

Consumer Mathematics



Course Syllabus

Supervising Teacher

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Course Description

Consumer Math **2 semesters** **2 credits** Grades 10-12

This course provides a practical approach to math. Numerous hands-on experiences are provided. Concepts of algebra and geometry are incorporated in a meaningful way. Lessons and activities will include emphasis on personal finance and business applications.

Recommended Textbook Options

MCGRAW-HILL - GLENCOE Mathematics with Business Applications SE 2007 Edition I-DEA TOP PICK
Prentice Hall – Business Mathematics

Recommended Supplemental Materials or Software:

ALEKS subscription

Supplies or Equipment:

Graphing Calculator

End of Course Assessment:

Since this course is accredited for high school graduation in the state of Idaho, an assessment piece is required. Due to the topics covered and nature of the material for this course, a semester final is not an option.

Monthly Anchor Assignments

Monthly Anchor Assignments will be submitted via Moodle, and be graded by the supervising instructor. Information on the Anchor Assignments will be provided at the beginning of the course, along with the rubrics that will be used to evaluate each assignment and the conference. Grades on anchor assignments will be posted in Moodle for the student to gain feedback. Anchor assignments will be due each month.

Course Evaluation:

A. End of course Assessment: 40% of semester grade
See above

B. Home Participation: 60% of grade

Home participation is to be determined by the home teacher. The participation may include, but is not limited to, textbook activities, quizzes, unit tests, projects, oral reports, or research papers. Grades for home participation will be submitted to the contact teacher who will then forward a copy to the supervising instructor for semester grade tabulation.

C. Grading Scale:

90-100%	A
80-89%	B
70-79%	C
60-69%	D
0-59%	F

Standards Based Portfolio

A Portfolio containing graded examples of student work from the selected curriculum will be required as per school policy, and should be shared with the assigned Contact Teacher once per semester.

Pacing Guide

The topics and standards for this course have been divided between the two semesters.

Semester 1(Fall)	Semester 2 (Spring)
Income	Budgets
Banking	Insurance
Credit/Loans	Investing

In order to fulfill this pacing requirement, the recommended texts have been broken down by chapter. Covering the chapters in the order listed will insure that all topics on the final exam will be covered during the appropriate semester.

Glencoe – Mathematics with Business Applications

Semester 1(Fall)	Semester 2 (Spring)
Chapter 1	Chapter 4
Chapter 2	Chapter 9
Chapter 4	Chapter 10
Chapter 5	Chapter 11
Chapter 6	Chapter 12
Chapter 7	Chapter 23 (recommended but not required)
Chapter 8	

Prentice Hall – Business Mathematics

Semester 1(Fall)	Semester 2 (Spring)
Chapter 1	Chapter 6
Chapter 2	Chapter 9
Chapter 3	Chapter 10
Chapter 4	Chapter 15
Chapter 5	Chapter 16
Chapter 7	Chapter 17
Chapter 8	Chapter 18

I-DEA Student Honor Code:

With any form of valid proof of dishonesty with regard to student work or testing, the instructor may elect from a range of actions. Academic dishonesty could lead to a zero grade for the assignment or even failure for the entire course following consultation between the instructor, Secondary Supervisor, and Director.

All students must adhere to the **Honor Code:**

“On my honor, I will maintain the highest possible standards of honesty, integrity and personal responsibility. This means I will not lie, cheat or steal, and as a member of this academic community, I am committed to creating an environment of respect and mutual trust.”

Standards

Standard 1: Budgets and Pay

Students in Consumer Math will become familiar with paychecks, paystubs and their components, budgets and budgeting, and items that are found on budgets.

- Goal 1.1 Understand and budgeting and the costs of associated with everyday life
 - 1.1.1 Develop a budget using fixed and flexible expenses.
 - 1.1.2 Compare the costs of buying or renting living space.
 - 1.1.3 Understand consumer considerations such as comparative shopping, eating out, gratuity payments, and sales tax.
 - 1.1.4 Make decisions regarding how to spend discretionary income.
 - 1.1.5 Understand service expenses.
- Goal 1.2: Understand paychecks and type of pay.
 - 1.2.1 Calculate gross pay based on salaried, hourly, piecework, or commission wages.
 - 1.2.2 Calculate net pay using information about deductions.
- Goal 1.3 Understand budgeting for large purchases.
 - 1.3.1 Calculate expenses relating to vacations.
 - 1.3.2 Find the costs associated with owning, operating, or leasing a motor vehicle.

Standard 2: Banking and Investing

Students in Consumer Math will become familiar with banking terminology, the concept of interest, how investments work, and the basic properties on stocks, bonds, and mutual funds.

- Goal 2.1: Understand basic banking practices.
 - 2.1.1 Fill out deposit slips, checks, and check registers.
- Goal 2.2: Understand investments.
 - 2.2.1 Understand the differences and similarities between stocks, bonds, and mutual funds.

- 2.2.2 Calculate the net gain or loss from buying and selling stocks, bonds, and mutual funds.

Standard 3: Loans, Credit, and Debt

Students in Consumer Math will become familiar with how the American Credit System works, how to use credit cards responsibly, how bankruptcy works, and how to calculate loan interest.

- Goal 3.1: Understand bankruptcy, loans and credit.
 - 3.1.1 Figure the rate and amount of claims paid to creditors in a bankruptcy.
 - 3.1.2 Calculate loan and investment values using simple and compound interest.
 - 3.1.3 Understand how to obtain and use credit cards responsibly.

Standard 4: Insurance

Students in Consumer Math will become familiar with insurance policies including their terminology and cost.

- Goal 4.1: Understand Insurance Policies.
 - 4.1.1 Understand the terms used in life, home, health, and auto insurance policies.
 - 4.1.2 Figure the benefits and expenses relating to life, home, health, and auto insurance policies.