

# Consumer Math 2015-2016 COURSE SYLLABUS

**INSTRUCTOR:** Kristina Sage [http://ks091.k12.sd.us/  
kristina.sage@k12.sd.us](http://ks091.k12.sd.us/kristina.sage@k12.sd.us)

**TEXTBOOK:** Practical Math Applications, 2011

## **COURSE DESCRIPTION**

Consumer math is relevant to everyday applications. As such, the curriculum as a whole, and the development of computation skills in particular, are essential to helping students fulfill their future roles as citizens, consumers, employees, employers, investors, inventors, and entrepreneurs.

### **Topics covered:**

- Basic Math Functions
- Fractions
- Percent
- Bank Services
- Payroll
- Taxation
- Insurance
- Invoices and Discounts
- Markup and Markdown
- Interest
- Consumer Credit and Mortgages
- Metrics and Currency

## **Instructional Philosophy**

Students will develop decision-making abilities to compute. Students will identify the important present-day and future functions math fulfills in our economy. Students will work individually, with partners, and in small groups in order to improve leadership and cooperative skills. Students will be expected to display good work habits, positive attitudes and respectful human relations. Students will be expected to meet all course goals listed below and demonstrate competency with a minimum of 70% accuracy. Content expectations correlate with the National Business Education Association (NBEA) and the State of South Dakota standards.

## **Major Course Projects and Assignments**

Excel Spreadsheet: Creating spreadsheets to compute information.

Simulations: Students will complete small simulation projects taxes, investments, payroll, and retail cost mark-up.

Presentation: Students will research a career with math at work in that profession and create a PowerPoint presentation on that career.

Tests and quizzes: Quizzes and problem tests will be given weekly. Comprehensive semester exams will be given at the conclusion of each semester.

## Core Technical Standards

- BMATH.1.1 Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions.
- BMATH.1.2 Use algebraic operations to solve problems.
- BMATH.1.3 Use common international standards of measurement when solving problems.
- BMATH.1.4 Analyze data using common statistical procedures
- BMATH.2.1 Calculate different business tax scenarios.
- BMATH.2.2 Calculate payroll and human resource problems.
- BMATH.2.3 Demonstrate knowledge of different financial management situations.
- BMATH.2.4 Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales.
- BMATH.2.5 Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation.
- BMATH.3.1 Calculate different personal tax scenarios.
- BMATH.3.2 Compare various methods of financial investments.
- BMATH.3.3 Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards, and charge accounts.
- BMATH.3.4 Demonstrate knowledge of selected insurance programs through comparisons related to benefits.

## Components of the Grade

- |                             |     |     |
|-----------------------------|-----|-----|
| 1. Daily assignments        | 25% |     |
| 2. Projects and simulations | 25% |     |
| 3. Objective quizzes        | 10% |     |
| 4. Chapter problem tests    |     | 20% |
| 5. Semester test            |     | 20% |

## MAKE-UP WORK

Students will be allowed five school days to turn in make-up work. Students are expected to be responsible about asking for the assignment. Students will also have the opportunity to re-do assignments that receive a failing grade. Special circumstances are at the discretion of Mrs. Sage.

## SPECIFIED STANDARDS FOR PASSING

Grade	Scale	Description of Work
<b>A</b>	<b>94-100%</b>	Consistently demonstrates an exceptional level of quality and effort. Having all work in on time and completed to exceed expectations. Mastery in evaluating, synthesizing, and applying the knowledge.
<b>B</b>	<b>86-93%</b>	Consistently demonstrates proficient knowledge with a good effort and quality of work. All assignments are complete and on time. Demonstrates the ability to evaluate, analyze, synthesize and apply the principles.
<b>C</b>	<b>77-85%</b>	Demonstrates proficient knowledge and the ability to apply knowledge. Work shows average effort. A few assignments may be missed or late.
<b>D</b>	<b>70-76%</b>	Work shows minimal effort and some assignments are late. Demonstrates a basic understanding of recalling or comprehending knowledge
<b>F</b>	<b>Below 70%</b>	Understanding is below basic. Work is of poor quality and does not meet standards or expectations.