

Mount Pleasant Central School District

Financial Algebra, Math



We believe that students should learn the mathematical practice standards by showing the connections between real world problems and mathematical solutions by modeling, explorations and discovery.

How can a strong foundational knowledge of mathematics allow me to plan for my future outside of a classroom? In this class, students will develop a deeper understanding of essential knowledge and skills to navigate their financial futures confidently. Our main goal is to have students develop a rich understanding on a range of financial topics necessary for responsible financial decision making. Topics include banking, credit, budgeting, investing, career development, and more. We emphasize connecting mathematical concepts through the lens of personal finance and will be prepared to manage financial responsibilities effectively after graduation. Assessments will be primarily through daily exit tickets and comprehensive performance based assessments.

Unit Title	Month	Content	Vocabulary	Standards	Skills	Big Ideas	Assessments
Banking	September	- Interest and Account types	- Interest, rate, compound frequency, initial amount	Seeing Structure in Expressions A-SSE	- How to calculate amounts in various banking accounts. -Identify the strengths/weakness of various types of bank accounts	Understanding how banks function helps individuals make informed financial decisions, manage money effectively, and participate confidently in the economy	Exam with a focus on real-life applications
Credit	November	- Credit Cards and Loans	- Balance, APR, Credit Score, Principal, Amortization	Seeing Structure in Expressions A-SSE	- Understand how to use credit cards in a fiscally responsible way. -Understand how various loans can impact a person's finances.	Understanding how credit and loans work empowers individuals to borrow responsibly, manage debt wisely, and make informed financial decisions that impact their long-term financial	Exam with a focus on real-life applications

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Unit Title	Month	Content	Vocabulary	Standards	Skills	Big Ideas	Assessments
						health.	
Cars	December	<ul style="list-style-type: none"> - Purchasing Automobiles -Costs involved in maintaining and insuring automobiles 	<ul style="list-style-type: none"> - Down payment, depreciation, premium, reaction time 	Reasoning with Equations and Inequalities A-REL	<ul style="list-style-type: none"> - Calculate current value of automobile -understand insurance rates based on car types. 	Understanding the true costs and responsibilities of owning and operating a vehicle helps individuals make informed, responsible decisions that impact their financial stability, safety, and independence.	Exam with focus on real life applications
Housing	January	<ul style="list-style-type: none"> - Home loans and insurance -blue prints, type of residences 	<ul style="list-style-type: none"> - mortgage, square footage, lease, tenant 	Seeing Structure in Expressions A-SSE	<ul style="list-style-type: none"> - Understanding the finances of purchasing or renting a home 	Understanding the financial, legal, and practical aspects of housing empowers individuals to make informed decisions	Exam with focus on real life applications

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						about where and how to live, balancing needs, wants, and long-term goals.	
Jobs	March	- Tax types (and other deductions) -Salary and Payroll	- Deductions, Salary, Benefits, gross pay, net pay, deductions	Reasoning with Equations and Inequalities A-REL	- Understanding what deductions from gross pay occur to impact net pay -Understand the benefits of long term financial planning	Jobs and careers are more than income; they connect to interests, values, and personal identity. Education, training, and experience shape the opportunities available to you.	Exam with focus on real life applications
Budget	April	-Utilities and Expenses -Cash flow	- income, fixed expenses, variable expenses, discretionary spending,	Reasoning with Equations and Inequalities A-REL	- Be able to create and manage a budget for various applications	A budget is a plan for using money to achieve personal goals and security. Understanding	Exam with focus on real life applications

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						income and expenses allows you to live within your means.	
Real Life Application	May	- Long Term Budgeting project using student choice	-		- Incorporate all items from throughout the year in an independent setting.		Real life exploration using student choice