

Financial Math Year at a Glance

COURSE DESCRIPTION:

In Financial Mathematics, students will apply mathematical concepts to analyze and make informed financial decisions in real-world contexts. Building on knowledge from Algebra I and II, students will explore the use of formulas, functions, and data to model personal and business finances. The course emphasizes the practical application of mathematics to consumer credit, budgeting, banking, investments, taxes, and financial planning.

Students will develop problem-solving and reasoning skills by interpreting quantitative information, evaluating financial risks, and comparing options for savings, loans, and major purchases. Realistic scenarios—such as managing personal budgets, calculating interest, and interpreting credit reports—will help students build mathematical literacy essential for adulthood. This course prepares students for college, careers, and responsible citizenship by connecting mathematics to everyday financial choices.

https://tea.texas.gov/system/files/130-180-FinancialMathematics_rev.pdf

COURSE OBJECTIVES:

Texas Financial Mathematics TEKS objectives focus on enabling students to:

- Apply formulas and functions to solve real-world financial problems.
- Analyze income, benefits, and taxes.
- Compare financial institutions and investment options.
- Evaluate loan and credit offers using percent, interest, and exponential models.
- Develop and manage personal and business budgets.
- Interpret data related to financial decision-making using tables, graphs, and models.
- Understand consumer protection laws, insurance, and the time value of money.
- Connect mathematics to college and career readiness through practical financial planning.

COURSE OUTLINE:

Semester 1	Semester 2
Introduction to Financial Decision-Making	Managing Credit and Debt
Budgeting and Personal Finance	Loans, Mortgages, and Amortization
Earning Income and Payroll Deductions	Taxes and Withholding
Checking and Savings Accounts	Investing and the Stock Market
Simple and Compound Interest	Retirement Planning
Cost of Living and Inflation	Insurance and Risk Management
Consumer Skills and Contracts	Entrepreneurship and Business Finance
Technology in Financial Planning	Long-Term Financial Goals and Review