



# COURSE OVERVIEW

## Course Title: Consumer Math

### Teacher: Liz Darnell

*I bring my 25+ years as a math teacher, math training, and experience to the classroom. I encourage unique problem-solving perspectives but will train all students in solid and consistent math strategies that they will be able to build on.*

### Contact Information:

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**The best time to reach me is:** Tuesday or Thursday morning. Check my SETMORE site to schedule an appointment. <https://therockacademy.setmore.com/>

### Course Overview

We use math every day and in all walks of life. This course covers the math that most people will encounter in their daily lives and work experience. It is a very practical, life skill course. We will be working from the Bob Jones textbook but doing hands-on projects as well. This math course is acceptable as the 4<sup>th</sup> math credit in a Standard Diploma and the 3<sup>rd</sup> math credit in a General Diploma at TRA.

Students will be responsible for being present for class, participating in the teaching/learning process, having their homework graded, completed, and turned in on time, asking questions, and requesting help as needed.

Students will be provided with interactive, in-class teaching, weekly videos for reinforcement if needed, weekly Math Lab assistance, and Guided Study time to complete all assignments. If more assistance is necessary, parents may need to hire a private tutor.

### Goals: Each student will be able to:

- Achieve independent mastery of the math skills taught
- Hone their problem-solving skills as it relates to math and other areas of life
- Take on the challenge of math and overcome deficits and/or fear of the subject
- See the beauty of Intelligent Design in all facets of their math experience
- Improve their time management and organizational skills
- Be prepared for real life experiences with math.

## Consumer Math Course Overview

| Semester I Weekly Overview  | Semester II Weekly Overview  |
|---|--|
| <b>Week 1</b> – 1.1-1.4 Rates, Ratios, Proportions, Percent & Percent of Change; Operations with Integers                                   | <b>Week 19</b> – 8.1-8.3 Budgeting for Food; Best Buys; Reducing Food Costs  |
| <b>Week 2</b> – 1.5-1.7 Language of Algebra; Solving Equations; Integer Exponents   | <b>Week 20</b> – 8.4-8.6 Food Costs Increases; The Value of Food; Calories & Exercise  |
| <b>Week 3</b> – Chapter 1 Review; <b>TEST 1</b> ; 2.1 -2.2 Customary and International Systems  | <b>Week 21</b> – Chapter 8 Review; <b>TEST 8</b> ; 9.1-9.2 Budgeting for Clothing; Sales & Discounts                                     |
| <b>Week 4</b> – 2.3-2.6 Conversions of Measure; Linear Measurement; Area; Volume  | <b>Week 22</b> – 9.3-9.5 Online Shopping; Making Your Own Clothing; Marketing Your Own Clothing  |
| <b>Week 5</b> – Quiz; Review <b>TEST 2</b>  | <b>Week 23</b> – 9.6 Online Shopping; Chapter 9 Review <b>TEST 9</b>   |
| <b>Week 6</b> – 3.1-3.4 Timekeeping; Hourly Wage/Salary; Payroll Deductions; Commissions; Piecework, and Tips                               | <b>Week 24</b> – 10.1-10.3 Renting; Mortgages; Monthly Payment & Interest  |
| <b>Week 7</b> – 3.5-3.6 Bonds; Stocks; Chapter 3 Review   | <b>Week 25</b> – 10.4-10.6 Owner’s Equity; Renting or Owning; Building a House   |
| <b>Week 8</b> – <b>TEST 3</b> ; 4.1-4.3 Budget Basics; Developing an Annual Budget; Shorter Budget Periods                                  | <b>Week 26</b> – Chapter 10 Review; <b>TEST 10</b> ; Quarter 3 Review  |
| <b>Week 9</b> – <b>Quiz; Notebooks Due; Project</b> 4.4-4.5 Emergency Adjustments; Revisions to the Annual Budget; Chapter 4 Review         | <b>Week 27</b> – <b>Quarter 3 TEST</b> ; 11.1-11.3 Real Estate Taxes; Homeowner’s Insurance; Utilities: Electricity <b>Notebooks Due</b> |
| <b>Week 10</b> – <b>TEST 4; Review of Quarter 1; Quarter 1 TEST</b>   | <b>Week 28</b> – 11.4-11.6 Utilities: Gas; Utilities: Water & Sewer; Utilities: Communications   |
| <b>Week 11</b> – 5.2-5.4 Bank Transactions; Reconciling a Bank Statement; Calculation of Interest   | <b>Week 29</b> – 11.7-11.8 Chapter 11 Review; House Repairs & Maintenance; Home Improvement  |
| <b>Week 12</b> – 5.5-5.7 Compounding for Shorter Periods; Effective Interest Rates and Savings Accounts; Savings Programs                   | <b>Week 30</b> – <b>TEST 11</b> ; 12.1-12.3 Life Insurance; Term Insurance; Whole-Life Insurance   |
| <b>Week 13</b> – Chapter 5 Review; <b>TEST 5</b> ; 6.1-6.2 Simple Interest Loans & Promissory Notes; Add-on Loans & annual Percentage Rates | <b>Week 31</b> – 12.4-12.6 Life Insurance Combined with Investments; Health Insurance; Social Security                                   |
| <b>Week 14</b> – 6.3-6.5 Discount Loans; Amortized Loans; Credit Cards  | <b>Week 32</b> – Chapter 12 Review; <b>TEST 12</b>   |
| <b>Week 15</b> – Chapter 6 Review; <b>TEST 6 Thanksgiving Break</b>   | <b>Week 33</b> – 13.1 -13.3 Taxable Income; Income Tax Liability; Simple 1040 Filing   |
| <b>Week 16</b> – 7.1-7.4 Buying a New Car; Calculating the Monthly Payment; Depreciation; Buying a Used Car                                 | <b>Week 34</b> – 13.4 – 13.6 Tax Form 1040; Schedules B & D; Form 2441 w/ Form 1040; 1040 w/ Schedules A & C                             |
| <b>Week 17</b> – 7.5-7.8 Leasing a New Car; Automobile Insurance; Gas, Oil, Tires; Scheduled Maintenance                                    | <b>Week 35</b> – 13.7; Chapter 13 Review; <b>TEST 13</b>   |
| <b>Week 18</b> – Chapter 7 Review; Quiz 3 & 4; <b>TEST 7</b> ; Quarter 2 Review; <b>Quarter 2 TEST; Notebooks Due</b>                       | <b>Week 36</b> – Quarter 4 Review; <b>Quarter 4 TEST; Notebook Due</b>   |

*This schedule is an overview. TRA reserves the right to make changes during the school year.*

**Supplies Needed for this Course**

- Bob Jones Consumer Math Textbook 3<sup>rd</sup> Edition
- Basic calculator
- 1.5” 3-Ring Binder with 3 dividers
- General Supplies: Pencils, Erasers, Ruler, Paper, (Lined and Graph Paper)

**The Classroom:**

- Class starts on time. Tardies and Absences will be recorded
- Students are to come to class PREPARED with their previous homework completed and scored
- Class will include review of previous concepts, and the introduction of new material using a variety of presentations (visual, aural, and tactile) encouraging participation in the process
- Students will practice in class, ask questions, and work together
- Students will clearly know what is expected of them throughout the week based on the Assignment Sheet provided
- Students have access to assistance in class, Guided Study and Math Lab throughout the week.

**At Home or Guided Study**

- Have an organized workspace and know where your supplies are
- Put your finished work IN YOUR NOTEBOOK to bring to class
- Have a schedule for completing your daily work
- Mark your Assignment Sheet when a lesson is completed

**How to Get an ‘A’ in this Class:**

- Follow directions!
- Be prepared for class
- Ask for help when needed
- Be neat—or be working on being neater and more organized
- Keep up with the assignments and turn things in ON TIME
- Prepare for tests and take them seriously—Always do your best
- Take advantage of the resources provided and show that you are serious about succeeding

**Extra Credit:**

- May or may NOT be offered each quarter
- Is not to bail out a student if they have not followed the procedures for the quarter
- When offered, is optional and is only counted in the overall grade if it helps a student’s grade.

**Absence and Late Work Policies**

See your FACTS Agreement for these policies. I WILL NOT accept any homework that is over 2 class periods late unless it has been worked out prior with me. **There are no exceptions to this rule!** You must text, email or speak to me to work out a new assignment date for sickness, vacations, or any other EXCUSED ABSENCES.

### Expectations

#### You may expect the Teacher to:

- Be prepared, on time and fair in the classroom.
- Post grades in a consistent and timely manner to FACTS
- Respond to phone or email messages within 24 hours.
- Be available for conferences or discussions per appointment. Please text or use Setmore Site.
- Work hard to see every student succeed.
- Be available by text or email to answer questions or concerns.

#### I will expect the Parents to:

- Be aware of the current assignments for their students.
- Oversee the work at home (even if your child is in Guided Study), making sure that students complete the assignments and have their materials ready to turn in
- Provide the materials the students need to be successful in this class.
- Proctor the Take-Home Tests, signing and sealing them to be returned to class
- Contact the teacher if there are any problems ASAP
- **Check grades AT LEAST every week** on FACTS to see how their child is doing! This is IMPERATIVE.

#### I will expect the Student to:

- Be polite and always have good manners! (See the Code of Conduct)
- Keep current with all assignments.
- Follow Instructions
- Work on keeping organized and neat
- Do all their own work with honesty and integrity
- Ask questions and ask for help when they need it.
- ALWAYS be prepared for class, that includes course material, paper, and writing utensils.
- Check FACTS regularly to see how they are doing.