

**Course Description:**

This course focuses on the mathematics involved in making wise consumer decisions. Students explore the many ways in which mathematics affects their daily lives. Semester A will cover paychecks and wages, taxes, insurance, budgets, bank accounts, credit cards, interest calculations, and comparison shopping.

Module	Lesson Title	Objectives
<b>Module 1 - All About Numbers</b>	Lesson 1: Review of Decimals	<ul style="list-style-type: none"><li>• Read and write decimal numbers referencing place value.</li><li>• Round numbers to a defined place value.</li><li>• Estimate the answer to operations with decimals using rounding.</li><li>• Add, subtract, multiply, and divide decimals.</li></ul>
	Lesson 2: Review of Fractions	<ul style="list-style-type: none"><li>• Identify the parts of a fraction, mixed number, and improper fraction.</li><li>• Change an improper fraction to a mixed number, and vice versa.</li><li>• Reduce fractions to lowest terms.</li><li>• Convert fractions to decimals and decimals to fractions.</li><li>• Add, subtract, multiply, and divide fractions and mixed numbers.</li></ul>
	Lesson 3: Review of Integers	<ul style="list-style-type: none"><li>• Define integers and compare integer numbers using a number line.</li><li>• Define absolute value and find the absolute value of an integer.</li><li>• Add, subtract, multiply, and divide integers.</li></ul>
	Lesson 4: Review of the Order of Operations	<ul style="list-style-type: none"><li>• Define and use the order of operations to simplify and evaluate numeric expressions.</li></ul>
	Lesson 5: Review of Equations	<ul style="list-style-type: none"><li>• Solve one-step equations using inverse operations.</li></ul>
	Lesson 6: Solving Equations with Variables on Both Sides	<ul style="list-style-type: none"><li>• Solve a linear equation with one or more variables on both sides of the equation.</li></ul>
	Lesson 7: More on Solving Equations	<ul style="list-style-type: none"><li>• Solve multi-step equations involving the distributive property.</li><li>• Solve proportions using cross multiplication.</li></ul>

Module	Lesson Title	Objectives
	Lesson 8: Review of Percent	<ul style="list-style-type: none"> <li>Define and use the percent proportion.</li> <li>Find the percent of a number.</li> <li>Find the part of a number.</li> <li>Find the whole number given a part.</li> </ul>
<b>Module 2 - All About Jobs</b>	Lesson 1: Forms and Time Cards	<ul style="list-style-type: none"> <li>Distinguish between gross and net earnings.</li> <li>Understand the parts of a time card and pay stub.</li> <li>List some ways to find a job.</li> <li>Distinguish between regular hourly and overtime wages.</li> <li>Use a time card to fill in hours worked.</li> <li>Explain the purpose of a W-4.</li> </ul>
	Lesson 2: Working with Wages	<ul style="list-style-type: none"> <li>Explain the concept of "per diem" work.</li> <li>Calculate gross wages based on regular, overtime, and double pay rates.</li> </ul>
	Lesson 3: Salary	<ul style="list-style-type: none"> <li>Define salary.</li> <li>Explain the different frequency pay schedules.</li> <li>Calculate gross pay.</li> </ul>
	Lesson 4: Commission	<ul style="list-style-type: none"> <li>Explain the concept of commission and how it is calculated.</li> <li>Calculate gross earnings based on commission rate and sales.</li> </ul>
	Lesson 5: Piecework	<ul style="list-style-type: none"> <li>Define peicework and peicework rate.</li> <li>Calculate gross pay when work involves piecework.</li> <li>Calculate gross pay when work involves escalating or differential piecework.</li> </ul>
	Lesson 6: Tips	<ul style="list-style-type: none"> <li>Explain the concept of a tip.</li> <li>Calculate the tip amount for a specific meal.</li> <li>Explain the guidelines for tipping in different situations.</li> <li>Calculate the gross pay involving base rate and tips.</li> </ul>

Module	Lesson Title	Objectives
<b>Module 3 - Deductions, Taxes and Insurance</b>	Lesson 1: Understanding Your Paycheck	<ul style="list-style-type: none"> <li>Define the different types of taxes that are taken from a paycheck.</li> <li>Understand the process for filling out a W-4.</li> <li>Understand the different withholdings on a paycheck.</li> <li>Understand the parts of a pay stub.</li> </ul>
	Lesson 2: Calculating Your Payroll Deductions	<ul style="list-style-type: none"> <li>Distinguish between gross and net pay.</li> <li>Calculate net pay using gross pay and deductions.</li> </ul>
	Lesson 3: Health and Life Insurance	<ul style="list-style-type: none"> <li>Distinguish between term life and whole life insurance.</li> <li>Understand the concept of a deductible for health insurance.</li> <li>Explain the different types of health insurance plans.</li> </ul>
	Lesson 4: Tables and Graphs	<ul style="list-style-type: none"> <li>Describe how tables and graphs are used in personal finance.</li> <li>Explain how to keep track of a budget using Excel or a spreadsheet.</li> </ul>
	Lesson 5: Federal Income Tax	<ul style="list-style-type: none"> <li>Explain the federal tax system.</li> <li>Distinguish between the different types of tax filing statuses.</li> <li>Explain exemptions.</li> </ul>
	Lesson 6: Real Life Applications	<ul style="list-style-type: none"> <li>Calculate how much someone would expect to pay when making an insurance claim.</li> <li>Calculate the net pay using gross pay and deductions.</li> </ul>
<b>Module 4 - Transportation and Automobile Expenses</b>	Lesson 1: Buying A Car	<ul style="list-style-type: none"> <li>Explain the process of buying a car.</li> <li>Calculate the car loan payment.</li> </ul>
	Lesson 2: Operating Expenses	<ul style="list-style-type: none"> <li>Explain the expenses involved with buying a car at the time of purchase.</li> <li>Explain the weekly, monthly, and yearly expenses involved with operating a car.</li> </ul>

Module	Lesson Title	Objectives
	Lesson 3: Auto Insurance	<ul style="list-style-type: none"> <li>• Explain the purpose of car insurance.</li> <li>• Explain the different types of car insurance.</li> <li>• Explain the factors that effect rate of car insurance.</li> </ul>
	Lesson 4: Other Car Topics	<ul style="list-style-type: none"> <li>• Understand the primary and second seat belt laws.</li> <li>• Describe the reasons you may be pulled over for a driving violation.</li> <li>• Define what the odometer is and how it is used.</li> <li>• Explain the process of checking the oil and keeping your car in good condition.</li> </ul>
	Lesson 5: Transportation	<ul style="list-style-type: none"> <li>• Explain the process of using a taxi.</li> <li>• Explain how to read a public transportation schedule.</li> </ul>
	Lesson 6: Taking Road Trips	<ul style="list-style-type: none"> <li>• Understand the ways to plan and prepare for a road trip.</li> <li>• List the things found in an emergency car care kit.</li> </ul>
	Lesson 7: Real Life Applications	<ul style="list-style-type: none"> <li>• Calculate gas mileage.</li> <li>• Estimate monthly gas expenses.</li> <li>• Determine monthly car expenses.</li> </ul>
<b>Module 5 - Challenge</b>	Course Challenge: Flat Tax vs. Variable Tax	