

YOSEMITE HIGH SCHOOL
50200 ROAD 427 - OAKHURST, CA 93644
(559)683-4667

COURSE TITLE: CONSUMER MATH
DEPARTMENT: MATHEMATICS

<u>REQUIREMENT SATISFIED:</u>	
High School: X	Model Curriculum Standards:
State College:	Frameworks:
UC Approved:	

GRADE LEVEL: 11-12 LENGTH OF COURSE: 1 YEAR CREDITS: 5 per semester
(2 separate semesters)

PREREQUISITE: Completion of Algebra 1(ABCD).

TEXTBOOKS: Math with Business Applications, Glencoe/ McGraw, Publisher

COURSE DESCRIPTION:

This course will cover personal finance. Topics will include employment/income, checking and savings accounts, loans and credit cards, transportation, real estate and housing, taxes, and insurance.

COURSE OUTLINE/ALIGNMENT TO CALIFORNIA STATE STANDARDS AND EXPECTED SCHOOLWIDE LEARNING RESULTS:

NS = Number Sense
AF = Algebra & Functions
MR = Mathematical Reasoning

<u>Unit</u>	<u>Assignment Course Content/ Objective</u>	<u>Standards Addressed</u>	<u>ESLRs</u>
<i>Gross Income</i>			
1.1	Hourly Pay	2.3NS, 2.1NS 2.2AF	1,2,3,4,6
1.2	Overtime Pay	2.3NS, 2.1NS	1,2,3,4,6
1.3	Time Cards	2.3NS, 2.2AF	1,2,3,4,6
1.4	Piecework	2.1NS	1,2,3,4,6
1.5	Salary	1.4NS, 2.1NS	1,2,3,4,6
1.6	Commission	1.4NS, 2.1NS	1,2,3,4,6
1.7	Graduated Commission	1.4NS, 2.1NS 2.5MR	1,2,3,4,6
<i>Net Income</i>			
2.1	Federal Income Tax	1.4NS, 2.2NS, 2.5MR	1,2,3,4,6

CONSUMER MATH

COURSE OUTLINE/ALIGNMENT TO CALIFORNIA STATE STANDARDS AND EXPECTED SCHOOLWIDE
LEARNING RESULTS: (Continued)

NS = Number Sense
AF = Algebra & Functions
MR = Mathematical Reasoning

<u>Chapter/ Text</u>	<u>Assignment Course Content/ Objective</u>	<u>Standards Addressed</u>	<u>ESLRs</u>
2.2	State Income Tax	1.4NS, 2.2NS 2.5MR	1,2,3,4,6
2.3	Graduated State Income Tax	1.4NS, 2.2NS	1,2,3,4,6
2.4	Social Security and Medicare	1.4NS, 2.1NS	1,2,3,4,6
2.5	Group Health Insurance	2.1NS	1,2,3,4,6
<i>Budgets</i>			
3.1	Average Monthly Expenditures	2.1NS	1,2,3,4,6
3.2	Preparing a Budget	1.4NS, 2.1NS 2.5MR	1,2,3,4,6
3.3	Using A Budget	1.4NS, 2.1NS 2.5MR	1,2,3,4,6
<i>Checking Accounts</i>			
4.1	Deposits	2.3NS	1,2,3,4,6
4.2	Writing Checks	2.3NS	1,2,3,4,6
4.3	Check Registers and ATM	2.3NS	1,2,3,4,6
4.4	Bank Statements	2.3NS	1,2,3,4,6
4.5	Reconciling the Bank Statement	2.3NS	1,2,3,4,6
<i>Savings Accounts</i>			
5.1	Deposits	2.3NS	1,2,3,4,6
5.2	Withdrawals	2.3NS	1,2,3,4,6
5.3	Statements	2.3NS	1,2,3,4,6
5.4	Simple Interest	1.4NS, 2.1NS	1,2,3,4,6
5.5	Compound Interest	1.4NS, 2.1NS	1,2,3,4,6
5.6	Interest Tables	2.3NS	1,2,3,4,6

COURSE OUTLINE/ALIGNMENT TO CALIFORNIA STATE STANDARDS AND EXPECTED SCHOOLWIDE
LEARNING RESULTS: (Continued)

NS = Number Sense
AF = Algebra & Functions
MR = Mathematical Reasoning

<u>Chapter/ Text</u>	<u>Assignment Course Content/ Objective</u>	<u>Standards Addressed</u>	<u>ESLRs</u>
5.7	Daily Compounding	1.4NS, 2.1NS	1,2,3,4,6
5.8	Annuities	1.4NS, 2.1NS	1,2,3,4,6
<i>Purchases</i>			
6.1	Sales Tax	1.4NS, 2.1NS	1,2,3,4,6
6.2	Total Purchase Price	1.4NS, 2.1NS	1,2,3,4,6
6.3	Unit Pricing	2.1NS	1,2,3,4,6
6.4	Comparison Shopping	1.4NS, 2.1NS	1,2,3,4,6
6.5	Coupons and Rebates	1.4NS, 2.1NS	1,2,3,4,6
6.6	Markdown	1.4NS, 2.1NS	1,2,3,4,6
6.7	Sales Price	1.4NS, 2.1NS	1,2,3,4,6
<i>Credit Cards</i>			
7.1	Account Statements	1.4NS, 2.1NS	1,2,3,4,6
7.2	Finance Charge: Unpaid Balance	1.4NS, 2.1NS	1,2,3,4,6
7.3	Finance Charge: Average Daily Balance - No Purchases	1.4NS, 2.1NS	1,2,3,4,6
7.4	Finance Charge: Average Daily Balance - With Purchases	1.4NS, 2.1NS	1,2,3,4,6
<i>Loans</i>			
8.1	Single Payment Loans	1.4NS, 2.1NS	1,2,3,4,6
8.2	Installment Loans	1.4NS, 2.1NS	1,2,3,4,6
8.3	Simple Interest Installment Loans	1.4NS, 2.1NS	1,2,3,4,6
8.4	Allocation Of Monthly Payment	1.4NS, 2.1NS	1,2,3,4,6

COURSE OUTLINE/ALIGNMENT TO CALIFORNIA STATE STANDARDS AND EXPECTED SCHOOLWIDE LEARNING RESULTS: (Continued)

NS = Number Sense
AF = Algebra & Functions
MR = Mathematical Reasoning

<u>Chapter/ Text</u>	<u>Assignment Course Content/ Objective</u>	<u>Standards Addressed</u>	<u>ESLRs</u>
8.5	Paying Off Loans	1.4NS, 2.1NS	1,2,3,4,6
8.6	APR	1.4NS, 2.1NS	1,2,3,4,6
<i>Vehicles/Transportation</i>			
9.1	Purchasing a New Vehicle	2.1NS	1,2,3,4,6
9.2	Dealer's Cost	2.1NS	1,2,3,4,6
9.3	Purchasing a Used Vehicle	2.1NS	1,2,3,4,6
9.4	Insurance	2.1NS	1,2,3,4,6
9.5	Operating and Maintaining a Vehicle	2.1NS	1,2,3,4,6
9.6	Leasing a Vehicle		1,2,3,4,6
9.7	Renting a Vehicle	1.4NS, 2.1NS	1,2,3,4,6
<i>Housing Costs</i>			
10.1	Mortgage Loans	1.4NS, 2.1NS	1,2,3,4,6
10.2	Monthly Payment and Total Interest	1.4NS, 2.1NS	1,2,3,4,6
10.3	Closing Costs	2.1NS	1,2,3,4,6
10.4	Monthly Payment	1.4NS, 2.1NS	1,2,3,4,6
10.5	Real Estate Taxes	1.4NS, 2.1NS	1,2,3,4,6
10.6	Homeowners' Insurance	1.4NS, 2.1NS	1,2,3,4,6
10.7	Premiums	1.4NS, 2.1NS	1,2,3,4,6
10.8	Other Costs		1,2,3,4,6
<i>Insurance</i>			
11.1	Premiums	1.4NS, 2.1NS	1,2,3,4,6
11.2	Benefits	2.1NS	1,2,3,4,6

COURSE OUTLINE/ALIGNMENT TO CALIFORNIA STATE STANDARDS AND EXPECTED SCHOOLWIDE
LEARNING RESULTS: (Continued)

NS = Number Sense
AF = Algebra & Functions
MR = Mathematical Reasoning

<u>Chapter/ Text</u>	<u>Assignment Course Content/ Objective</u>	<u>Standards Addressed</u>	<u>ESLRs</u>
11.3	Term Insurance	2.1NS	1,2,3,4,6
11.4	Other Types	2.1NS	1,2,3,4,6
<i>Investments</i>			
12.1	Certificates of Deposit	1.4NS, 2.1NS	1,2,3,4,6
12.2	Yield	1.4NS, 2.1NS	1,2,3,4,6
12.3	Stocks	1.4NS, 2.1NS	1,2,3,4,6
12.4	Dividends	1.4NS, 2.1NS	1,2,3,4,6
12.5	Selling Stocks	1.4NS, 2.1NS	1,2,3,4,6
12.6	Bonds		1,2,3,4,6

DISTRICT/STATE CONTENT STANDARDS ADDRESSED:

Grade 6- Number Sense

- 1.0 Students compare and order positive and negative fractions, decimals, and mixed numbers. Students solve problems involving fractions, ratios, proportions, percentages:
 - 1.1 Compare and order positive and negative fractions, decimals, and mixed numbers and place them on a number line.
 - 1.4 Calculate given percentages of quantities and solve problems involving discounts at sales, interest earned, and tips.
- 2.0 Students calculate and solve problems involving addition, subtraction, multiplication, and division.
 - 2.1 Solve problems involving addition, subtraction, multiplication, and division of positive fractions and explain why a particular operation was used for a given situation.
 - 2.2 Explain the meaning of multiplication and division of positive fractions and perform the calculations

- 2.3 Solve addition, subtraction, multiplication, and division problems, including those arising in concrete situations, that use positive and negative integers and combinations of these operations.

Grade 6- Algebra and Functions

- 1.0 Students write verbal expressions and sentences as algebraic expressions and equations; they evaluate algebraic expressions, solve simple linear equations, and graph and interpret their results:
- 1.1 Write and solve one-step linear equations in one variable.
- 1.3 Apply algebraic order of operations and the commutative, associative, and distributive properties to evaluate expressions; and justify each step in the process.
- 2.0 Students analyze and use tables, graphs, and rules to solve problems involving rates and proportions:
- 2.3 Solve problems involving rates, average speed, distance, and time.

Grade 6- Mathematical Reasoning

- 2.0 Students use strategies, skills, and concepts in finding solutions:
- 2.1 Use estimation to verify the reasonableness of calculated results.

OUTCOMES:

Students will demonstrate basic competency in course standards by achieving a minimum 60% proficiency on coursework or by passing the final exam.

INSTRUCTIONAL STRATEGIES:

Direct instruction
Group work
Individual instruction
Peer tutoring
Computer/Internet Projects

ASSESSMENT:

Teacher and Publisher prepared tests and quizzes
Review of student work samples including class work and homework.
Student demonstrations
Other informal assessments