

Financial Math

Course Number: MA2007

Grade level: 9–12

Credits: 1.0

Prerequisite Courses: None

Course Description

Connecting practical mathematical concepts to personal and business settings, MA2007 offers informative and highly useful lessons that challenge students to gain a deeper understanding of financial math. Relevant, project-based learning activities cover stimulating topics such as personal financial planning, budgeting and wise spending, banking, paying taxes, the importance of insurance, long-term investing, buying a house, consumer loans, economic principles, traveling abroad, starting a business, and analyzing business data. Offered as a two-semester course for high school students, this course encourages mastery of math skill sets, including percentages, proportions, data analysis, linear systems, and exponential functions.

Course Objectives

Throughout the course, you will meet the following goals:

- Apply the basics of personal finance to real-world situations
- Understand the rules and regulations of federal and state taxes
- Use statistics to make data-based financial decisions
- Understand economics from a global and small-business standpoint
- Distinguish between various forms of debt and credit and analyze each
- Calculate return on various forms of investments

Student Expectations

This course requires the same level of commitment from you as a traditional classroom course would. Throughout the course, you are expected to spend approximately 5–7 hours per week online on the following activities:

- Interactive lessons that include a mixture of instructional videos and tasks
- Assignments in which you apply and extend learning in each lesson
- Assessments including quizzes, tests, and cumulative exams

Communication

Your teacher will communicate with you regularly through discussions, e-mail, chat, and system announcements. Through this communication with your teacher, you will monitor your progress through the course and improve your learning by reviewing material that was challenging for you.

You will also communicate with classmates, either via online tools or face-to-face, as you do the following:

- Collaborate on projects
- Ask and answer questions in your peer group
- Develop speaking and listening skills

Grading Policy

You will be graded on the work you do online and the work you submit electronically to your teacher. The weighting for each category of graded activity is listed below.

Assignments	10%
Essays	0%
Lesson Quizzes	20%
Unit Tests	50%
Cumulative Exams	20%
Additional	0%

Scope and Sequence

When you log into the Virtual Classroom, you can view the entire course map, which provides a scope and sequence of all topics you will study. Clicking a lesson's link in the course map leads to a page listing instructional activities, assignments, and learning objectives specific to that lesson. The units of study are summarized below.

- Unit 1:** Personal Financial Planning
- Unit 2:** Income
- Unit 3:** Budgeting and Wise Spending
- Unit 4:** Banking
- Unit 5:** Paying Taxes
- Unit 6:** The Importance of Insurance
- Unit 7:** Long-term Investing
- Unit 8:** Buying a House
- Unit 9:** Consumer Loans
- Unit 10:** Consumer Credit
- Unit 11:** Consumer Debt
- Unit 12:** Economic Principles
- Unit 13:** Traveling Abroad
- Unit 14:** Starting a Business
- Unit 15:** Analyzing Business Data