



ESL  
SCIENCE  
BUSINESS  
BILINGUAL  
PRESCHOOL  
MATHEMATICS  
LIBRARY MEDIA  
SOCIAL STUDIES  
WORLD LANGUAGES  
GIFTED & TALENTED  
TECHNOLOGY EDUCATION  
ENGLISH LANGUAGE ARTS  
FINE & PERFORMING ARTS  
FAMILY & CONSUMER SCIENCE  
HEALTH & PHYSICAL EDUCATION

RAHWAY PUBLIC SCHOOLS

# CURRICULUM & INSTRUCTION

**Content Area:** Mathematics

**Course:** Consumer Math

**Grade Level:** 11 - 12

This curriculum is part of the Educational Program of Studies of the Rahway Public Schools.

### **ACKNOWLEDGMENTS**

**James Fisher, Program Supervisor for Special Education**  
**Jeffrey Kurczeski, Program Supervisor for Secondary Math and Science**

The Board acknowledges the following who contributed to the preparation of this curriculum.

**Venetia Johnson**  
**Edith Rieder**  
**Steven Santner**

**Dr. Aleya Shoieb Superintendent**

**Dr. Tiffany A. Beer, Director of Curriculum and Instruction**

Subject/Course Title:  
**Consumer Mathematics**  
**Grades 11-12**

Date of Board Adoptions:  
**August 27, 2024**

**RAHWAY PUBLIC SCHOOLS CURRICULUM**

## Consumer Mathematics – Grades 11 - 12

<b>Unit</b>	<b>Title</b>	<b>Pacing</b>
1	Consumer buying of goods and services.	5 weeks
2	Use a career plan to develop personal income potential	5 weeks
3	Savings and Investing	5 weeks
4	Using Credit	6 weeks
5	Banking services as an integral part of managing and organizing financial transaction.	7 weeks
6	Organizing personal finances and use a budget to manage cash flow.	6 weeks
7	Personal Decision Making	6 weeks

## ACCOMMODATIONS

### 504 Accommodations:

- Provide scaffolded vocabulary and vocabulary lists.
- Provide extra visual and verbal cues and prompts.
- Provide adapted/alternate/excerpted versions of the text and/or modified supplementary materials.
- Provide links to audio files and utilize video clips.
- Provide graphic organizers and/or checklists.
- Provide modified rubrics.
- Provide a copy of teaching notes, especially any key terms, in advance.
- Allow additional time to complete assignments and/or assessments.
- Provide shorter writing assignments.
- Provide sentence starters.
- Utilize small group instruction.
- Utilize Think-Pair-Share structure.
- Check for understanding frequently.
- Have student restate information.
- Support auditory presentations with visuals.
- Weekly home-school communication tools (notebook, daily log, phone calls or email messages).
- Provide study sheets and teacher outlines prior to assessments.
- Quiet corner or room to calm down and relax when anxious.
- Reduction of distractions.
- Permit answers to be dictated.
- Hands-on activities.
- Use of manipulatives.
- Assign preferential seating.
- No penalty for spelling errors or sloppy handwriting.
- Follow a routine/schedule.
- Provide student with rest breaks.
- Use verbal and visual cues regarding directions and staying on task.
- Assist in maintaining agenda book.

### IEP Accommodations:

- Provide scaffolded vocabulary and vocabulary lists.
- Differentiate reading levels of texts (e.g., Newsela).
- Provide adapted/alternate/excerpted versions of the text and/or modified supplementary materials.
- Provide extra visual and verbal cues and prompts.
- Provide links to audio files and utilize video clips.
- Provide graphic organizers and/or checklists.
- Provide modified rubrics.
- Provide a copy of teaching notes, especially any key terms, in advance.
- Provide students with additional information to supplement notes.
- Modify questioning techniques and provide a reduced number of questions or items on tests.
- Allow additional time to complete assignments and/or assessments.
- Provide shorter writing assignments.
- Provide sentence starters.
- Utilize small group instruction.
- Utilize Think-Pair-Share structure.
- Check for understanding frequently.
- Have student restate information.
- Support auditory presentations with visuals.
- Provide study sheets and teacher outlines prior to assessments.
- Use of manipulatives.
- Have students work with partners or in groups for reading, presentations, assignments, and analyses.
- Assign appropriate roles in collaborative work.
- Assign preferential seating.
- Follow a routine/schedule.

### Gifted and Talented Accommodations:

- Differentiate reading levels of texts (e.g., Newsela).
- Offer students additional texts with higher lexile levels.
- Provide more challenging and/or more supplemental readings and/or activities to deepen understanding.
- Allow for independent reading, research, and projects.
- Accelerate or compact the curriculum.
- Offer higher-level thinking questions for deeper analysis.
- Offer more rigorous materials/tasks/prompts.
- Increase number and complexity of sources.
- Assign group research and presentations to teach the class.
- Assign/allow for leadership roles during collaborative work and in other learning activities.

### ELL Accommodations:

- Provide extended time.
- Assign preferential seating.
- Assign peer buddy who the student can work with.
- Check for understanding frequently.
- Provide language feedback often (such as grammar errors, tenses, subject-verb agreements, etc...).
- Have student repeat directions.
- Make vocabulary words available during classwork and exams.
- Use study guides/checklists to organize information.
- Repeat directions.
- Increase one-on-one conferencing.
- Allow student to listen to an audio version of the text.
- Give directions in small, distinct steps.
- Allow copying from paper/book.
- Give student a copy of the class notes.
- Provide written and oral instructions.
- Differentiate reading levels of texts (e.g., Newsela).
- Shorten assignments.
- Read directions aloud to student.
- Give oral clues or prompts.
- Record or type assignments.
- Adapt worksheets/packets.
- Create alternate assignments.
- Have student enter written assignments in criterion, where they can use the planning maps to help get them started and receive feedback after it is submitted.
- Allow student to resubmit assignments.
- Use small group instruction.

- |  |   |
|--|---|
|  | <ul style="list-style-type: none"><li>● Simplify language.</li><li>● Provide scaffolded vocabulary and vocabulary lists.</li><li>● Demonstrate concepts possibly through the use of visuals.</li><li>● Use manipulatives.</li><li>● Emphasize critical information by highlighting it for the student.</li><li>● Use graphic organizers.</li><li>● Pre-teach or pre-view vocabulary.</li><li>● Provide student with a list of prompts or sentence starters that they can use when completing a written assignment.</li><li>● Provide audio versions of the textbooks.</li><li>● Highlight textbooks/study guides.</li><li>● Use supplementary materials.</li><li>● Give assistance in note taking</li><li>● Use adapted/modified textbooks.</li><li>● Allow use of computer/word processor.</li><li>● Allow student to answer orally, give extended time (time-and-a-half).</li><li>● Allow tests to be given in a separate location (with the ESL teacher).</li><li>● Allow additional time to complete assignments and/or assessments.</li><li>● Read question to student to clarify.</li><li>● Provide a definition or synonym for words on a test that do not impact the validity of the exam.</li><li>● Modify the format of assessments.</li><li>● Shorten test length or require only selected test items.</li><li>● Create alternative assessments.</li><li>● On an exam other than a spelling test, don't take points off for spelling errors.</li></ul> |
|--|---|

# RAHWAY PUBLIC SCHOOLS CURRICULUM

## *UNIT OVERVIEW*

**Content Area:** Buying Goods and Services

**Unit Title:** Consumer buying of goods and services.

**Target Course/Grade Level:** Consumer Mathematics/Grades: 11-12

**Unit Summary:** The students will learn to make rational decision to evaluate factors involved in buying decisions to optimize consumer satisfaction.

**Approximate Length of Unit:** 5 weeks

## *LEARNING TARGETS*

### **2020 Career Readiness, Life Literacies, and Key Skills:**

9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.

9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.

9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.

9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.

9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.

9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors.

9.1.5.EG.1: Explain and give examples of what is meant by the term "tax."

### **NJ SLS Companion Standards:**

3.OA.D.9: Identify arithmetic patterns (including patterns in the addition table or multiplication table) and explain them using properties of operations.

3.NBT.A: Use place value understanding and properties of operations to perform multi-digit arithmetic.

4.NBT.B: Use place value understanding and properties of operations to perform multi-digit arithmetic.

6.EE.A: Apply and extend previous understandings of arithmetic to algebraic expressions

6.EE.A.c: Evaluate expressions at specific values of their variables. Include expressions that arise from formulas used in real-world problems. Perform arithmetic operations, including those involving whole number exponents, in the conventional order when there are no parentheses to specify a particular order (Order of Operations).

N.CN.A: Perform arithmetic operations with complex numbers.

### **Unit Understandings**

*Students will understand that...*

- How to make use the decision-making process to personal buying decisions.
- Identify goods and services and distinguish between the two.
- Apply comparison shopping practices and return policies.
- Identify alternate sources for purchases (on-line, retail, stores, catalogs)
- Recognize that there are laws available to protect the rights of consumers.
- Describe reasons why there are variances in price for a given item bought from different providers.
- Analyze and evaluate advertising claims.
- Investigate current types of consumer fraud, including on-line scams.
- Compare the cost and benefits of purchasing, leasing, and renting.

- Calculate the costs of utilities, services, maintenance, and other expenses involved in independent living.
- Develop financial goals for the future based on one's lifestyle expectations and career choices.
- Calculate and apply the Rule of "72".
- Examine their fundamental workings of the Social Security System and the system's effects on retirement planning.

### Unit Essential Questions

- How can consumer information sources benefit consumers?
- How do I understand social media with products?
- What is the major difference between the cost and benefits of buying, renting, and leasing?
- What are some of my financial burdens of living independently?
- How does the Social Security system work?
- How do I plan my financial goal?

### Knowledge and Skills

*Students will know...*

- Personal financing planning: budgeting, shopping, income and cash flow
- Consumer benefits
- How to analyze and evaluate social media
- The use of the Social Security system
- Identifying goods and services and distinguishing between the two

*Students will be able to...*

- Make better choices with buying goods
- Develop a budget
- Understand the implications of social media
- Apply for a Social Security card
- Understand Consumer rights

## ***EVIDENCE OF LEARNING***

### Assessment

What evidence will be collected and deemed acceptable to show that students truly "understand"?

- Chapter tests
- Mini projects/assignments with regards to financial planning
- Speaker from a Financial Planning Agency
- Small group discussions on various pros and cons of Consumer Rights (shopping, budgeting, banking)
- Create a social media advertisement demonstrating knowledge of contents
- Create a budget

### Learning Activities

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- Students will participate in "Team Work" activities which require them to work together and generate examples, solutions, and creative ideas related to the lesson.
- Students will participate in an "Applied Skills" activity to assess their understanding and practical knowledge of the topic.
- Students will construct a social media advertisement
- Students will participate in group discussions based on various topics
- Hands on activities

# ***RESOURCES***

## **Teacher Resources:**

- Teacher Edition of the Consumer Math Textbook and Activity Resources from the Consumer Math Textbook Teacher Edition
- [www.ocali.org](http://www.ocali.org)
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)
- <http://illuminations.nctm.org/>
- <https://www.ixl.com/math/grade-8>

## **Parent Resources**

- <https://www.ixl.com/math/grade-8>
- <https://www.khanacademy.org/>
- <http://illuminations.nctm.org/>
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)

## **Student Resources**

- [http://my.hrw.com/math11/math06\\_07/nsmedia/tools/Graph\\_Calculator/graphCalc.html](http://my.hrw.com/math11/math06_07/nsmedia/tools/Graph_Calculator/graphCalc.html)
- <https://www.khanacademy.org/>
- <http://www.arcademicskillbuilders.com/games/ratio-blaster/ratio-blaster.html>
- <https://www.ixl.com/math/grade-8>

## **Equipment Needed:**

- Consumer Math Textbook
- LCD Projector / Interactive Board
- Teacher made materials
- Chromebooks
- Calculators
- Supplemental Materials



# RAHWAY PUBLIC SCHOOLS CURRICULUM

## *UNIT OVERVIEW*

**Content Area:** Earning and Reporting Income

**Unit Title:** Use a career plan to develop personal income potential

**Target Course/Grade Level:** Consumer Mathematics/Grades11-12

**Unit Summary:** The students learn and develop strategies for independent living with their monetary income.

**Approximate Length of Unit:** 5 weeks

## *LEARNING TARGETS*

### **2020 Career Readiness, Life Literacies, and Key Skills:**

9.1.2. FI.1: Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).

9.1.2.FP.1: Explain how emotions influence whether a person spends or saves.

9.1.2.PB.1: Determine various ways to save and places in the local community that help people save and accumulate money over time

9.1.2.PB.2: Explain why an individual would choose to save money.

9.1.5.FP.2: Identify the elements of being a good steward of money.

9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income

9.1.8.EG.2: Explain why various sources of income are taxed differently.

9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.

9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).

9.1.12.EG.2: Explain why various forms of income are taxed differently.

### **NJSLS Companion Standards:**

K.M.B3: Understand that certain objects are coins and dollar bills, and that coins and dollar bills represent money. Identify the values of all U.S. coins and the one-dollar bill.

1.M.C.4: Know the comparative values of coins and all dollar bills (e.g., a dime is of greater value than a nickel). Use appropriate notation (e.g., 69¢, \$10).

1.M.C.5: Use dollars in the solutions of problems up to \$20. Find equivalent monetary values (e.g., a nickel is equivalent in value to five pennies). Show monetary values in multiple ways.

4.M.A.2: Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving simple fractions or decimals, and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.

F.BF.A.1: Write a function that describes a relationship between two quantities.

F.BF.A.1.a: Determine an explicit expression, a recursive process, or steps for calculation from a context.

F.LE.A.1: Distinguish between situations that can be modeled with linear functions and with exponential functions.

F.LE.A.1.a: Prove that linear functions grow by equal differences over equal intervals, and that exponential functions grow by equal factors over equal intervals.

## Unit Understandings

- Students will understand that the effects of income is a part of the career decision making process.
- Identify various ways people earn a living
- Differentiate between earned and unearned income
- Identify sources of unearned income (e.g. gifts)
- Calculate Net Pay
- Analyze how career choice, education, and skills affect income and goal attainment.
- Analyze the characteristics and requirements of occupations of interest, including entrepreneurial opportunities.
- Explain the effect on take-home pay of changing allowances claimed on an “Employee’s Withholding Allowance Certificate (IRS Form W-4)
- Discuss how personal choices concerning human capital (experiences, technology, education/training, and other factors) influence income.
- Analyze and prepare a federal and state income tax return.
- Compare and contrast compensation packages that include varying levels of wages and benefits.

## Unit Essential Questions

- How do I identify the various ways of earning a living?
- How do I calculate Net Pay?
- How to understand the effects of take-home pay of changing allowances claimed on an “Employee’s Withholding Allowance Certificate (IRS Form W-4)?
- How do personal choices concerning human capital (experiences, technology, education/training, and other factors) influence income?
- What is the difference between federal and state income tax returns?
- How do I decide the best compensation package to meet my financial goals?

## Knowledge and Skills

*Students will know...*

- About managing earned money.
- About reading and understanding a pay stub
- Completing tax forms and tax obligations
- Understanding various pay and health benefit packages offered by an employer
- Complete my obligations as a working citizen

*Students will be able to....*

- Explain the basics of money management.
- Identify the types of taxes paid by consumers and describe the steps when filing a federal tax return.
- Identify common tax-planning strategies.
- Explain actions for implementing a financial plan.

## ***EVIDENCE OF LEARNING***

### **Assessment**

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- Complete federal and state income tax forms
- Chapter tests
- Mini projects/assignments with regards to money management
- Small group discussions on various pros and cons of benefit packages and pay checks
- Understand some of income tax laws and provide examples through an oral presentation

### **Learning Activities**

What differentiated learning experiences and instruction will enable all students to achieve the desired results? Project on Building Real-World Skills on a Company (e.g. Construction, Retail, Transportation, Communications, Agriculture)

- Students will participate in “Team Work” activities which require them to work together and generate examples, solutions, and creative ideas related to the lesson.
- Students will participate in an “Applied Skills” activity to assess their understanding and practical knowledge of the topic.
- Oral presentations
- Hands on activities

## ***RESOURCES***

### **Teacher Resources:**

- Teacher Edition of the Consumer Math Textbook and Activity Resources from the Consumer Math Textbook Teacher Edition
- [www.ocali.org](http://www.ocali.org)
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)
- <http://illuminations.nctm.org/>
- <https://www.ixl.com/math/grade-8>

### **Parent Resources**

- <https://www.ixl.com/math/grade-8>
- <https://www.khanacademy.org/>
- <http://illuminations.nctm.org/>
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)

### **Student Resources**

- [http://my.hrw.com/math11/math06\\_07/nsmedia/tools/Graph\\_Calculator/graphCalc.html](http://my.hrw.com/math11/math06_07/nsmedia/tools/Graph_Calculator/graphCalc.html)
- <https://www.khanacademy.org/>
- <http://www.arcademicskillbuilders.com/games/ratio-blaster/ratio-blaster.html>
- <https://www.ixl.com/math/grade-8>

### **Equipment Needed:**

- Consumer Math Textbook
- LCD Projector / Interactive Board
- Teacher made materials
- Chromebooks
- Calculators
- Supplemental Materials

# RAHWAY PUBLIC SCHOOLS CURRICULUM

## *UNIT OVERVIEW*

**Content Area:** Saving and Investing

**Unit Title:** Savings and Investing

**Target Course/Grade Level:** Consumer Mathematics/11-12

**Unit Summary:** The students will learn to implement a diversified investment strategy that is compatible with their personal goals.

**Approximate Length of Unit:** 5 weeks

## *LEARNING TARGETS*

### **2020 Career Readiness, Life Literacies, and Key Skills:**

- 9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.
- 9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
- 9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.
- 9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.
- 9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
- 9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).
- 9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.
- 9.1.12.PB.1: Explain the difference between saving and investing. • 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
- 9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals. • 9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances. • 9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.

### **NJSLS Companion Standards:**

- 6.SP.B.5.b: Describing the nature of the attribute under investigation, including how it was measured and its units of measurement.
- 7.SP.C.5: Understand that the probability of a chance event is a number between 0 and 1 that expresses the likelihood of the event occurring. Larger numbers indicate greater likelihood. A probability near 0 indicates an unlikely event, a probability around  $\frac{1}{2}$  indicates an event that is neither unlikely nor likely, and a probability near 1 indicates a likely event.
- 8.SP.A.1: Construct and interpret scatter plots for bivariate measurement data to investigate patterns of association between two quantities. Describe patterns such as clustering, outliers, positive or negative association, linear association, and nonlinear association.
- S.MD.B.5: Weigh the possible outcomes of a decision by assigning probabilities to payoff values and finding expected values.
  - S.MD.B.5.a: Find the expected payoff for a game of chance.
  - S.MD.B.5.b: Evaluate and compare strategies on the basis of expected values.
- S.MD.6: Use probabilities to make fair decisions (e.g., drawing by lots, using a random number generator).
- S.MD.7: Analyze decisions and strategies using probability concepts (e.g., product testing, medical testing, pulling a hockey goalie at the end of a game).

## Unit Understandings

*Students will understand that...*

- Describe how and why people save
- Identify the opportunity costs of saving.
- Differentiate between saving and investing.
- Distinguish simple and compound interest.
- Apply criteria for choosing a savings or investment instrument (e.g. market risk, inflation risk, interest rate, liquidity and minimum amount needed for the investment).
- Explain why a savings and investing plan changes as one proceeds through the life cycle.
- Explain how and why the stock market works.
- Identify the risk and return trade-offs for savings and investing.
- Analyze the power of compounding and the importance of starting early in implementing a plan for saving and investing.
- Describe the advantages provided by employer-sponsored retirement savings plans including 401K and related plans.

## Unit Essential Questions:

- Why is a savings account important?
- How do I begin to save?
- How do I find the best interest rates?
- How do I invest my money?
- What are the different ways of saving for my retirement?
- What factors should be considered when selecting an investment?
- What are the economic benefits of savings and investing?

## Knowledge and Skills

*Students will know how to...*

- Savings and investments
- Selecting investments (Stocks, Bonds, Mutual Funds, Real Estate Investments, Collectables)
- Calculating interest rates
- Learn about investments
- Understand the importance of a retirement plan
- Personal skills required in financial planning

*Students will be able to...*

- Learn how to begin saving money on their income
- Learn how the difference between saving money and investments
- Learn about compound interest rates
- Learn about retirement plans

# ***EVIDENCE OF LEARNING***

## Assessment

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- Students be tested on the chapters in this unit
- Students will participate in small group discussions as they relate to each lesson
- Students will complete mini projects and assignments testing their practical knowledge of the topic

### Learning Activities

- What differentiated learning experiences and instruction will enable all students to achieve the desired results?
- Hands on Activities and Experiences “Working as a Team” to generate examples, solutions, and creative ideas
- Students participate in mini-projects for investment plans
- Students will participate in a seminar with a guest speaker from a bank

## RESOURCES

### Teacher Resources:

- Teacher Edition of the Consumer Math Textbook and Activity Resources from the Consumer Math Textbook Teacher Edition
- [www.ocali.org](http://www.ocali.org)
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)
- <http://illuminations.nctm.org/>
- <https://www.ixl.com/math/grade-8> **Parent Resources**
- <https://www.ixl.com/math/grade-8>
- <https://www.khanacademy.org/>
- <http://illuminations.nctm.org/>
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)

### Student Resources

- [http://my.hrw.com/math11/math06\\_07/nsmedia/tools/Graph\\_Calculator/graphCalc.html](http://my.hrw.com/math11/math06_07/nsmedia/tools/Graph_Calculator/graphCalc.html)
- <https://www.khanacademy.org/>
- <http://www.arcademicskillbuilders.com/games/ratio-blaster/ratio-blaster.html>
- <https://www.ixl.com/math/grade-8>

### Equipment Needed:

- Consumer Math Textbook
- LCD Projector / Interactive Board
- Teacher made materials
- Chromebooks
- Calculators
- Supplemental Materials

# RAHWAY PUBLIC SCHOOLS CURRICULUM

## *UNIT OVERVIEW*

**Content Area:** Using Credit

**Unit Title:** Using Credit

**Target Course/Grade Level:** Consumer Mathematics/ Grades: 11-12

**Unit Summary:** The students will discuss various types of available consumer credit accounts and understand responsible utilization of credit

**Approximate Length of Unit:** 6 Weeks

## *LEARNING TARGETS*

### **2020 Career Readiness, Life Literacies, and Key Skills:**

- 9.1.2. FI.1: Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).
- 9.1.5.CP.1: Identify the advantages of maintaining a positive credit history.
- 9.1.5.FI.1: Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.
- 9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.
- 9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.
- 9.1.8.CDM.4: Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).
- 9.1.8.CP.1: Compare prices for the same goods or services.
- 9.1.8.CP.2: Analyze how spending habits affect one's ability to save.
- 9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.
- 9.1.8.CP.4: Summarize borrower's credit report rights.
- 9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.
- 9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.
- 9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).
- 9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.
- 9.1.8.FI.4: Analyze the interest rates and fees associated with financial products

### **NJ SLS Companion Standards:**

- 6.NS.C.7.c: Understand the absolute value of a rational number as its distance from 0 on the number line; interpret absolute value as magnitude for a positive or negative quantity in a real-world situation.
- 6.NS.C.7.d: Distinguish comparisons of absolute value from statements about order.
- L.KL.9–10.2: Apply knowledge of language to make effective choices for meaning, or style, and to comprehend more fully when reading, writing, speaking or listening.
- L.KL.9–10.2.A: Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level.
- L.VL.9–10.3: Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 9–10 reading and content, including technical meanings, choosing flexibly from a range of strategies.
- RI.TS.11–12.4: Evaluate the author's choices concerning structure and the effectiveness of the structure an author uses in his or her exposition or argument, including whether the structure makes points clear, convincing, and engaging.

RL.PP.11–12.5: Evaluate perspectives/lenses from two or more texts on related topics and justify the more cogent viewpoint (e.g., different accounts of the same event or issue, use of different media or formats).

RI.CT.11–12.8. Analyze and reflect on (e.g., practical knowledge, historical/cultural context, and background knowledge) documents of historical and scientific significance for their purposes, including primary source documents relevant to U.S. and/or global history and texts proposing scientific or technical advancements.

## **Unit Understandings**

*Students will understand that...*

- When and why borrowing is used for the purchase of the goods and services
- The risks and responsibility associated with using credit.
- The advantages and disadvantages of using credit.
- The legal and illegal types of credit that carry high interest rates (e.g. payday loans, rent to buy agreements, and loan sharking).

## **Unit Essential Questions**

- How do I establish credit?
- How do I use a credit card?
- When is borrowing necessary?
- What are the disadvantages of having a credit card?
- How do I calculate interest?
- What are legal and illegally types of credit?
- What are my consumer rights?

## **Knowledge and Skills**

*Students will know...*

- Consumer Credit: Advantages and Disadvantages, Calculating Interest and Finance Charges, Credit Application Process, Credit Regulations.

*Students will be able to...*

- Calculate a payment scheduled for a loan.
- Give examples of benefits of financial responsibility and the cost of financial irresponsibility.
- Explain credit rating and credit reports and describe why they are important to consumers.
- Identify specific steps that consumers can take to minimize their exposure to identify theft (describe steps taken by a victim of identity theft).
- List entities that a right to obtain individual Social Security numbers.
- Explain the implications of bankruptcy.
- Evaluate the various methods of financing a purchase.
- Understand interest as a cost of credit for a particular buying decision.
- Understand how the amount of principal, the period of the loan, and the interest rate affect the amount of interest charged.
- Understand why an interest rate varies with the amount of assumed risk.
- Compare and contrast the various aspects of credit cards (e.g. Apr, grace period, incentive buying, methods of calculation interests, and fees).
- Compare and contrast the legal aspects of different forms of credit (e.g. title transfer, responsibility limits, collateral requirements, and co-signing).



## ***EVIDENCE OF LEARNING***

### **Assessment**

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- Chapter tests
- Mini projects/assignments with regards to Credit Cards and Applications for loans
- Small group discussions on various pros and cons of credit, ratings, and credit cards
- Create a social media advertisement demonstrating knowledge of contents for credit

### **Learning Activities**

What differentiated learning experiences and instruction will enable all students to achieve the desired results? Project on Building Real-World Skills on a Company (e.g. Construction, Retail, Transportation, Communications, Agriculture)

- Students will participate in “Team Work” activities which require them to work together and generate examples, solutions, and creative ideas related to the lesson.
- Students will participate in an “Applied Skills” activity to assess their understanding and practical knowledge of the topic.
- Students will construct a social media advertisement
- Complete applications for loans and credit cards

## ***RESOURCES***

### **Teacher Resources:**

- Teacher Edition of the Consumer Math Textbook and Activity Resources from the Consumer Math Textbook Teacher Edition
- [www.ocali.org](http://www.ocali.org)
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)
- <http://illuminations.nctm.org/>
- <https://www.ixl.com/math/grade-8>

### **Parent Resources**

- <https://www.ixl.com/math/grade-8>
- <https://www.khanacademy.org/>
- <http://illuminations.nctm.org/>
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)

### **Student Resources**

- [http://my.hrw.com/math11/math06\\_07/nsmedia/tools/Graph\\_Calculator/graphCalc.html](http://my.hrw.com/math11/math06_07/nsmedia/tools/Graph_Calculator/graphCalc.html)
- <https://www.khanacademy.org/>
- <http://www.arcademicskillbuilders.com/games/ratio-blaster/ratio-blaster.html>
- <https://www.ixl.com/math/grade-8>

### **Equipment Needed:**

- Consumer Math Textbook
- LCD Projector / Interactive Board
- Teacher made materials
- Chromebooks
- Calculators
- Supplemental Materials

# RAHWAY PUBLIC SCHOOLS CURRICULUM

## *UNIT OVERVIEW*

**Content Area:** Banking and Financial Institutions

**Unit Title:** Banking services as an integral part of managing and organizing financial transaction.

**Target Course/Grade Level:** Consumer Mathematics/Grades: 11-12

**Unit Summary:** Students will learn to implement Banking and Financial Management Skills to day to day living

**Approximate Length of Unit:** 7 weeks

## *LEARNING TARGETS*

### **2020 Career Readiness, Life Literacies, and Key Skills:**

9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.

9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.

9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.

9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.

9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws

9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors.

### **NJ SLS Companion Standards:**

3.OA.D.9: Identify arithmetic patterns (including patterns in the addition table or multiplication table) and explain them using properties of operations.

3.NBT.A: Use place value understanding and properties of operations to perform multi-digit arithmetic

4.NBT.B: Use place value understanding and properties of operations to perform multi-digit arithmetic

6.EE.A: Apply and extend previous understandings of arithmetic to algebraic expressions

6.EE.A.c: Evaluate expressions at specific values of their variables. Include expressions that arise from formulas used in real-world problems. Perform arithmetic operations, including those involving whole number exponents, in the conventional order when there are no parentheses to specify a particular order (Order of Operations).

N.CN.A: Perform arithmetic operations with complex numbers

### **Unit Understandings**

*Students will understand that...*

- The various types of financial institutions.
- List the basic services provided by the financial institutions.
- Identify the rights and the responsibility associated with using a checking account.
- Describe the steps involved in opening and using a checking account and compare and contrast different offers by various financial institutions.
- Differentiate among types of electronic monetary transactions (e.g. debit cards, ATM, and automatic deposits/payments) offered by various financial institutions.
- Identify other means of transferring funds (e.g. money orders and certified checks)
- Compare costs and benefits of online and traditional banking.

- Identify the functions of the Federal Reserve Systems.
- Explain how certain historical events have influenced the banking systems and other financial institutions.
- Examine the use of banks and other financial institutions from a global consumer perspective (e.g. immigrants to the U.S.; fear of banks, cash-based systems in some countries; safety of deposits made in banks in other countries).

### Unit Essential Questions

- How do I find and understand the various types of services offered at various institutions?
- What are the different ways offered rather than the use of cash?
- How am I protected as a consumer?
- How do understand about checking accounts?

### Knowledge and Skills

*Students will know...*

- Understand income statements and statement of cash flow
- Banking: Checking, ATM Cards, Various types of monetary payments without using cash (electronic monetary transitions)
- Balancing a checkbook
- Their rights and responsibilities as a consumer

*Students will be able to...*

- Discover the basics of buying along with consumer rights and responsibilities
- Identify the major sources of consumer information and explain wise buying actions
- Explain the basics of money management
- Discuss payments with checking and other banking services
- Chapter tests
- Mini projects/assignments with regards to financial planning
- Small group discussions on various pros and cons consumer rights with regards to Banking and Financial Institutes
- Create a social media advertisement demonstrating knowledge of contents
- Write Checks and role play

## ***EVIDENCE OF LEARNING***

### Learning Activities

What differentiated learning experiences and instruction will enable all students to achieve the desired results? Project on Building Real-World Skills on a Company (e.g. Construction, Retail, Transportation, Communications, Agriculture)

- Students will participate in “Team Work” activities which require them to work together and generate examples, solutions, and creative ideas related to the lesson.
- Students will participate in an “Applied Skills” activity to assess their understanding and practical knowledge of the topic.
- Students will construct a budget and role play by paying bills with various methods of transitions (checks, ATM, certified check...

## ***RESOURCES***

### Teacher Resources:

- Teacher Edition of the Consumer Math Textbook and Activity Resources from the Consumer Math Textbook Teacher Edition
- [www.ocali.org](http://www.ocali.org)
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)
- <http://illuminations.nctm.org/>
- <https://www.ixl.com/math/grade-8>

**Parent Resources**

- <https://www.ixl.com/math/grade-8>
- <https://www.khanacademy.org/>
- <http://illuminations.nctm.org/>
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)

**Student Resources**

- [http://my.hrw.com/math11/math06\\_07/nsmedia/tools/Graph\\_Calculator/graphCalc.html](http://my.hrw.com/math11/math06_07/nsmedia/tools/Graph_Calculator/graphCalc.html)
- <https://www.khanacademy.org/>
- <http://www.arcademicskillbuilders.com/games/ratio-blaster/ratio-blaster.html>
- <https://www.ixl.com/math/grade-8>

**Equipment Needed:**

- Consumer Math Textbook
- LCD Projector / Interactive Board
- Teacher made materials
- Chromebooks
- Calculators
- Supplemental Materials

# RAHWAY PUBLIC SCHOOLS CURRICULUM

## *UNIT OVERVIEW*

**Content Area:** Managing and Investing

**Unit Title:** Organizing personal finances and use a budget to manage cash flow.

**Target Course/Grade Level:** Consumer Mathematics/Grades 11-12

**Unit Summary:** The students will develop skills with organizing their personal finances by creating a budget managing their cash flow.

**Approximate Length of Unit:** 6 Weeks

## *LEARNING TARGETS*

### **2020 Career Readiness, Life Literacies, and Key Skills:**

9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.

9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.

9.1.8.CP.1: Compare prices for the same goods or services.

9.1.8.CP.2: Analyze how spending habits affect one's ability to save.

9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.

9.1.8.CP.4: Summarize borrower's credit report rights.

9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.

9.1.8.RM.1: Determine criteria for deciding the amount of insurance protection needed.

9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.

9.1.8.RM.3: Evaluate the need for different types of warranties.

9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.

9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.

9.2.8.CAP.15: Present how the demand for certain skills, the job market, and credentials can determine an individual's earning power.

9.2.8.CAP.16: Research different ways workers/ employees improve their earning power through education and the acquisition of new knowledge and skills.

9.2.8.CAP.17: Prepare a sample resume and cover letter as part of an application process.

9.2.8.CAP.18: Explain how personal behavior, appearance, attitudes, and other choices may impact the job application process.

9.2.8.CAP.19: Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level

### **NJ SLS Companion Standards:**

1.M.C.4: Know the comparative values of coins and all dollar bills (e.g., a dime is of greater value than a nickel). Use appropriate notation (e.g., 69¢, \$10).

1.M.C.5: Use dollars in the solutions of problems up to \$20. Find equivalent monetary values (e.g., a nickel is equivalent in value to five pennies). Show monetary values in multiple ways.

2.M.C.8: Solve word problems involving dollar bills, quarters, dimes, nickels, and pennies, using \$ and ¢ symbols appropriately.

6.NS.C.7.c: Understand the absolute value of a rational number as its distance from 0 on the number line; interpret absolute value as magnitude for a positive or negative quantity in a real-world situation.

6.NS.C.7.d: Distinguish comparisons of absolute value from statements about order.

K.M.B.3: Understand that certain objects are coins and dollar bills, and that coins and dollar bills represent money. Identify the values of all U.S. coins and the one-dollar bill.

2.NBT.B.7: Add and subtract within 1000, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction; relate the strategy to a written method. Understand that in adding or subtracting three-digit numbers, one adds or subtracts hundreds and hundreds, tens and tens, ones and ones; and sometimes it is necessary to compose or decompose tens or hundreds.

5.NBT.B.7: Add, subtract, multiply, and divide decimals to hundredths, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction; relate the strategy to a written method and explain the reasoning used.

5.NF.A: Use equivalent fractions as a strategy to add and subtract fractions.

### **Unit Understandings**

*Students will understand that...*

- Identify various sources of money and personal spending.
- Construct and use a personal budget plan and evaluate it according to short and long term goals.
- Identify ways in which individuals and families obtain financial resources.
- Define fixed and variable expenses.
- Categorize and classify expenses as fixed or variable.
- Determine discretionary income in a budget.
- Compare a personal budget with typical consumer spending as a tool for determining individual financial goals.
- Describe how income and spending patterns change throughout the life cycle for the typical person or family.

### **Unit Essential Questions**

- How do I create a personal budget?
- What is the difference between fixed and variable expenses?
- What are various spending pattern changes throughout the life-cycle that I need to know?

### **Knowledge and Skills**

*Students will know..*

- How to develop and evaluate a personal budget plan.
- Various spending pattern changes.
- How to obtain various financial resources.

*Students will be able to...*

- Create a budget
- Explain and categorized fixed and variable expenses
- Determine financial goals

## ***EVIDENCE OF LEARNING***

### **Assessment**

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- Chapter tests
- Mini projects/assignments with regards to creating a budget
- Oral Presentation of Personal Budget
- Small group discussions on various pros and cons of fixed and variable expenses

### **Learning Activities**

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- Students will participate in “Team Work” activities which require them to work together and generate examples, solutions, and creative ideas related to the lesson.
- Students will participate in an “Applied Skills” activity to assess their understanding and practical knowledge of the topic.
- Students will orally present a personal budget
- Group discussion of the pros and cons of each budget presentation

## RESOURCES

### Teacher Resources:

- Teacher Edition of the Consumer Math Textbook and Activity Resources from the Consumer Math Textbook Teacher Edition
- [www.ocali.org](http://www.ocali.org)
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)
- <http://illuminations.nctm.org/>
- <https://www.ixl.com/math/grade-8>

### Parent Resources

- <https://www.ixl.com/math/grade-8>
- <https://www.khanacademy.org/>
- <http://illuminations.nctm.org/>
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)

### Student Resources

- [http://my.hrw.com/math11/math06\\_07/nsmedia/tools/Graph\\_Calculator/graphCalc.html](http://my.hrw.com/math11/math06_07/nsmedia/tools/Graph_Calculator/graphCalc.html)
- <https://www.khanacademy.org/>
- <http://www.arcademicskillbuilders.com/games/ratio-blaster/ratio-blaster.html>
- <https://www.ixl.com/math/grade-8>

### Equipment Needed:

- Consumer Math Textbook
- LCD Projector / Interactive Board
- Teacher made materials
- Chromebooks
- Calculators
- Supplemental Materials

# RAHWAY PUBLIC SCHOOLS CURRICULUM

## *UNIT OVERVIEW*

**Content Area:** Personal and Business Finances

**Unit Title:** Personal Decision Making

**Target Course/Grade Level:** Consumer Mathematics/Grades 9-12

**Unit Summary:** Students will learn how to make responsible Personal and Business Decisions

**Approximate Length of Unit:** 6 weeks

## *LEARNING TARGETS*

### **2020 Career Readiness, Life Literacies, and Key Skills:**

- 9.1.2. FI.1: Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).
- 9.1.2.FP.1: Explain how emotions influence whether a person spends or saves.
- 9.1.2.PB.1: Determine various ways to save and places in the local community that help people save and accumulate money over time
- 9.1.2.PB.2: Explain why an individual would choose to save money.
- 9.1.5.FP.2: Identify the elements of being a good steward of money.
- 9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income
- 9.1.8.EG.2: Explain why various sources of income are taxed differently.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.
- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).
- 9.1.12.EG.2: Explain why various forms of income are taxed differently.

### **NJ SLS Companion Standards:**

- K.M.B3: Understand that certain objects are coins and dollar bills, and that coins and dollar bills represent money. Identify the values of all U.S. coins and the one-dollar bill.
- 1.M.C.4: Know the comparative values of coins and all dollar bills (e.g., a dime is of greater value than a nickel). Use appropriate notation (e.g., 69¢, \$10).
- 1.M.C.5: Use dollars in the solutions of problems up to \$20. Find equivalent monetary values (e.g., a nickel is equivalent in value to five pennies). Show monetary values in multiple ways.
- 4.M.A.2: Use the four operations to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving simple fractions or decimals, and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.
- F.BF.A.1: Write a function that describes a relationship between two quantities.
- F.BF.A.1.a: Determine an explicit expression, a recursive process, or steps for calculation from a context.
- F.LE.A.1: Distinguish between situations that can be modeled with linear functions and with exponential functions.
- F.LE.A.1.a: Prove that linear functions grow by equal differences over equal intervals, and that exponential functions grow by equal factors over equal intervals.



## Unit Understandings

*Students will understand that...*

- The use the rational decision-making process as it applies to the roles of citizens, workers and consumers.
- Wise buying decision activities and protecting consumer rights.
- Money management activities, budgeting strategies, and future financial decisions.
- Budgeting activities and personal financial statements.
- Various financial institutions and bank services commonly used by a consumer

## Unit Essential Questions

- How do I define economic wants and needs?
- How do I recognize and assume responsibility for the pros and cons of economic choices?
- How do I apply the steps in a rational decision making process to a situation involving an economic decision by an individual?
- How do I understand advertising, peer pressure, and family history on personal financial decisions?
- How do I analyze the effects of inflation and taxes on business and financial management decisions?
- What do I need to have checking account?

## Knowledge and Skills

*Students will know...*

- Personal budget planning and statement of cash flow
- Banking: Checking, Debit and Credit

*Students will be able to:*

- Discover the basics of buying along with consumer rights and responsibilities
- Identify the major sources of consumer information and wise buying actions
- The role of social media in decision making
- Discuss various banking services as payments and savings
- Explain the actions of implementing a financial plan
- Maintain a checking account

# EVIDENCE OF LEARNING

## Assessment

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- Chapter tests
- Mini projects/assignments with regards to financial planning
- Speaker from a Financial Planning Agency
- Small group discussions on various pros and cons of financial planning
- Create a social media advertisement demonstrating knowledge of contents
- Write Checks

## Learning Activities

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

Project on Building Real-World Skills on a Company (e.g. Construction, Retail, Transportation, Communications, Agriculture)

- Students will participate in “Team Work” activities which require them to work together and generate examples, solutions, and creative ideas related to the lesson.
- Students will participate in an “Applied Skills” activity to assess their understanding and practical knowledge of the topic.
- Students will construct a social media advertisement

## ***RESOURCES***

### **Teacher Resources:**

- Teacher Edition of the Consumer Math Textbook and Activity Resources from the Consumer Math Textbook Teacher Edition
- [www.ocali.org](http://www.ocali.org)
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)
- <http://illuminations.nctm.org/>
- <https://www.ixl.com/math/grade-8>

### **Parent Resources**

- <https://www.ixl.com/math/grade-8>
- <https://www.khanacademy.org/>
- <http://illuminations.nctm.org/>
- [www.exchange.smarttech.com](http://www.exchange.smarttech.com)

### **Student Resources**

- [http://my.hrw.com/math11/math06\\_07/nsmedia/tools/Graph\\_Calculator/graphCalc.html](http://my.hrw.com/math11/math06_07/nsmedia/tools/Graph_Calculator/graphCalc.html)
- <https://www.khanacademy.org/>
- <http://www.arcademickillbuilders.com/games/ratio-blaster/ratio-blaster.html>
- <https://www.ixl.com/math/grade-8>

### **Equipment Needed:**

- Consumer Math Textbook
- LCD Projector / Interactive Board
- Teacher made materials
- Chromebooks
- Calculators
- Supplemental Materials