

Course Description:

In Financial Mathematics (1 of 1), students will build on the knowledge from previous math courses, including Algebra I, as they investigate how to solve real-life problems, analyze current financial issues of taxes, loans, car leases, mortgages, and insurance. They will use mathematical processes to study patterns and analyze data, algebraic formulas, graphs, and amortization modeling.

Course Objectives:

- Analyze financial situations.
- Describe relationships in financial situations.
- Identify patterns in financial situations.
- Interpret financial situations.
- Make predictions about financial situations.
- Model relationships in financial situations.

Required Materials:

In course.

Course Overview:

Unit 1: Income and Expenses

- Instructional Texts (Lessons 1–5)
 - Text and Videos
 - Types of Earned Income
 - Understanding a Paycheck
 - Income Tax
 - Other Taxes
 - Other Income Sources
 - Explore Further (Lesson 5)
 - Practice Problem(s)
 - Workbook
- Discussion
- Checkpoint (Lessons 2, 4)
- Unit 1 Exam (Lesson 5)

Unit 2: Banking

- Instructional Texts (Lessons 6–10)
 - Text and Videos
 - Understanding Money
 - Traditional Bank Accounts
 - ATMs and Debit Cards
 - Online and Mobile Banking
 - Alternate Electronic Money
 - Explore Further (Lessons 6, 9, 10)
 - Practice Problem(s)
 - Workbook

- Discussion
- Checkpoint (Lesson 7, 9)
- Unit 2 Exam (Lesson 10)

Unit 3: Loans and Credit Cards

- Instructional Texts (Lessons 11–15)
 - Text and Videos
 - Understanding Credit Scores and Credit Reporting
 - Cost of Borrowing Money
 - Credit Cards and Lines of Credit
 - Car Loans and Leases
 - Mortgages
 - Explore Further (Lessons 12, 13, 15)
 - Practice Problem(s)
 - Workbook
- Project (Lessons 15)
- Discussion
- Checkpoint (Lessons 12, 14)
- Unit 3 Exam (Lesson 15)

Unit 4: Investments

- Instructional Texts (Lessons 16–20)
 - Text and Videos
 - Certificates of Deposit and Mutual Funds
 - Bonds and Treasury Notes
 - The Stock Market
 - Retirement Funds
 - Annuities
 - Explore Further (Lessons 16, 17, 20)
 - Practice Problem(s)
 - Workbook
- Project (Lessons 18)
- Discussion
- Checkpoint (Lessons 17, 19)
- Unit 4 Exam (Lesson 20)

Unit 5: Creating a Budget

- Instructional Texts (Lessons 21–25)
 - Text and Videos
 - Types of Expenses
 - Health and Life Insurance
 - Auto and Home/Renters Insurance
 - Utilities
 - Additional Expenses
 - Explore Further (Lessons 22, 24, 25)
 - Practice Problem(s)
 - Workbook
- Projects (Lessons 21–25)
- Discussion

- Checkpoint (Lessons 21–24)
- Unit 5 Exam (Lesson 25)

Unit 6: Starting a Business

- Instructional Texts (Lessons 26–29)
 - Text and Videos
 - Business Basics
 - Financing Options
 - Business Insurance
 - Payroll Taxes
 - Explore Further (Lessons 27, 29, 30)
 - Practice Problem(s)
 - Workbook
- Checkpoint (Lessons 27, 29)
- Discussion (Lessons 26–29)
- Reviews (Lesson 30)
- Course Final Exam (Lesson 30)