

**WARREN COUNTY SCHOOL DISTRICT**

PLANNED INSTRUCTION

**COURSE DESCRIPTION**

**Course Title:** Consumer Mathematics

**Course Number:** 00213

**Course Prerequisites:** Passed three required WCSD Math Courses or in conjunction with the third required WCSD Math Course.

**Course Description:** Consumer Mathematics is a math course designed to cover skills that students need to manage their personal finances as related to everyday life. Students will learn fundamental money management skills, including calculating gross income, paying taxes, record keeping, establishing saving accounts, handling credit, making mortgage payments, investing, and more.

**Suggested Grade Level:** Grade 12

**Length of Course:** Two Semesters

**Units of Credit:** 1

**PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certifications:**

CSPG #50 Mathematics

To find the CSPG information, go to [CSPG](#)

**Certification verified by the WCSD Human Resources Department:**  Yes  No

**WCSD STUDENT DATA SYSTEM INFORMATION**

**Course Level:** Academic

**Mark Types:** Check all that apply.

F – Final Average  MP – Marking Period  EXM – Final Exam

**GPA Type:**  GPAEL-GPA Elementary  GPAML-GPA for Middle Level  NHS-National Honor Society

UGPA-Non-Weighted Grade Point Average  GPA-Weighted Grade Point Average

**State Course Code:** 02154

To find the State Course Code, go to [State Course Code](#), download the Excel file for SCED, click on SCED 6.0 tab, and chose the correct code that corresponds with the course.

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**TEXTBOOKS AND SUPPLEMENTAL MATERIALS**

**Board Approved Textbooks, Software, and Materials:**

**Title:** Mathematics for Business and Personal Finance  
**Publisher:** McGraw-Hill  
**ISBN #:** 978-0-02-139791-4  
**Copyright Date:** 2016  
**WCSD Board Approval Date:** 6/29/2020

**Supplemental Materials:** [Click or tap here to enter text.](#)

**Curriculum Document**

**WCSD Board Approval:**

**Date Finalized:** 6/5/2020  
**Date Approved:** 6/29/2020  
**Implementation Year:** 2020-2021

**SPECIAL EDUCATION, 504, and GIFTED REQUIREMENTS**

The teacher shall make appropriate modifications to instruction and assessment based on a student's Individual Education Plan (IEP), Chapter 15 Section 504 Plan (504), and/or Gifted Individual Education Plan (GIEP).

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**SCOPE AND SEQUENCE OF CONTENT, CONCEPTS, AND SKILLS**

| <b>Performance Indicator</b>  | <b>PA Core Standard and/or Eligible Content</b>  | <b>Month Taught and Assessed for Mastery</b> |
|---|--|--|
| Calculate straight time, overtime, and total pay.                           | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | September<br>Choose an item.                 |
| Calculate the total hours on a weekly time card.                            | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | September<br>Choose an item.                 |
| Compute total pay on a piecework basis.                                     | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | September<br>Choose an item.                 |
| Determine salary per pay period.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | September<br>Choose an item.                 |
| Calculate straight commission and determine gross pay.                      | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | September<br>Choose an item.                 |
| Compute total graduated commission.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | September<br>Choose an item.                 |
| Determine the amount withheld for federal income tax.                       | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.                   |
| Compute state taxes on a straight percent and a graduated income tax basis. | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.                   |

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| Compute the amount withheld for Social Security and Medicare taxes.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.  |
| Calculate the deduction for group insurance.                          | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.  |
| Calculate net pay per pay period.                                     | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.  |
| Compute the average monthly expenditure.                              | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.  |
| Use records of past expenditures to prepare a monthly budget sheet.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.  |
| Compare the amount budgeted to actual expenditures.                   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | October<br>Choose an item.  |
| Compute the total checking account deposit.                           | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | November<br>Choose an item. |
| Calculate the balance in a check register and account bank statement. | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | November<br>Choose an item. |
| Compute online banking charges and update the check register.         | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | November<br>Choose an item. |

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| Complete a savings account deposit and withdrawal slips and total deposit. | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | December<br>Choose an item. |
| Compute the new balance of a savings account statement.                    | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | December<br>Choose an item. |
| Calculate simple interest and compound interest and the amount.            | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | December<br>Choose an item. |
| Find compound interest using a table and the compound interest formula.    | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | December<br>Choose an item. |
| Calculate the interest for daily compounding.                              | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | December<br>Choose an item. |
| Compute the future value of an ordinary annuity and an annuity date.       | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | December<br>Choose an item. |
| Compute sales tax.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | January<br>Choose an item.  |
| Calculate the total purchase price.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | January<br>Choose an item.  |
| Determine the unit.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | January<br>Choose an item.  |

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| Find the best buy based on unit price.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | January<br>Choose an item.  |
| Calculate an item's final price after using a coupon or receiving a rebate.                    | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | January<br>Choose an item.  |
| Find the dollar amount of the markdown.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | January<br>Choose an item.  |
| Compute the sale price when the markdown rate is known.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | January<br>Choose an item.  |
| Calculate the new balance on a charge account.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Compute the finance charge by using the unpaid-balance method.                                 | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Compute the finance charge based on the average-daily-balance method – new purchases included. | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Compute the maturity value and interest rate of a single-payment loan.                         | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Calculate the down payment and the amount financed on an installment loan.                     | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |

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| Calculate the monthly payment, total amount repaid, and finance charge on an installment loan. | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Calculate the payment to interest, payment to principle, and new balance.                      | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Calculate the final payment when paying off an installment loan.                               | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Determine the annual percentage rate of a loan using a table and a formula.                    | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | February<br>Choose an item. |
| Compute the sticker price of a new vehicle.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | March<br>Choose an item.    |
| Calculate the dealer's cost of a new vehicle.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | March<br>Choose an item.    |
| Calculate the average retail price or wholesale price of a used vehicle.                       | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | March<br>Choose an item.    |
| Use tables to compute the annual premium for vehicle insurance.                                | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | March<br>Choose an item.    |
| Compute the total cost per mile of operating and maintaining a vehicle.                        | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | March<br>Choose an item.    |

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| Calculate the total cost leasing a vehicle.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | March<br>Choose an item. |
| Calculate the cost to rent a vehicle and the cost per mile to drive a rented vehicle.                           | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | March<br>Choose an item. |
| Compute the mortgage loan amount.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | April<br>Choose an item. |
| Use a table or formula to determine the monthly payment, the total amount paid, and the total interest charged. | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | April<br>Choose an item. |
| Calculate the total closing costs.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | April<br>Choose an item. |
| Compute the allocation of the monthly payment to principal and interest and the new principal.                  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | April<br>Choose an item. |
| Calculate the assessed value and real estate taxes for a home.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | April<br>Choose an item. |
| Determine the amount of coverage for homeowners insurance.  | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | April<br>Choose an item. |
| Calculate the annual homeowner's insurance premium.   | CC.2.1.HS.F.2;<br>CC.2.2.HS.C.5;<br>CC.2.2.HS.D.2;<br>CC.2.2.HS.D.8;<br>CC.2.2.HS.D.9;<br>CC.2.2.HS.D.10 | April<br>Choose an item. |

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| <p>Compute the total housing cost and compare it with suggested guidelines.</p>  | <p>CC.2.1.HS.F.2;<br/>CC.2.2.HS.C.5;<br/>CC.2.2.HS.D.2;<br/>CC.2.2.HS.D.8;<br/>CC.2.2.HS.D.9;<br/>CC.2.2.HS.D.10</p> | <p>April<br/>Choose an item.</p> |
| <p>Calculate the average monthly cost of renting a home, and compare the total costs of renting to the total costs of owning a home.</p> | <p>CC.2.1.HS.F.2;<br/>CC.2.2.HS.C.5;<br/>CC.2.2.HS.D.2;<br/>CC.2.2.HS.D.8;<br/>CC.2.2.HS.D.9;<br/>CC.2.2.HS.D.10</p> | <p>April<br/>Choose an item.</p> |
| <p>Compute health insurance premiums.</p>  | <p>CC.2.1.HS.F.2;<br/>CC.2.2.HS.C.5;<br/>CC.2.2.HS.D.2;<br/>CC.2.2.HS.D.8;<br/>CC.2.2.HS.D.9;<br/>CC.2.2.HS.D.10</p> | <p>May<br/>Choose an item.</p>   |
| <p>Calculate the amount the patient pays for health care.</p>  | <p>CC.2.1.HS.F.2;<br/>CC.2.2.HS.C.5;<br/>CC.2.2.HS.D.2;<br/>CC.2.2.HS.D.8;<br/>CC.2.2.HS.D.9;<br/>CC.2.2.HS.D.10</p> | <p>May<br/>Choose an item.</p>   |
| <p>Utilize tables to compute the annual premium for term life insurance.</p>   | <p>CC.2.1.HS.F.2;<br/>CC.2.2.HS.C.5;<br/>CC.2.2.HS.D.2;<br/>CC.2.2.HS.D.8;<br/>CC.2.2.HS.D.9;<br/>CC.2.2.HS.D.10</p> | <p>May<br/>Choose an item.</p>   |
| <p>Apply tables to data to compute the annual premiums for three types of life insurance.</p>  | <p>CC.2.1.HS.F.2;<br/>CC.2.2.HS.C.5;<br/>CC.2.2.HS.D.2;<br/>CC.2.2.HS.D.8;<br/>CC.2.2.HS.D.9;<br/>CC.2.2.HS.D.10</p> | <p>May<br/>Choose an item.</p>   |

## **ASSESSMENTS**

**PSSA Academic Standards, Assessment Anchors, and Eligible Content:** The teacher must be knowledgeable of the PDE Academic Standards, Assessment Anchors, and Eligible Content and incorporate them regularly into planned instruction.

**Formative Assessments:** The teacher will utilize a variety of assessment methods to conduct in-process evaluations of student learning.

**Effective formative assessments for this course include:** Suggested but not limited to: Bell Ringers, Exit Ticket, Cooperative Learning, Observations, Written Work, Quizzes, Oral Response, Self-Evaluation, Homework, Worksheets, and Projects

**Summative Assessments:** The teacher will utilize a variety of assessment methods to evaluate student learning at the end of an instructional task, lesson, and/or unit.

**Effective summative assessments for this course include:** Suggested but not limited to: Performance Assessments, Chapter/Unit Tests, Quizzes, Projects