



2017-2018 Curriculum Catalog

Consumer Math

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Consumer Math Course Overview

Consumer Math is an introduction to the many ways in which math can be used in everyday life. The course gives practical advice on how to handle situations that involve money and math principles. Consumer Math focuses on the basic skills and methods of arithmetic and provides students the opportunity to develop experience with algebraic techniques of evaluating variables and equations, including geometric formulas and interest equations. Students will also be introduced to topics in statistics.

Upon completion of the course, students should be able to do the following:

- Use basic math operations on fractions, decimals, and percents.
- Interpret graphs and charts.
- Understand sets and basic set theory.
- Calculate simple probabilities.
- Calculate statistical measures of variation.
- Use similarity and right triangle ratios for indirect measurement.
- Calculate taxes, discounts, and interest amounts.
- Apply math to everyday concerns, as well as to the realms of business and government.

The major areas of study in this course are as follows:

Number Skills

Number Skills lessons consist of basic math review. They emphasize non-algebra-related topics, such as decimals, fractions, and percentages, topics that are typically covered before high school.

Statistics

Statistics lessons are fairly advanced, providing instruction on sets and probability; measures of variation and distribution (such as standard deviation and z-scores); accurate sampling and confidence intervals; data interpretation; and graph creation and interpretation.

Geometry

Geometry lessons teach about measurement, focusing on applying measurement in the construction/building trades. These lessons cover ratio and proportion; perimeter, area, and volume of two- and three-dimensional figures (including pyramids, cones, cylinders, and spheres); and indirect measurement using similarity and right triangle relationships (including sine, cosine, and tangent).

Personal Finance

Consumer Math also offers instruction on personal finance, covering topics like job acquisition, payroll deduction, commissions and tips, buying/leasing/renting goods and equipment, health insurance, asset depreciation, vacation and travel costs, retirement, life insurance, and will and estate planning.

Taxes

Some lessons address the issue of taxes, discussing federal, state, and local taxes, and also FICA and miscellaneous taxes.

Banks and Financial Instruments

Consumer Math explores the world of banks and financial instruments, covering topics like savings and checking accounts; interest rates; stocks, bonds, and mutual funds; loan financing; credit cards; and mortgages.

Unit 1: Basic Math Review	
Assignments	
Consumer Math	1. Course Overview
	2. Introduction
	3. Number Skills
	4. Signed Numbers and Measurement Scales
	5. A Consumer Application
	6. Division Review
	7. Quiz 1: Basic Operations
	8. Prime Numbers and Factors
	9. Factors and Products
	10. Fractions, LCM, and GCF
	11. Fractions
	12. Quiz 2: Fractions
	13. Adding and Subtracting Fractions
	14. Multiplying and Dividing Fractions
	15. Operations with Mixed Numbers
	16. Consumer Applications
17. Quiz 3: Operations With Fractions	
18. A Ratio Scale, Decimals, and Number Bases	
19. Operations and Decimals	
20. Consumer Application, Metrics	
21. Quiz 4: Decimals	
22. Percent	
23. Base, Rate, Percentage	
24. Problem Solving	
25. Quiz 5: Percent	
26. Mental Problem Solving	
27. Final Review	
28. Special Project*	
29. Test: Basic Math Review	
30. Alternate Test: Basic Math Review*	
31. Reference	

Unit 2: Personal Finance	
Assignments	
Consumer Math	1. Money
	2. Finding a Job
	3. Job Skills: Using Standard Units
	4. Job Skills: Using Metric Units
	5. Converting Systems
	6. Quiz 1: Job Skills
	7. Part- and Full-Time Jobs
	8. Wages
	9. Payroll
	10. Payroll Deductions
	11. Other Deductions
12. Quiz 2: Wages	
13. Self-Employment: Piecework	
14. Commission and Tips	
15. Retirement Planning	
16. Quiz 3: Other Income	
17. Story Problems with Review	
18. Special Project*	
19. Test: Personal Finance	
20. Alternate Test: Personal Finance*	
21. Reference	

Unit 3: Statistics**Assignments**

Consumer Math	1. Home Budget	13. Using the Standard Normal Distribution
	2. Organizing Data	14. Z-Scores and the Normal Distribution
	3. Sets and Probability (I)	15. Quiz 3: Measures of Variation
	4. Sets and Probability (II)	16. Sampling and Estimation
	5. Representing Data	17. A Balance Sheet
	6. Quiz 1: Data	18. Quiz 4: Balance Sheet
	7. Preparing a Cash Budget	19. Confidence Intervals
	8. Using Records in Planning	20. Unit Review
	9. A Home Business Application	21. Special Project*
	10. Quiz 2: Records	22. Test: Statistics
	11. Planning with Measures of Variations	23. Alternate Test: Statistics*
	12. Project: Using Statistics*	24. Reference

Unit 4: Taxes and Insurance**Assignments**

Consumer Math	1. Life Insurance	11. Quiz 2: Withholding
	2. Premiums	12. Taxes: Local
	3. Loans and Cash Value	13. Taxes: Other
	4. Health Insurance	14. Quiz 3: Taxes
	5. Project: Insurance*	15. Review
	6. Other Insurance	16. Special Project*
	7. Quiz 1: Insurance	17. Test: Taxes and Insurance
	8. Taxes: Federal 1040	18. Alternate Test: Taxes and Insurance*
	9. Taxes: FICA	19. Reference
	10. Taxes: State	

Unit 5: Banking Services and Investments**Assignments**

Consumer Math	1. Selecting a Bank	13. Mutual Funds
	2. Checking Accounts	14. Quiz 3: Investments
	3. Savings Accounts	15. Wills and Estates
	4. Quiz 1: Accounts	16. Project: Wills*
	5. Reconciling Statements	17. Distributing an Estate
	6. ATM'S	18. Quiz 4: Estate Planning
	7. Simple and Compound Interest	19. Review
	8. Other Services	20. Special Project*
	9. Quiz 2: Services	21. Test: Banking Services and Investments
	10. Financial Planning	22. Alternate Test: Banking Services and Investments*
	11. Stocks	23. Reference
	12. Bonds	

Unit 6: Banking and Credit Costs**Assignments**

Consumer Math	1. Overdraft Protection	10. Sequences, The Rule of 78
	2. Financing Large Purchases	11. Credit
	3. Interest First Loans	12. Credit Card Purchases
	4. Installment Loans	13. Quiz 3: Credit
	5. Quiz 1: Loans	14. Review
	6. The Annual Percentage Rate	15. Special Project*
	7. Automobile Loans	16. Test: Banking and Credit Costs
	8. Mortgages	17. Alternate Test: Banking and Credit Costs*
	9. Quiz 2: Mortgages	18. Reference

Unit 7: Purchase and Sale of Goods**Assignments**

Consumer Math	1. Purchasing and Variables	14. Quiz 3: Graphing and Comparing
	2. Discounts	15. Tabular Data Interpretation
	3. More Discounts	16. Depreciation Trends
	4. Markup	17. Buy, Lease, Rent (I)
	5. Quiz 1: Discounts and Markup	18. Buy, Lease, Rent (II)
	6. Graphs and Trends	19. Advertisements
	7. Cost Per Unit	20. Quiz 4: Interpreting Data
	8. Project: Buying Equipment*	21. Review
	9. Tables As Variables	22. Special Project*
	10. Quiz 2: Graphs and Tables	23. Test: Purchase and Sale of Goods
	11. Graphs, Functions, Slope	24. Alternate Test: Purchase and Sale of Goods*
	12. Project: Data Summaries*	25. Reference
	13. A Comparison Technique	

Unit 8: Leisure, Travel, and Retirement**Assignments**

Consumer Math	1. Leisure	11. Retirement Planning
	2. Free Activities	12. Comparing Travel Cost Benefits
	3. Hobbies	13. Project: Constructions*
	4. Angles	14. Quiz 3: Retirement and Comparing
	5. Outdoor Activities	15. Review
	6. Transportation and Travel	16. Special Project*
	7. Quiz 1: Leisure and Travel	17. Test: Leisure, Travel, and Retirement
	8. Physical Fitness	18. Alternate Test: Leisure, Travel, and Retirement*
	9. Vacations	19. Reference
	10. Quiz 2: Fitness and Vacations	

Unit 9: Job Related Services				
Assignments				
Consumer Math	1.	Ratio and Proportion	13.	Solid Figures with Curved Boundaries
	2.	Food Services	14.	Mixture Problems
	3.	Personal Appearance Services	15.	Architects and Interior Design
	4.	Pricing of Services	16.	Quiz 3: Area and Volume
	5.	Perimeter and Area	17.	Geometry and Indirect Measure
	6.	Quiz 1: Ratio, Proportion, and Formulas	18.	Consumer Applications
	7.	Facility Capacity Estimation	19.	Quiz 4: Application Problems
	8.	Applications	20.	Review
	9.	Circles	21.	Special Project*
	10.	Area Applications	22.	Test: Job Related Services
	11.	Quiz 2: Area	23.	Alternate Test: Job Related Services*
	12.	Solid Figures with Plane Boundaries	24.	Reference

Unit 10: Consumer Math Review				
Assignments				
Consumer Math	1.	Review: Basic Math (I)	16.	Quiz 3: Banking, Credit
	2.	Review: Basic Math (II)	17.	Review: Purchase and Sale of Goods (I)
	3.	Review: Measurement	18.	Review: Purchase and Sale of Goods (II)
	4.	Review: Personal Finance (I)	19.	Review: Travel
	5.	Review: Personal Finance (II)	20.	Quiz 4: Purchases, Sales, Travel
	6.	Quiz 1: Basic Math, Measurement, Finances	21.	Review: Leisure and Retirement
	7.	Review: Budgeting (I)	22.	Review: Geometry
	8.	Review: Budgeting (II)	23.	Review: Job Related Services
	9.	Review: Insurance	24.	Quiz 5: Leisure, Geometry, Services
	10.	Review: Taxes	25.	Extra Practice
	11.	Quiz 2: Budgeting, Insurance, Taxes	26.	Final Review
	12.	Review: Banking and Investment (I)	27.	Special Project*
	13.	Review: Banking and Investment (II)	28.	Test: Consumer Math Review
	14.	Review: Banking and Credit Costs (I)	29.	Alternate Test: Consumer Math Review*
	15.	Review: Banking and Credit Costs (II)	30.	Reference

(*) Indicates alternative assignment