



Course Title:	Senior Math	Course Number:	2530
Department / Grade Level:	Mathematics/ High School	Date:	April 5, 2019

GRADUATION REQUIREMENTS:

In order to earn mathematics credit, this course must be taught by a teacher who meets federal Highly Qualified mathematics certification and endorsement requirements.

COURSE DESCRIPTION:

This class empowers learners to make safe, smart, and informed financial decisions. It emphasizes the practical applications of mathematical concepts embedded into personal finance. 1st Semester will focus on checking, saving, types of credit, managing credit, paying for college, and budgeting. 2nd Semester: This is a continuation of the 1st semester. It continues development of mathematical concepts in the areas of investing, financial pitfalls, careers, taxes, and insurance.

This class is for students who need math credits and have not taken Personal Finance.

PHILOSOPHY OF INSTRUCTION:

The Coeur d'Alene School District will challenge each student to develop and extend mathematical proficiency and literacy through a focused and coherent curriculum, highest quality mathematics teaching, and assessments that meet the learning needs of each student.

Using the Common Core Standards as a foundation, the curriculum will emphasize depth over breadth with a focus on the foundational concepts and processes of mathematics. In order to address the demands of a changing world, our district 's mathematics instruction will prepare students to innovate, think critically, problem solve, communicate, and collaborate—therefore becoming inspired for future study.

SCOPE AND SEQUENCE:

Quarter 1 (9 Weeks) Sept-Oct	Quarter 2 (9 Weeks) Nov- 1/2 January	Quarter 3 (9 Weeks) Last 1/2 Jan-March	Quarter 4 (9 Weeks) April-June
<ul style="list-style-type: none"> Unit 1: Checking Unit 2: Saving Unit 3: Types of Credit 	<ul style="list-style-type: none"> Unit 4: Managing Credit Unit 5: Paying for College Unit 6: Budgeting 	<ul style="list-style-type: none"> Unit 7: Investing Unit 8: Financial Pitfalls Unit 9: Careers 	<ul style="list-style-type: none"> Unit 10: Taxes Unit 11: Insurance Unit 12: Bonus Lessons



UNIT 1: CHECKING

Estimated Time Frame:	Weeks: 3	Thinking Strategies:	Monitor for Meaning	
Enduring Understandings:	-The learner will analyze the benefits of having a checking account. -The learner will compare types of payments to identify what is the best for their personal use. -The learner will calculate the cost of a bounced check. -The learner will balance a checking account.			
Idaho Content Standard	Essential Questions	Key Terms	Resources Needed	Assessment (Tie to Enduring Understandings)
CC.9-12.A.REI.1,2 CC.9-12.A.CED.2,3	<ul style="list-style-type: none"> What are the benefits of having a checking account? Why is balancing your checking account an important part of your financial plan? What is an overdraft going to cost me? 	-Check -Checking account -Credit union -Debit card -FDIC -Rational Equations -Federal Reserve System -EFT -Extraneous Solutions -Coordinate Axes -Systems of Equations -Viable vs. Non-viable -Withdraw -Deposit -Non-sufficient Funds	Personal Financial Literacy Text and Math Workbook Ch. 12 Next Gen Personal Finance Unit 1	Next Gen Personal Finance Unit 1 Assessment or Summative Assessment

UNIT 2: SAVING

Estimated Time Frame:	Weeks: 3	Thinking Strategies:	Monitor for Meaning	
Enduring Understandings:	-The learner will explore the ways in which savings can earn interest. -The learner will examine the different types of bank accounts that can aid in saving. -The learner will describe retirement savings options. -The learner will distinguish between and calculate simple and compound interest. -The learner will calculate the Annual Percentage Yield. -The learner will calculate tax savings of retirement account contributions.			
Idaho Content Standard	Essential Questions	Key Terms	Resources Needed	Assessment (Tie to Enduring Understandings)
CC.9-12.F.LE.1b,c CC.9-12.F.LE.3 CC.9-12.F.IF.4,5,6 CC.9-12.N.Q.1 CC.9-12.A.CED.1,3	-How can you begin saving now for the future? -What difference does simple or compound interest make?	401K/403(b) CD Demand Deposit IRA MMDA Pension Plan Vesting Rate	Personal Financial Literacy Text and Workbook Ch. 13 Next Gen Personal Finance Unit 2	Personal Finance Unit 2 Assessment or Summative Assignment



UNIT 3: TYPES OF CREDIT

Estimated Time Frame:	Weeks: 3	Thinking Strategies:	Monitor for Meaning	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will explain how credit cards work. -The learner will describe different credit card features. -The learner will identify risky credit arrangements. -The learner will approximate and calculate credit card interest charges and fees. 			
Idaho Content Standard	Essential Questions	Key Terms	Resources Needed	Assessment (Tie to Enduring Understandings)
CC.9-12.A.REI.1,2 CC.9-12.A.CED.2,3	<ul style="list-style-type: none"> -What is credit and why do people use it? -How do you approximate and calculate credit card interest charges and fees? 	Principal Interest Rate Terms Grace Period	Personal Financial Literacy Text and Math Workbook Ch. 11 Next Gen Personal Finance Unit 3	Next Gen Personal Finance Unit 3 Assessment or Summative Assignment

UNIT 4: MANAGING CREDIT

Estimated Time Frame:	Weeks: 3	Thinking Strategies:	Monitor for Meaning	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will describe the keys to building and maintaining healthy credit. -The learner will identify ways to protect your identity. -The learner will be able to calculate the cost of credit purchases. -The learner will be able to evaluate credit offers. 			
Idaho Content Standard	Essential Questions	Key Terms	Resources Needed	Assessment (Tie to Enduring Understandings)
CC.9-12.A.REI.1,2 CC.9-12.A.CED.2,3	<ul style="list-style-type: none"> -Why is it important to build and maintain healthy credit? -How can people use a credit card correctly and to their advantage? -Why do I need a credit score? -How are credit purchase costs calculated? 	Credit Bureau Credit Report Credit Score Identity Theft Installment Revolving Credit Variable Coordinate axes Scales Justify Constraints	Personal Financial Literacy Text and Math Workbook Ch. 9 Next Gen Personal Finance Unit 4	Next Gen Personal Finance Unit 4 Assessment or Summative Assignment



UNIT 5: PAYING FOR COLLEGE

Estimated Time Frame:	Weeks: 3	<u>Thinking Strategies:</u>	Monitor for Meaning	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will identify the quantitative and qualitative benefits of going to college. -The learner will explain the importance of researching expected starting salaries when choosing a college and major -The learner will understand the common costs associated with college. -The learner will calculate and analyze the costs of college. 			
<u>Idaho Content Standard</u>	Essential Questions	Key Terms	Resources Needed	<u>Assessment</u> (Tie to Enduring Understandings)
CC.9-12.A.SSE.1 CC.9-12.A.CED.1,2,3	<ul style="list-style-type: none"> -What are the benefits - qualitative and quantitative - of going to college? -What are some of the common costs of attending college? 	Sticker Price Net Price FAFSA SAR EFC Scholarship Grant Expressions Variable Coordinate Axes Constraints	Personal Financial Literacy Text and Math Workbook Ch. 5 Next Gen Personal Finance Unit 5	Next Gen Personal Finance Unit 5 Assessment or Summative Assignment

UNIT 6: BUDGETING

Estimated Time Frame:	Weeks: 3	<u>Thinking Strategies:</u>	Monitor for Meaning Use Prior Knowledge	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will explain the steps involved in creating a budget. -The learner will describe the steps involved in creating a personal balance sheet. -The learner will understand the importance of budgeting in your financial plan. -The learner will calculate net worth. 			
<u>Idaho Content Standard</u>	Essential Questions	Key Terms	Resources Needed	<u>Assessment</u> (Tie to Enduring Understandings)
CC.9-12.D.1F.4,5,6	<ul style="list-style-type: none"> -Why is a budget such a key component of the financial plan? -What is net worth and how is it determined? 	Budget Balance Sheet Liabilities Assets Net Worth Function Intercepts Intervals Symmetries Domain Rate of Change	Personal Financial Literacy Text and Math Workbook Ch. 4 Next Gen Personal Finance Unit 6	Next Gen Personal Finance Unit 6 Assessment or Summative Assignment



UNIT 7: INVESTING

Estimated Time Frame:	Weeks: 3	<u>Thinking Strategies:</u>	Determining Importance Ask Questions	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will understand the reason for investing. -The learner will describe the process of investing in stocks, bonds, and mutual funds. -The learner will explore other options for investing. -The learner will calculate the rate of returns and dollar returns. -The learner will calculate commissions. 			
<u>Idaho Content Standard</u>	Essential Questions	Key Terms	Resources Needed	<u>Assessment</u> (Tie to Enduring Understandings)
CC.9-12.F.LE.1a,b,c CC.9-12.F.LE.1a,3 CC.9-12.F.1F.4,5,6,7 CC.9-12.N.Q.1 CC.9-12.A.CED.1,3 CC.9-12.F.BF.1	<ul style="list-style-type: none"> -Why would you invest? -How does investing affect your financial plan? 	Commission Interest Rate Simple Interest Compound Interest Linear Intervals Functions Rate of Change Intercepts Diversification Dividend SEC Shareholder Bonds Stocks Mutual Funds Brokerage	Personal Financial Literacy Text and Math Workbook Unit 14 Next Gen Personal Finance Unit 7	Next Gen Personal Finance Unit 7 Assessment or Summative Assignment



UNIT 8: FINANCIAL PITFALLS

Estimated Time Frame:	Weeks: 3	<u>Thinking Strategies:</u>	Determining Importance Ask Questions Monitor for Meaning	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will understand how habits work and how you can change them to improve your finances -The learner will understand the ever increasing prevalence of scams and fraud and their impact on the US population -The learner will protect your personal information through a variety of preventative measures -The learner will outline what steps to take if you are a victim of identity theft -The learner will identify different types of predatory lending, such as payday loans, auto title loans, rent-to-own centers, and pawnshops -The learner will explain how using these types of loans can cause a vicious cycle of debt -The learner will identify best practices couples should take when creating a shared, financial lifestyle -The learner will understand the risks and responsibilities of giving out a personal loan, cosigning a loan, and lending a credit card to a friend or family member 			
<u>Idaho Content Standard</u>	Essential Questions	Key Terms	Resources Needed	<u>Assessment</u> (Tie to Enduring Understandings)
CC.9-12.A.REI.1,2 CC.9-12.A.CED.2,3	<ul style="list-style-type: none"> -How can I protect myself against fraud, scam, and identity theft? -What are the consequences of cosigning or lending out my credit card? 	Scam Fraud Identity Theft Predatory Lending Cosigning Principal Interest Rate Terms Grace Period	Personal Financial Literacy Text and Math Workbook Unit 11 Next Gen Personal Finance Unit 8	Next Gen Personal Finance Unit 8 Assessment or Summative Assignment



UNIT 9: CAREER

Estimated Time Frame:	Weeks: 3	<u>Thinking Strategies:</u>	Ask Questions Monitor for Meaning	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will explain the process of choosing a career path. -The learner will discuss how one can gain the skills needed for a career choice. -The learner will evaluate the monetary compensation of various career choices. 			
<u>Idaho Content Standard</u>	Essential Questions	Key Terms	Resources Needed	Assessment (Tie to Enduring Understandings)
CC.9-12.A.CED.2,3	<ul style="list-style-type: none"> -What is involved in choosing a career and applying for a job in that career path? -What can be expected in terms of compensation if I choose to pursue an education vs. entering into the workforce directly out of high school? 	Functions Rate of Change Intercepts Constraints Accreditation Apprenticeship Certification Internship	Career Cruising Personal Financial Literacy Text and Math Workbook Ch. 5 Next Gen Personal Finance Unit 9	Next Gen Personal Finance Unit 9 Assessment or Summative Assignment

UNIT 10: TAXES

Estimated Time Frame:	Weeks: 3	<u>Thinking Strategies:</u>	Ask Questions Monitor for Meaning	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will calculate FICA Withholdings. -The learner will calculate tax liability. -The learner will describe the basic principles of taxation and the major categories of taxes. -The learner will discuss the purpose and process of filing tax returns. -The learner will understand how taxes affect your financial plan. 			
<u>Idaho Content Standard</u>	Essential Questions	Key Terms	Resources Needed	Assessment (Tie to Enduring Understandings)
CC.9-12.A.SSE.1 CC.9-12.A.CED.1 CC.9-12.A.REI.1,2	<ul style="list-style-type: none"> -Why is paying taxes important? -How does paying taxes affect an individual's financial plan? -Where are income taxes collected from and how do they provide revenue for public expenses? -How does the progressive tax code, current tax brackets, and different taxes between states lead to individuals paying varying amounts of taxes? 	Viable Argument Justify Adjusted Gross Income Capital Gains Gross Income Itemized Deductions Payroll Taxes Standard Deduction Tax Tax Return	Personal Financial Literacy Text and Math Workbook Ch. 6 Next Gen Personal Finance Unit 10	Next Gen Personal Finance Unit 10 Assessment or Summative Assignment



UNIT 11: INSURANCE

Estimated Time Frame:	Weeks: 3	Thinking Strategies:	Determining Importance	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will describe different features of health insurance. -The learner will calculate out-of-pocket costs. -The learner will determine how much life insurance coverage is needed. -The learner will compare insurance costs. 			
Idaho Content Standard	Essential Questions	Key Terms	Resources Needed	Assessment (Tie to Enduring Understandings)
CC.9-12.F.LE.5	<ul style="list-style-type: none"> -Why is insurance an important part of a financial plan? -Why do people buy insurance? -What items and events are commonly insured? -How do insurance companies determine insurance rates? 	Out of Pocket Costs Co-insurance Deductible Group Plan Health Insurance Insurance Health Insurance Pre-existing Conditions Premium Parameters	Personal Financial Literacy Text and Math Workbook Ch. 7 Next Gen Personal Finance Unit 11	Next Gen Personal Finance Unit 11 Assessment or Summative Assessment



UNIT 12: BONUS LESSONS

(PURCHASING A USED CAR, INTRO TO SPREADSHEETS, PUBLIC SERVICE ANNOUNCEMENTS, ENTREPRENEURSHIP, PHILANTHROPY, ETHICS)

Estimated Time Frame:	Weeks: 3	<u>Thinking Strategies:</u>	Monitor for Meaning Determining Importance	
Enduring Understandings:	<ul style="list-style-type: none"> -The learner will assess the quality of a charity to make sure their contribution has maximum impact -The learner will determine an affordable price range for a used car using projected budgets and costs -The learner will utilize the SUM function and other basic math operations in a spreadsheet -The learner will create a basic budget using an electronic spreadsheet -The learner will understand what needs to be included in a business plan and why having a business plan is important -The learner will explain the difference between a small business and a startup -The learner will compare how personal finance decisions might affect others 			
<u>Idaho Content Standard</u>	Essential Questions	Key Terms	Resources Needed	<u>Assessment</u> (Tie to Enduring Understandings)
CC.9-12.A.SSE.1 CC.9-12.A.CED.1	<ul style="list-style-type: none"> -What careers do you know of that utilize numbers on a daily basis? -What tools do professionals in those careers use to help them manage the numbers? -Why is personal financial planning important? 	Spreadsheet Charity Philanthropy Ethics Incentives Entrepreneurship Bankruptcy Liquid Asses Opportunity Cost	Personal Financial Literacy Text and Math Workbook Ch. 1 Next Gen Personal Finance Unit 12	Next Gen Personal Finance Unit 12 Assessment or Summative Assessment