Part I: Course Information Overview

Course Title: Consumer Math	**Content Area**: Mathematics	**Grade Level**: 12

Course Description:

Consumer Math is designed to prepare students to be effective and responsible consumers. Students develop the understanding and critical thinking skills to be successful in today's society. Math usage is broadened to include computation in the following areas: basic math functions, fractions & percents, personal finance, (e.g., checking accounts, loans, budgets), jobs (e.g. commission, net pay), buying (e.g. discounts, sales tax), insurance, taxes, car expenses, housing, and travel.

Aligned Core Resources:	
CCSS.MATH.PRACTICE.MP1 Make sense of problems and persevere in solving them. **CCSS.MATH.PRACTICE.MP2** Reason abstractly and quantitatively. **CCSS.MATH.PRACTICE.MP3** Construct viable arguments and critique the reasoning of others. **CCSS.MATH.PRACTICE.MP3** Construct viable arguments and critique the reasoning of others. **CCSS.MATH.PRACTICE.MP4** Model with mathematics.	**CCSS.MATH.PRACTICE.MP5** Use appropriate tools strategically. **CCSS.MATH.PRACTICE.MP6** Attend to precision. **CCSS.MATH.PRACTICE.MP7** Look for and make use of structure. **CCSS.MATH.PRACTICE.MP8** Look for and express regularity in repeated reasoning.
Unit Overview and Additional Courses Information: *Big Ideas Addressed in the Course* Unit 1: Basic Math Review	**Core Values (Habits of Mind/Transferable Skills) Addressed in the Course**: *How does the course reflect the core values?* ● Use Core Values (Respect, Responsibility, Resilience)

A. Basic Math Functions- Numbers, addition, subtraction, multiplication, and division B. Fractions & Percents Unit 2: Personal Finances A. Income - hourly wages, overtime, commission, net pay B. Banking - checking accounts, saving accounts, current saving options C. Consumer Credit - promissory notes, credit cards, charge accounts, installment buying, lending institutions Unit 3: Transportation/Housing A. Car buying - used car, new car, financing a car B. Operating expenses- gasoline, depreciation, insurance, maintenance and repair, annual operating expenses C. Alternative transportation- public transportation, leasing or renting, car pooling D. Travel- map reading, expenses, air travel E. Renting- cost, location, personal property F. Purchasing- cost factors, down payment, monthly payment, interest, insurance, property taxes, closing costs G. Benefits/Drawbacks Unit 4: Taxes A. Federal Income- Total income, standard deductions, exemptions, taxable income, taxes paid, refund, income tax form B. State Income Unit 5: Insurance A. Health B. Workmen's compensation C. Life Insurance- Term insurance, straight life, limited pay, endowment D. Retirement Unit 6: Money Saving Activities A. Food Buying- Unit pricing, shopping, cutting costs B. Catalog/Online shopping	● Respect o Listening with Understanding and Empathy- Devoting mental energy to another person's thoughts and ideas and making an effort to perceive another's point of view and emotions ● Responsibility o Striving for Accuracy- Always doing your best work, setting high standards, checking and double checking, and finding ways to improve constantly. ● Resilience o Persisting - Persevering in task through to completion, remaining focused, looking for ways to reach your goal when stuck, and not giving up

C. Sales shopping - Seasonal sales, discount D. Self-made products- Sewing, crafts, home improvements	