



*Fairfield Ludlowe High School - Fairfield Warde High School*

# FINANCIAL ALGEBRA A/B

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Mr. Justin Henry

T-12

2024-2025

Day 1/3 Period 1, 2

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## COURSE DESCRIPTION

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Financial Algebra focuses on real-world financial literacy, personal finance, and Algebraic approaches to solving problems. Students will apply what they learned in Algebra 1 and Geometry topics including personal income, taxes, checking and savings accounts, credit, loans and payments, car leasing and purchasing, home mortgages, stocks, insurance, and retirement planning. Students will extend their investigations using more advanced mathematics, such as systems of equations when studying cost and profit issues and exponential functions when calculating interest problems. Student activities will include real-life situations (for example, purchasing a vehicle). This course may not be considered a 4th year core Math class at some colleges. \*Not approved for NCAA core course Math requirement.

## COURSE OBJECTIVES

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- Mathematics is the basis for sound financial decisions.
- Patterns and functional relationships can be represented and analyzed using a variety of strategies, tools, and technologies.
- Quantitative relationships can be expressed numerically in multiple ways in order to make connections and simplify calculations using a variety of strategies, tools, and technologies.
- Data can be analyzed to make informed decisions using a variety of strategies, tools, and technologies.

## UNITS OF STUDY

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- Semester 1
  - Gross and Net Income
  - Managing Finances and Budgeting
  - Checking and Savings Accounts
  - Buying Goods and Services with Cash/Debt)
- Semester 2
  - Using Credit I
  - Using Credit II
  - Protecting Against Risk
  - Saving and Investing

# COURSE POLICIES AND REQUIREMENTS

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## GRADING (see FPS BOE [Policy 6146.1AR](#))

### Cumulative/In-Progress Grade:

- 10% of the grade will be based on formative assessments, homework completion, and behavior.
- 90% will be based on summative assessments, of which there will be a minimum of eight, with no fewer than 2 per quarter, for this full-year course; these may include Unit Tests, Mid-Unit Tests, Projects, Performance tasks, Summative Quizzes, etc.

### End-of-the-Year Grade:

- 90% of the overall course grade will reflect the student's mastery of course content and skills during the school year through the Cumulative/In-Progress Grade.
- 10% of the End-of-the-Year course grade will be based on the Final Assessment. Senior Exemption Policy does not apply to semester courses.

### Grade Reporting

- All grades will be communicated through Infinite Campus.
- Summative assessment results will be reported back to the student within ten school days from the date of submission or the due date, whichever is later.
- Formative assessment results will be reported back to the student within five school days from the date of submission or the due date, whichever is later and prior to any subsequent assessment..

### Guidelines for Late Work:

- Late work will be accepted for both summative and formative tasks within a defined timeline agreed upon between the student and the teacher for excused absences.
- The total points may be reduced as a penalty for late work for unexcused absences. Students will earn a zero (0) if the assignment is not submitted or is submitted after the deadline for late work.

### Reassessments:

- Any extenuating circumstances may be discussed with administration to allow alternative reassessment opportunities with administrative approval.
- Reassessment opportunities are defined as twice per year (with a maximum of one per quarter) for assignments that students met the original required deadlines and do not violate the academic integrity policy. Reassessment does not apply to midyear assessments or final assessments.
- Gradebook impact of Reassessment: original and reassessment scores will be averaged in the gradebook.

## MATERIALS

TI-83 or better calculator ( You can get one on loan from the school)  
Chromebook or laptop  
3 ring binder with paper ( You will have many handouts!! The only way to keep them is in a binder.)  
Colored markers  
Pen and Pencil ( Bring one of each. It is your responsibility to be prepared!)  
Positive attitude  
Growth mindset (We will be discussing what this means and looks like regularly.)

## EXPECTATIONS OF STUDENTS

All students are expected to perform at the highest levels. Students are expected to have a mathematical mindset and to always ask questions. Students are expected to set high goals for themselves and to make every effort to attain those goals. Students are expected to come to class with their minds open to the ideas of others, to think critically, to think logically, persevere in problem solving, to explain their ideas, model with mathematics, reason abstractly and quantitatively, use appropriate tools strategically, and to attend to precision. Students will have growth beliefs about themselves and the nature of mathematics. Students are expected to come to class each day ready to participate fully.

## EXTRA HELP

Please see me anytime that you need to review, discuss, or have questions about the course material or any content covered during the class. Please do not wait until you fall behind. Stay current on the material and be sure you have a grasp of the concepts. I am available during the day in my free periods and after school. I am here for you! You can contact me at either of my school email accounts. HOWEVER, the best way to communicate with me is in person. I am very happy to support you.

