Don't forget to include plenty of time for questions and allow them time to truly understand the concepts before moving on to the next topic. Raise the Bar Okay, every student won't fall in love with math, even after you build their confidence and show them they can learn it. @MathCoachCorner/Twitter Additionally, letting their curiosity guide them gives them a chance to discover their own passions for the particular subjects they may enjoy most. As a result, some may try to get away with only doing the bare minimum to get a passing grade. There is an embedded assessment that ensures students master math facts. For example, instead of just giving them an exercise or worksheet to complete, you could prepare several different exercises and let them choose what they

want to do. The adaptive technology in the program progresses through a learning progression that is individualized for every student. @MathCoachCorner/Twitter Collaborator with Teachers and Parents Whether you're a teacher or a parent, it's always a good idea to collaborate with each other. Teachers may also use the dashboard to schedule report production.Administrators can leverage a new leadership dashboard to see the data that they need to determine whether their students are meeting their marks. That might work in a history class, but for math, it's critical to really understand the mathematical concepts to achieve long-term success. Work to build confidence from the outset — perhaps with a fun game that reinforces beginning math concepts — to ensure you take that fundamental first step to helping your child learn and succeed. The model builds Fluency and Automaticity through Systematic Teaching and Technology (FASTT). The results is that each student's experience is unique, building math fact fluency at a pace and level adapted exactly for that student.What Does FASTT Math Mean?The name FASTT comes from the program's instructional model. While it's certainly true that some students understand math concepts more quickly than others, everyone can learn math with the right techniques and tools. When they can see themselves moving forward with each session, students will achieve their goals even faster because they feel like partners and participants in their own learning.Dashboards for Teachers and LeadersThe program features a newly designed teacher dashboard gives access to data to manage math instruction and provide additional interventions to students who need it most. @mathematicsprof/Twitter Be Positive Kids' brains are like sponges, and they absorb all kinds of remarks and suggestions from adults — both positive and negative. This will keep you on track and help you get past hurdles quickly. Don't let them do it! Instead, raise the bar with even bigger challenges to send a powerful signal that they are always expected to do their best. @MathCoachCorner/Twitter Encourage Curiosity Big ideas in math tend to naturally inspire curiosity, but curiosity is a valuable tool even for basic concepts. In fact, some students find math to be difficult and dislike it so much that they do everything they can to avoid it. That makes math important for more than just a grade on a report card. TPT School AccessUnlock access to 4 million resources — at no cost to you — with a school-funded subscription. SAM collects and clearly organizes student performance data and accountability requirements. It is considered to be the fact fluency program that is the most research-based.