

# *Wallenpaupack Area School District*

## **COURSE: CONSUMER MATHEMATICS**

**GRADE LEVEL:** Grades 11 - 12

**LENGTH OF COURSE:** 90 Days/84 Minutes Per Day

**TEXT:** Mathematics with Business Applications

**PUBLISHER:** Glencoe-McGraw-Hill

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### **COURSE DESCRIPTION:**

Consumer Mathematics includes problems from every day living experiences.

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### **DATE OF REVISION:**

2002

# Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Gross Income

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                              | <b>Skills:</b>                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hourly pay<br>Overtime pay<br>Weekly time-card<br>Piecework<br>Salary<br>Commission<br>Graduated commission | Compute straight time pay<br>Compute weekly and daily overtime<br>Compute total pay<br>Compute the total hours on a weekly time card<br>Compute piecework total pay<br>Compute the salary per pay period<br>Compute straight commission and gross pay<br>Compute the total graduated commission |
| <b>Activities:</b>                                                                                          | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                 |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work                          | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                               |

# Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Net Income

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                              | <b>Skills:</b>                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Federal income tax<br>State income tax<br>Graduated income tax<br>Social security and Medicare tax<br>Group insurance<br>Earnings statement | Using the FIT tax tables to find federal tax<br>Compute the state tax on a straight percent basis<br>Compute the state tax on a graduated income basis<br>Compute the amount withheld for social security and medicare taxes<br>Compute the deduction for group insurance<br>Compute the net pay per period |
| <b>Activities:</b>                                                                                                                          | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                             |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using a calculator                                    | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                           |

## Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Checking Accounts

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                          | <b>Skills:</b>                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Deposits<br>Writing checks<br>Check registers<br>Bank statements<br>Reconciling the bank statement      | Complete and compute the total checking account deposit<br>Write a check<br>Complete and compute the balance in a check register<br>Compute the present balance on a checking account bank statement<br>Reconcile a check register and a bank statement |
| <b>Activities:</b>                                                                                      | <b>Performance Assessments:</b>                                                                                                                                                                                                                         |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                       |

# Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Savings Account

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.D  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                                      | <b>Skills:</b>                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Deposits<br>Withdrawals<br>Passbooks<br>Account statements<br>Simple interest<br>Compound interest<br>Compound interest tables<br>Daily compounding | Complete a savings account deposit slip and compute the total deposit<br>Write a savings account withdrawal slip<br>Compute the new balance in a savings account passbook<br>Compute the new balance on a savings account statement<br>Compute the simple interest<br>Compute the compound interest and the total amount<br>Find compound interest with tables<br>Find daily compound interest with tables |
| <b>Activities:</b>                                                                                                                                  | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                                                                                                                            |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators                                             | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                                                                                                                          |

# Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Cash Purchases

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                | <b>Skills:</b>                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sales tax<br>Total purchase price<br>Unit pricing<br>Finding the better buy<br>Coupons and rebates<br>Markdown<br>Sales price | Compute the sales tax<br>Compute the total purchase price<br>Compute the unit price<br>Compute the better buy based on unit pricing<br>Compute the final price after using a coupon or rebate<br>Compute the dollar amount of the markdown<br>Compute the sales price when the markdown rate is known |
| <b>Activities:</b>                                                                                                            | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                       |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators                       | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                     |

# *Wallenpaupack Area School District*

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Charge Accounts and Credit Cards

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                                                                                                                                                                               | <b>Skills:</b>                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sales receipts<br>Account statements<br>Finance charge - previous-balance method<br>Finance charge - unpaid- balance method<br>Finance charge - average daily balance Method (without new purchases included)<br>Finance charge - average daily balance method (with new purchases included) | Compute the total purchase price<br>Compute the new balance in a charge account<br>Compute the finance charge by the previous – balance method<br>Compute the finance charge by the unpaid-balance method<br>Compute the finance charge based on the average daily balance method without new purchases included<br>Compute the finance charge by the average daily balance method with new purchases included |
| <b>Activities:</b>                                                                                                                                                                                                                                                                           | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                                                                                                                                |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators                                                                                                                                                                                      | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                                                                                                                              |

# Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Loans

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                                                                                                                          | <b>Skills:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Single-payment loans<br>Installment loans<br>Simple interest installment loans<br>Installment loans - allocation of monthly payment<br>Paying off simple interest installment loans<br>Determining the APR<br>Refund of finance charges | Compute the maturity value and interest rate of a single- payment loan<br>Compute the amount financed on an installment loan<br>Compute the monthly payment, total amount repaid, and finance charge on an installment loan<br>Compute the payment to interest, payment to the principal, and the new balance<br>Compute the final payment when paying off a simple interest installment loan<br>Use a table to find the annual percentage rate of a loan<br>Compute the finance charge refunded for early repayment of a loan |
| <b>Activities:</b>                                                                                                                                                                                                                      | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators                                                                                                                                 | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                                                                                                                                                                                                                                              |



## Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Purchasing A New Automobile

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                                                                                    | <b>Skills:</b>                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Purchasing a new automobile<br>Dealer's cost<br>Purchasing a used automobile<br>Automobile insurance<br>Operating and maintaining an automobile<br>Leasing an automobile<br>Renting an automobile | Compute the sticker price of an automobile<br>Compute the dealer's cost of an automobile<br>Compute the average retail price of a used automobile<br>Use tables to compute the annual premium for automobile insurance<br>Compute the total cost per mile of operating and maintaining an automobile<br>Compute the total cost of leasing an automobile<br>Compute the cost per mile of renting an automobile |
| <b>Activities:</b>                                                                                                                                                                                | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                                                                                                                               |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators                                                                                           | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                                                                                                                             |

# Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Housing Costs

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                                                                                      | <b>Skills:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mortgage loans<br>Monthly payment and total interest<br>Closing costs<br>The monthly payment<br>Real estate taxes<br>Homeowner's insurance<br>Homeowner's insurance premiums<br>Other housing costs | Compute the mortgage loan amount<br>Compute the monthly payment, total amount paid, and the total interest charged<br>Compute the total closing costs<br>Compute the allocation of the monthly payment toward principal, interest, and the new principal<br>Compute the assessed value and taxes of real estate<br>Compute the amount of coverage<br>Compute the annual homeowner's insurance premium<br>Compute the total housing cost and compare it with suggested guidelines |
| <b>Activities:</b>                                                                                                                                                                                  | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators                                                                                             | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                                                                                                                                                                                                |

# *Wallenpaupack Area School District*

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Insurance and Investments

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.D  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                                                                                                                              | <b>Skills:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Health insurance premiums<br>Health insurance benefits<br>Term life insurance<br>Other types of life insurance<br>Certificates of deposit<br>Effective annual yield<br>Stocks<br>Stock dividends<br>Selling stocks<br>Bonds | Compute health insurance premiums<br>Compute the amount paid by the patient for medical care<br>Use tables to compute the annual premium for term life insurance<br>Use tables to compute the annual premium for three types of life insurance<br>Use tables to compute interest on certificates of deposit<br>Compute the effective annual yield<br>Compute the total cost of a stock investment<br>Compute the annual yield and annual dividend of a stock investment<br>Compute the profit or loss from a stock sale<br>Compute the annual interest and annual yield of a bond investment |
| <b>Activities:</b>                                                                                                                                                                                                          | <b>Performance Assessments:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators                                                                                                                     | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

## Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Record keeping

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                          | <b>Skills:</b>                                                                                                                                                                                       |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Average monthly expenditure<br>Preparing a budget sheet<br>Using a budget                               | Compute the average monthly expenditure<br>Use records of past expenditures to prepare a monthly budget<br>Compare amount budgeted to actual expenditure and personal spending to "typical spending" |
| <b>Activities:</b>                                                                                      | <b>Performance Assessments:</b>                                                                                                                                                                      |
| Textbook problem solving<br>Workbook problem solving<br>Partner work<br>Board work<br>Using calculators | Unit test<br>Quizzes<br>Class participation<br>Teacher observation<br>Homework<br>Board work<br>Oral presentation<br>Partner work                                                                    |

## Wallenpaupack Area School District

**Course:** Consumer Mathematics

**Grade Level:** Grade 11 & 12

**Unit:** Income Taxes

**PA Standards:** 2.1.11A  
2.2.11.A  
2.2.11.E  
2.2.11.F  
2.4.11.E  
2.5.11.A  
2.5.11.C  
2.8.11.D

| <b>Topics:</b>                                                                                                              | <b>Skills:</b>                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PA-40EZ state tax form<br>1040 EZ federal income tax form<br>1040 A federal income tax form<br>1040 federal income tax form | Correctly fill out a PA-40 EZ state tax form<br>Correctly fill out a 1040 EZ federal tax form<br>Correctly fill out a 1040 A federal tax form<br>Correctly fill out a 1040 federal tax form |
| <b>Activities:</b>                                                                                                          | <b>Performance Assessments:</b>                                                                                                                                                             |
| Group work<br>Individual presentations<br>Individual daily class work<br>Using form booklet instructions for all forms      | Individual oral presentations<br>Class participation<br>Teacher observation<br>Assigned task roles<br>Unit exams<br>Group work                                                              |