

# Course Syllabus

## Description:

Consumer Mathematics will apply math and problem-solving skills to everyday, real-world scenarios involving money. Students will use math and algebra operations to understand how money is earned, spent, and saved. Students will discover valuable skills to make themselves savvy and conscientious consumers in today's global market.

Students will travel through a life span and explore how money can shape their life. They will learn about earning, saving, and spending so that they can make their money work for them! They will explore different career paths and education options. They will make sense of taxes, insurance, and income. They will buy their first car, rent an apartment, or get a mortgage. They will see how smart shopping at the grocery store and sticking to a budget can lead to a dream vacation! Students will learn to wisely manage money all the way through their retirement years.

**Pre-Requisites:** Algebra 1 recommended

**Credits:** 1

**Estimated Completion Time:** 2 Segments / 32–36 weeks

## Segment One

### Module 01: Teenage Years

In this module, you will interact with money as a teenage earner and consumer. You can expect to learn how to:

- create and solve expressions and equations related to income
- apply percent calculations to situations involving saving and spending money
- calculate costs related to transportation
- use math practices and skills to make informed consumer decisions

### Module 02: Life After High School

In this module, you will interact with money in your life after high school as an earner and consumer. You can expect to learn how to:

- create and solve expressions and equations related to income
- apply percent calculations to situations involving borrowing and paying back student loans and credit cards
- calculate costs related to earning potential, education, and credit
- use math practices and skills to make informed consumer decisions

### Module 03: Cost of Living

In this module, you will interact with money as a young adult earner and consumer. You can expect to learn how to:

- create and solve expressions, equations, and inequalities related to living on your own
- apply percent calculations, pie graphs, and bar graphs to situations involving saving and spending money
- calculate costs related to monthly expenses
- use unit rates, proportions, math practices, and skills to make informed consumer decisions
- create and solve equations to help you save your money effectively

## Segment Two

### Module 04: Home Sweet Home

In this module, you will interact with money as an adult earner and consumer. You can expect to learn how to:

- create and solve expressions and equations related to credit score
- apply math practices, use graphs, and use equations to determine if renting or buying property is best for you
- calculate costs related to mortgage loans

- use geometric formulas to determine costs of materials
- use math practices and skills to make informed consumer decisions

## Module 05: Big Spending

In this module, you will interact with money as an adult earner and consumer. You can expect to learn how to:

- create and solve expressions and equations related to starting and growing your own business
- analyze quadratic function graphs and apply percent calculations to situations involving growing your own business
- create and solve proportions related to temperature, currency, and measurement conversions
- use probability to determine the chances of winning
- create and solve equations and expressions to recognize and avoid financial pitfalls
- use unit rates, proportions, math practices, and skills to make informed consumer decisions

## Module 06: Retirement

In this module, you will interact with money as a retired earner and consumer. You can expect to learn how to:

- create and solve expressions and equations to determine taxable income
- apply formulas to calculate and understand tax rates
- create and solve expressions and equations to determine total retirement income and income from a pension and Social Security
- calculate costs related to monthly expenses in retirement, including total medical costs
- write linear functions that model line of best fit on a scatterplot to better understand inflation
- create and solve systems of equations related to savings, distance, and cost comparisons

### Course Assessment and Participation Requirements:

To achieve success, students are expected to submit work in each course weekly. Students can learn at their own pace; however, "any pace" still means that students must make progress in the course every week. To measure learning, students complete self-checks, practice lessons, multiple-choice questions, projects, discussion-based assessments, and discussions. Students are expected to maintain regular contact with teachers; the minimum requirement is monthly. When teachers, students, and parents work together, students are successful.