Part I: Course Information Overview

1 at t 1. Course throt mation 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.MP5 Use appropriate tools strategically.		
CCSS.MATH.PRACTICE.MP2 Reason abstractly and quantitatively.		CCSS.MATH.PRACTICE.MP6 Attend to precision.		
CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.		CCSS.MATH.PRACTICE.MP7 Look for and make use of structure.		
CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.		CCSS.MATH.PRACTICE.MP8 Look for and express regularity in repeated reasoning.		
CCSS.MATH.PRACTICE.MP4 Model with mathematics.				
Unit Overview and Additional Courses Information Addressed in the Course	nation: Big Ideas	`	f Mind/Transferable Skills) Addressed in the course reflect the core values?	
Unit 1: Basic Math Review		Use Core Values	s (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

Striving for Accuracy- Always doing your best work, setting high standards, checking and double checking, and finding ways to improve constantly.

Resilience

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	