

## Curriculum Map: Consumer Math 2022-23

Course: CONS MATH Sub-topic: General

Grade(s): 12

**Course Description:** This is a full-year course designed to help students develop competencies in mathematics for business and personal use. Students will begin with a basic math review and use these skills in real-life problem solving. Then, they will proceed to learn how to compute gross and net income, maintain a checking and savings account, fill out tax forms, determine interest payments on credit, and other basic record keeping functions. The course focuses on awareness of consumer-related issues and strives to help students become "more informed" consumers now and in the future. Units on purchasing a car, purchasing a home, and insurance will also be covered.

**Course Textbooks, Workbooks, Materials Citations:** Mathematics for Business and Personal Finance  
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### Unit: Algebra 1 Review

Timeline: Week 1 to 5

**Unit Description:** This unit provides a thorough review of various concepts covered in algebra and how those skills tie to concepts covered later in the course.

**Unit Essential Questions:** How does algebra relate to consumer math?

**Unit Big Ideas:** Operations on rational numbers

Order of operations

Solving equations

Percentages

**Unit Assignments:** Decimals Quiz  
Operations with Decimals and Fractions Practice  
Fractions Quiz  
Operations with Integers Practice  
Integers Quiz  
Order of Operations Practice  
Order of Operations Quiz  
Equations Practice  
Equations Quiz  
Equations with Variables on Both Sides Practice  
Solving Equations with Variables on Both Sides Quiz  
Solving Proportions IXL  
More Equations Quiz  
Percent of Change Word Problems IXL  
Percent Quiz

## Algebra 1 Exam

**Topic: Decimals Review**

Minutes for Topic: 80

**Topic: Fractions Review**

Minutes for Topic: 120

**Topic: Integers Review**

Minutes for Topic: 120

**Topic: Order of Operations Review**

Minutes for Topic: 120

**Topic: Equations Review**

Minutes for Topic: 120

**Topic: Solving Equations with Variables on Both Sides**

Minutes for Topic: 120

**Topic: Solving Equations Continued**

Minutes for Topic: 120

**Topic: Percent Review**

Minutes for Topic: 120

**Unit: Jobs**

Timeline: 4 Weeks

**Unit Description:** This unit covers various job-related topics including how to write a resume, filling out job forms and time cards and calculating gross earnings for jobs paid through wages, salary, commission, piecework, and tips.

**Unit Essential Questions:** How do we calculate gross earnings for a employee paid through wages, salary, commission, piecework, and tips?

**Unit Big Ideas:** Employment forms

Time cards

Resume

Wages

Salary

Commission

Piecework

Tips

**Unit Assignments:** Build a Resume Assignment  
Forms and Time Cards Quiz

Wage Calculation Practice

Working with Wages Quiz

Computing Salary Practice

Salary Quiz

Commission Practice

Commission Quiz

Piecework Practice

Piecework Quiz

Estimate Tips IXL

Tips Quiz

Jobs Exam

**Topic: Forms and Time Cards**

Minutes for Topic: 120

**Topic: Working with Wages**

Minutes for Topic: 120

**Topic: Salary**

Minutes for Topic: 120

**Topic: Commission**

Minutes for Topic: 120

**Topic: Piecework**

Minutes for Topic: 120

**Topic: Tips**

Minutes for Topic: 120

**Unit: Deductions, Taxes, and Insurance**

Timeline: 5 Weeks

**Unit Description:** This unit goes into detail about how net income is calculated, which factors in deductions from a paycheck in the form of taxes and insurance. Lessons include how to read a paycheck, calculating common payroll deductions like Social Security and Medicare, and discussions on common insurances available through employers such as health and life insurance.

**Unit Essential Questions:** What are the common paycheck deductions and how are they calculated?

**Unit Big Ideas:** Paychecks

- Social Security
- Medicare
- Health Insurance
- Life Insurance
- Budgeting
- Federal Income Tax

**Unit Assignments:**

- Understanding Your Paycheck Quiz
- SS and Medicare Deductions Practice
- Calculating Your Payroll Deductions Quiz
- Health and Life Insurance Quiz
- Tables and Graphs Quiz
- Annual Budget Assignment
- Calculating Federal Income Tax Practice
- Federal Income Tax Quiz
- Deductions and Deductibles Practice
- Real Life Applications Quiz
- Deductions, Taxes, and Insurance Exam

**Topic: Understanding Your Paycheck**

Minutes for Topic: 80

**Topic: Calculating Your Payroll Deductions**

Minutes for Topic: 120

**Topic: Health and Life Insurance**

Minutes for Topic: 80

**Topic: Tables and Graphs**

Minutes for Topic: 80

**Topic: Annual Budget Assignment**

Minutes for Topic: 120

**Topic: Federal Income Tax**

Minutes for Topic: 120

**Topic: Real Life Applications**

Minutes for Topic: 120

**Unit: Transportation and Automobile Expenses**

Timeline: 3 Weeks

**Unit**

This unit covers various topics on car ownership. Discussions on being a responsible driver and auto insurance are included along with calculating monthly payments for a car loan.

**Description:**

**Unit Essential**

How do we calculate monthly payments for a vehicle? What other expenses are involved with car ownership?

**Questions:**

**Unit Big Ideas:**

Buying a car

Operating expenses

Auto insurance

**Unit**

Car Loan Payment Practice

**Assignments:**

Buying a Car Quiz

Operating Expenses Practice

Operating Expenses Quiz

Auto Insurance Quiz

Other Car Topics Quiz

More Car Expenses Practice

More Car Expenses Quiz (optional)

Transportation and Automobile Expenses Exam

**Topic: Buying a Car**

Minutes for Topic: 120

**Topic: Operating Expenses**

Minutes for Topic: 120

**Topic: Auto Insurance**

Minutes for Topic: 80

**Topic: Other Car Topics**

Minutes for Topic: 80

**Topic: More Car Expenses**

Minutes for Topic: 80

## Unit: Dream Machine Project

Timeline: 2 Weeks

**Unit Description:** This is a project which encompasses topics covered in the Transportation and Automobile Expenses unit. They will construct their dream vehicle and make various calculations that pertain to vehicle ownership, which includes filling out an invoice, calculating the monthly payment on an auto loan, auto insurance, and fuel expenses.

**Unit Essential Questions:** What are some of the expenses that are necessary for vehicle ownership?

**Unit Assignments:**

- Build Your Dream Machine
- Invoice for Dream Machine
- Monthly Payment for Dream Machine
- Fuel Expense for Dream Machine

This Curriculum Map Unit has no Topics to display

## Unit: Personal Finance

Timeline: 3 Weeks

**Unit Description:** This unit covers topics related to consumers keeping track of their personal finances. Lessons include how to interpret graphs as it pertains to the cost of items over time, calculating net worth, purchasing power, how to budget, and how to spend finances wisely.

**Unit Essential Questions:**

- How do we calculate a person or business's net worth?
- What is purchasing power?
- What thoughts should we keep in mind to budget and spend money?

**Unit Big Ideas:**

- Net worth
- Purchasing power
- Budgeting
- Spending

**Unit Assignments:**

- Graphing Review IXL
- Calculating Net Worth Practice
- Net Worth and Purchasing Power Quiz
- Budgeting Practice
- Budgeting Quiz
- Prices IXL
- Spending Quiz
- Personal Finance Exam

**Topic: Graphing Review**  
Minutes for Topic: 80

**Topic: Net Worth and Purchasing Power**  
Minutes for Topic: 120

**Topic: Budgeting**

Minutes for Topic: 120

**Topic: Spending**

Minutes for Topic: 120

**Unit: Checking and Savings Accounts**

Timeline: 5 Weeks

**Unit Description:** This unit covers topics related to managing checking and savings accounts for personal use. Students will practice how to write a check, fill out a deposit slip, and balance a checkbook. Students will also calculate interest for savings accounts (simple and compound) as well as determining how long an account has been accumulating interest given other information.

**Unit Essential Questions:** How do we keep track of the balance in a checking account and a savings account?  
How do we calculate interest in a savings account?  
How do we determine the length of time a savings account has been accumulating interest?

**Unit Big Ideas:** Exponential equations

- Checking account
- Savings account
- Passbook
- Deposit slip
- Simple interest
- Compound interest
- Logarithms

**Unit Assignments:** Exponential Equations IXL  
Exponential Equations Quiz  
Checking Accounts Quiz  
Interest Practice  
Savings Account Quiz  
Passbook and Deposit Slips Quiz  
Compound Interest IXL  
Simple and Compound Interest Quiz  
Interest and Logarithms Practice  
Interest and Logarithms Quiz  
Checking and Savings Accounts Exam  
Checking vs. Savings Accounts Project (Savings Accounts Interest Rates, Checking Account Transaction Register)

**Topic: Exponential Equations**

Minutes for Topic: 120

**Topic: Checking Accounts**

Minutes for Topic: 80

**Topic: Savings Accounts**

Minutes for Topic: 120

**Topic: Passbooks and Deposit Slips**

Minutes for Topic: 80

**Topic: Simple and Compound Interest**

Minutes for Topic: 120

**Topic: Interest and Logarithms**

Minutes for Topic: 120

**Unit: Credit****Unit****Description:** This unit teaches students how to use credit responsibly. Students will learn how to use credit cards properly, how to build credit through loans and installment buying (in-house financing), and review interest and how it applies to using credit.**Unit Essential Questions:** How do we use credit cards responsibly?

How do we interpret credit scores?

How do loans and in-house financing build credit?

**Unit Big Ideas:** Credit card

Loan

Installment buying (in-house financing)

Simple interest

Credit

**Unit****Assignments:**

Using Credit Cards Quiz

Loans Quiz

Calculating Credit Practice

Installment Buying Quiz

Estimating Monthly Payment Practice

Calculating Simple Interest Quiz

Thinking About Credit Quiz

Credit Exam

**Topic: Using Credit Cards**

Minutes for Topic: 80

**Topic: Loans**

Minutes for Topic: 80

**Topic: Installment Buying**

Minutes for Topic: 120

**Topic: Calculating Simple Interest**

Minutes for Topic: 120

**Topic: Thinking About Credit**

Minutes for Topic: 80

**Unit: Housing and Other Expenses****Unit****Description:** This unit covers topics about living expenses. Lessons include renting and buying and the benefits and disadvantages of each, property taxes, homeowners insurance, and various expenses associated with home ownership (remodeling, utilities, etc.) and how to calculate them.**Topic: Renting an Apartment**

Minutes for Topic: 80

**Topic: Buying a House**

Minutes for Topic: 120

**Topic: Property Taxes and Homeowners Insurance**

Minutes for Topic: 120

**Topic: Decorating, Remodeling, and Landscaping**

Minutes for Topic: 120

**Unit: Tax Forms**

Timeline: 1 Weeks

**Unit Description:** This hands-on unit gives students the opportunity to fill out some hypothetical tax forms for themselves. Emphasis is placed on the W-4, W-2, and 1040. Students will fill out a W-4, learn how an employer fills out a W-2, and learn how to fill out a 1040 individual income tax return.

**Unit Essential Questions:** How do we fill out a W-4 form and when?  
How does an employer fill out a W-2 form?  
How do we fill out and file the 1040 individual income tax return?

**Unit Big Ideas:** W-4  
W-2  
1080

**Unit Assignments:** W-4  
W-2  
1040

**Topic: W-4**  
Minutes for Topic: 80

**Topic: W-2**  
Minutes for Topic: 80

**Topic: 1040**  
Minutes for Topic: 80