



FINANCIAL ALGEBRA LEARNING MAP

COURSE NUMBER: 1200387

The intention of the Learning Map is to provide a consistent scope and sequence for the course across the district. While the instruction and resources will be based on the needs of the students, the expectation is that every student enrolled in the course will learn the standards in each module. **The standards listed within each module do not necessarily represent the order the standards are taught.**

		HIGHLIGHTED MATH PRACTICE	CONTENT STANDARD	DESCRIPTION OF MODULE
MODULE 1	<p>Automobile Ownership</p> <p><i>(Approx. 4.5 weeks)</i></p>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7 MAFS.K.12.MP.8	MAFS.912.S-ID.2.6 MAFS.912.F-BF.1.1 MAFS.912.F-BF.2.5 MAFS.912.F-IF.2.5 MAFS.912.F-IF.2.6 MAFS.912.F-IF.3.7 MAFS.912.F-IF.3.8 MAFS.912.F-LE.1.4 MAFS.912.F-LE.2.5 MAFS.912.A-REI.3.6 MAFS.912.A-CED.1.1 MAFS.912.A-CED.1.2 MAFS.912.A-CED.1.3 MAFS.912.A-CED.1.4 MAFS.912.A-SSE.1.1 MAFS.912.S-MD.2.5	<p>In this module, students will explore formulas of varying degrees of mathematical sophistication as they work on pricing structures, insurance issues, automobile depreciation, and data that can assist them in making wise and safe driving decisions. Students will explore automobile ownership, insurance policies, and driving safety data. In order to make informed automobile purchases, students will have the opportunity to compare and contrast suggested retail prices against vehicle values. Calculating depreciation will support informed purchasing decisions.</p> <p>Specific Learning goals:</p> <ul style="list-style-type: none"> • Investigate options for financing an automobile • Compare and contrast retail price and Kelly Blue Book values • Analyze car insurance prices and services • Research accident reports and present safety data • Calculate depreciation values



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MODULE 2	The Stock Market <i>(Approx. 4.5 weeks)</i>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7 MAFS.K.12.MP.8	MAFS.912.S-IC.2.6 MAFS.912.S-ID.2.6 MAFS.912.F-IF.2.5 MAFS.912.F-IF.3.7 MAFS.912.F-LE.2.5 MAFS.912.A-CED.1.1 MAFS.912.A-CED.1.2 MAFS.912.A-SSE.1.1 SS.912.FL.3.2 SS.912.FL.3.3 SS.912.FL.5.1 SS.912.FL.5.2 SS.912.FL.5.4 SS.912.FL.5.5 SS.912.FL.5.6 SS.912.FL.5.9	<p>The focus of this module is to have students become more familiar with the stock market. While most students may be familiar with the stock market, they may not fully understand the concepts of risk and reward as it pertains to personal investments. Our goal is to have students use mathematics to better understand market events and to help them make wise decisions about personal investments.</p> <p>Specific Learning Goals:</p> <ul style="list-style-type: none"> • Analyze a business organization • Compare and contrast stock market data and organize information using charts • Calculate stock transaction fees • Analyze dividend income and present findings
MODULE 3	Business Modeling <i>(Approx. 5 weeks)</i>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7 MAFS.K.12.MP.8	MAFS.912.F-IF.2.4 MAFS.912.N-Q.1.1 MAFS.912.N-Q.1.3 MAFS.912.F-LE.1.3 MAFS.912.F-LE.2.5 MAFS.912.A-APR.1.1 MAFS.912.A-APR.2.2 MAFS.912.A-APR.2.3 MAFS.912.A-REI.3.6 MAFS.912.A-REI.3.7 MAFS.912.F-BF.1.1 MAFS.912.F-IF.2.5 MAFS.912.A-CED.1.1 MAFS.912.A-CED.1.2 MAFS.912.A-CED.1.3	<p>In this module, mathematical modeling is used to model a business. The word model can be used as a noun or a verb. Students can create a mathematical model, or model a real-life situation mathematically. Students will learn to graph and interpret scatterplots, linear functions, and parabolas.</p> <p>Specific Learning Goals</p> <ul style="list-style-type: none"> • Manipulate supply and demand and explain relationships between concepts • Evaluate fixed and variable expenses • Graph expenses and revenue functions • Complete a breakeven analysis • Create and present a business plan



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MODULE 4	Employment <i>(Approx. 4 weeks)</i>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7 MAFS.K.12.MP.8	MAFS.912.F-IF.2.4 MAFS.912.N-Q.1.3 MAFS.912.F-LE.2.5 MAFS.912.F-BF.1.1 MAFS.912.F-IF.2.5 MAFS.912.A-CED.1.1 MAFS.912.A-CED.1.2 MAFS.912.A-CED.1.3 MAFS.912.A-CED.1.4 SS.912.E.1.16 SS.912.FL.3.7	<p>In this module, students will explore the world of work from the first time they begin to look for employment to years in the future when they will be concerned about retirement benefits. The focus of this module is to make students aware of the many aspects of the working world. In this module, students will make connections between personality traits and potential career possibilities. This module will provide students with strategies for looking for a job based on past experience and completing job applications. Students should be given the opportunity to practice interview skills and discuss how the use of time at work is documented for compensation purposes.</p> <p>Specific Learning Goals:</p> <ul style="list-style-type: none">• Evaluate the results of a career and personality assessment to determine potential fields of interest• Research and present employment opportunities aligned with potential fields of interest• Effectively complete a job application• Demonstrate appropriate interview skills• Calculate time cards• Examine commissions, royalties and piecework pay• Analyze employee benefits, social security, and Medicare
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MODULE 5	Banking <i>(Approx. 4 weeks)</i>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7 MAFS.K.12.MP.8	MAFS.912.A-CED.1.2 MAFS.912.A-REI.1.1 MAFS.912.A-REI.1.2 MAFS.912.A-SSE.1.1 MAFS.912.A-SSE.2.3 MAFS.912.F-LE.2.5 MAFS.912.F-IF.3.7 MAFS.912.F-BF.1.1 SS.912.E.1.14 SS.912.FL.3.2 SS.912.FL.3.3 SS.912.FL.3.4 SS.912.FL.3.6 SS.912.FL.4.2 SS.912.FL.5.1 SS.912.FL.5.2 SS.912.FL.5.4 SS.912.FL.6.9	<p>This module focuses on risk and reward. The degree of risk and the degree of reward depends upon the venture undertaken as well as the investor's comfort level with monetary risks. Students will be asked to consider the perceived risks and rewards of savings accounts and checking accounts. Students will practice reconciling a bank statement and explore compound interest using the compound interest formula. Throughout this unit, students manipulate checking accounts and have the opportunity to present knowledge regarding healthy banking practices.</p> <p>Specific Learning Goals:</p> <ul style="list-style-type: none"> • Reconcile a bank statement • Explain the difference between a checking and savings account • Examine the impact compound interest has on both the bank and the banker • Utilize the formula for compound interest and calculate accurately
MODULE 6	Consumer Credit <i>(Approx. 5 weeks)</i>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7 MAFS.K.12.MP.8	MAFS.912.A-CED.1.2 MAFS.912.A-REI.1.1 MAFS.912.A-REI.1.2 MAFS.912.A-SSE.1.1 MAFS.912.A-SSE.2.3 MAFS.912.F-LE.2.5 MAFS.912.F-IF.3.7 SS.912.FL.4.1 SS.912.FL.4.2 SS.912.FL.4.4 SS.912.FL.4.8 SS.912.FL.4.11 SS.912.FL.4.12	<p>Students will discuss how credit is based on honesty, responsibility, and the ability to pay back money borrowed. This module will help students decide things like: How does one live within their income, even if borrowing money is necessary, that living within one's income does not mean not ever borrowing money, and that if possible they should only borrow money that can be repaid.</p> <p>Specific Learning Goals:</p> <ul style="list-style-type: none"> • Evaluate consumer credit systems • Calculate interest on various loans • Analyze credit card statements



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MODULE 7	Independent Living: Taxes <i>(Approx. 2 weeks)</i>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7	MAFS.912.F-BF.1.2 MAFS.912.A-CED.1.4 MAFS.912.A-CED.1.2 MAFS.912.A-CED.1.3 SS.912.FL.1.6 SS.912.FL.1.7	<p>In this module, students will use tax tables, as well as discover the equations and piecewise functions upon which the progressive tax system is based. Students will learn that income taxes are as aspect of society that require an understanding of practical math skills. In this module student will learn that when filing taxes, there are a variety of strategies to support the process and make it as efficient and effective as possible.</p> <p>Specific Learning Goals:</p> <ul style="list-style-type: none"> • Create model tax schedules • Calculate taxes using tax tables, worksheets, and schedules • Compare and contrast tax forms to determine the correct form to use for a variety of purposes • Evaluate a tax preparers job responsibilities • Explain how the tax system operates and supports a healthy society
MODULE 8	Independent Living: Planning for Retirement <i>(Approx. 2 weeks)</i>	MAFS.K.12.MP.1 MAFS.K.12.MP.2 MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7	MAFS.912.A-SSE.2.4 MAFS.912.F-BF.1.1 MAFS.912.F-BF.1.2 MAFS.912.S-IC.2.6 MAFS.912.S-MD.2.5 MAFS.912.S-ID.2.6 MAFS.912.A-CED.1.4 MAFS.912.A-CED.1.2 MAFS.912.A-CED.1.3	<p>This module focuses on retirement vocabulary and formulas. The purpose of the module is to assist students in realizing that although retirement may be in their very distant future, planning for it should not be. This module gives the students an opportunity to learn that there are things they can do as soon as they get their first job that will help them to be financially secure in their retirement.</p> <p>Specific Learning Goals:</p> <ul style="list-style-type: none"> • Analyze retirement income from savings • Explain how social security benefits contribute to retirement plans • Present the differences between pensions and 401K plans • Evaluate the pros and cons of life insurance policies

		MAFS.K.12.MP.1 MAFS.K.12.MP.2	MAFS.912.F-IF.3.7 MAFS.912.S-IC.2.6	In this module, students should be introduced to the typical utility bills
MODULE 9	Independent Living: Budgeting and Consumer Wise Spending <i>(Approx. 5 weeks)</i>	MAFS.K.12.MP.3 MAFS.K.12.MP.4 MAFS.K.12.MP.5 MAFS.K.12.MP.6 MAFS.K.12.MP.7 MAFS.K.12.MP.8	MAFS.912.A-CED.1.4 MAFS.912.A-REI.3.8 MAFS.912.A-REI.3.9 SS.912.FL.3.1 SS.912.FL.6.3 SS.912.FL.6.7	homeowners must pay. These include electricity, gas, water, and so on. In this module, students should explore such topics as: electric and utilities, cell phones, Internet providers, and cable television. Students will learn that building a budget includes annual, semi-annual, quarterly, monthly, and weekly expenses, at the end of this module students will know how to organize and track these expenses. Finally, students will examine how a homeowner can manage their balance of income with debt. Students will look at actual bills and learn how to read a meter and a bill statements. Students will apply knowledge about cell phone, Internet service, and cable/satellite service to establish a service plan. Students will utilize technology to develop a spreadsheet for a budget, and they will learn cash flow and effective budgeting strategies for personal accounts. Students will use algebra and geometry skills to investigate the process of looking for a place to live, understanding the layout of the living space, and calculating the costs of renting or buying a home. Students will track meals for a week and use coupons in order to perform a cost analysis. Students will also learn about unit cost comparisons. Other budget issues, such as entertainment options and clothing, for independent living will be explored and analyzed for optimal decision-making. Additionally, students will explore concepts and applications of renting and leasing, the various styles of homes, the mortgage application process, and working with floor plans.
				<p>Specific Learning Goals:</p> <ul style="list-style-type: none"> • Create a budget given parameters • Evaluate employment options based on budgetary needs • Read and interpret information from a meter and a service bill statement • Compare and contrast pricing and service options in selecting data plans • Analyze and evaluate consumer decisions based on budget and preferences • Explain the benefits and risks of participating in sales promotions and rewards programs • Present findings regarding the purchases of entertainment and clothing on a fixed income
				<ul style="list-style-type: none"> • Compare and contrast options for living spaces



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