**COURSE DESCRIPTION**

**Course Title:** Consumer Mathematics

**Course Number:** 00213

**Course Prerequisites:** Student will have 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. District marking period assessments are required.

**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 (7-12)

To find the CSPG information, go to [CSPG](https://www.education.pa.gov/Educators/Certification/Staffing%20Guidelines/Pages/default.aspx)

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

**WCSD STUDENT DATA SYSTEM INFORMATION**

**Course Level:** Academic

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

[x] F – Final Average [x] MP – Marking Period [x] EXM – Final Exam

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

[x]  UGPA-Non-Weighted Grade Point Average [x]  GPA-Weighted Grade Point Average

**State Course Code**: 02154

To find the State Course Code, go to [State Course Code](https://nces.ed.gov/forum/sced.asp), download the Excel file for *SCED*, click on SCED 6.0 tab, and choose the correct code that corresponds with the course.

**TEXTBOOKS AND SUPPLEMENTAL MATERIALS**

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

**Title:**  *Mathematics for Business and Personal Finance*

**Publisher:** McGraw-Hill Education

**ISBN #:**  978-0-02-139791-4

**Copyright Date:** 2016

**WCSD Board Approval Date:** 6/29/2020

**Supplemental Materials:** Banzai!*,* FoolProof Pennsylvania, Troutwood App, SAS pdesas.org
 ngpf (NEXT GEN PERSONAL FINANCE) *,* Brainfuse: Flashbulb – Business,
  *The Missing Semester*: Matt Kabala and Gene Natali Jr., 2012

**Curriculum Document**

**WCSD Board Approval:**

**Date Finalized:** 5/23/2022

**Date Approved:**  6/13/2022

**Date(s) Revised:**  6/12/2023

**Implementation Year:** 2022-2023

**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).

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

**Marking Period 1: Managing Your Money: Gross Income, Net Income, and Recordkeeping**

* Straight-Time Pay and Overtime Pay
* Weekly Time-Card
* Piecework
* Salary
* Commission and Graduated Commission
* Federal Income Tax
* State and Graduated State Income Tax
* Social Security and Medicare Taxes
* Group Health Insurance
* Statement of Earnings
* Average Monthly Expenditures
* Preparing a Budget Sheet
* Using a Budget
* **Marking Period 1 Review and Assessment**

**Marking Period 2: Managing Your Money: Checking Accounts and Savings Accounts
 Managing Your Expenses: Cash Purchases**

* Checking Deposits
* The Check-Writing Process
* Check Registers
* Bank Statements and Bank Statement Reconciliation
* Online Banking
* Savings Deposits and Withdrawals
* Savings Account Statements
* Simple and Compound Interest
* Compound Interest Tables
* Daily Compounding
* Annuities
* Sales Tax and Total Purchase Price
* Unit Pricing
* Comparison Shopping
* Coupons and Rebates
* Markdown and Sale Price
* **Marking Period 2 Review and Assessment**

**Marking Period 3: Managing Your Expenses: Charge Accounts and Credit Cards, and Loans
 Making Financial Decisions: Vehicle Transportation**

* Account Statements
* Finance Charge: Unpaid-Balance Method
* Finance Charge: Average-Daily-Balance Method
* Single-Payment Loans
* Installment Loans: Amount Financed, Monthly Payment and Finance Charge,
 Monthly Payment Allocation
* Paying Off Installment Loans
* Determining the APR
* Purchasing a New Vehicle
* Dealer’s Cost
* Purchasing a Used Vehicle
* Vehicle Insurance
* Operating and Maintaining a Vehicle
* Leasing and Renting a Vehicle
* **Marking Period 3 Review and Assessment**

**Marking Period 4: Making Financial Decisions: Housing Costs and Insurance**

* Mortgage Loans
* Monthly Payment and Total Interest
* Closing Costs
* Allocation of the Monthly Payment
* Real Estate Taxes
* Homeowners Insurance and Insurance Premium
* Other Housing Costs
* Renting or Owning a Home
* Health Insurance Premiums and Benefits
* Term Life Insurance and Other Types of Insurance
* **Marking Period 4 Review and Assessment**

**Standards/Eligible Content and Skills**

| **Performance Indicator** | **PA Core Standard and/or Eligible Content** | **Marking Period Taught**  |
| --- | --- | --- |
| Calculate straight-time, overtime, and total pay | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Calculate the total hours on a weekly timecard | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Compute total pay on a piecewise basis | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Determine salary per pay period | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Calculate straight commission and determine gross pay | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Compute total graduated commission | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Determine the amount withheld for federal income tax | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Compute state taxes on straight percent and a graduated income tax basis | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Compute the amount withheld for Social Security and Medicare taxes | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Calculate the deduction for group insurance | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Calculate net pay per pay period | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Compute the average monthly expenditure | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Use records of past expenditures to prepare a monthly budget sheet | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| Compare the amount budgeted to actual expenditures | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP1 |
| **Marking Period 1 Review and Assessment** |  | **MP1** |
| * Review and demonstrate knowledge of Managing Your Money: Gross Income, Net Income, and Recordkeeping
 |  | MP1 |
| Compute the total checking account deposit | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Write a check | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Calculate the balance in a check register | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Calculate the current balance on a checking account bank statement | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Reconcile a check register with a bank account statement | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Compute online banking charges and update the check register | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Complete a savings account deposit slip and compute the total deposit | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Fill out a savings account withdrawal slip | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Compute the new balance of a savings account statement | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Calculate simple interest and the amount | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Determine the compound interest and the amount | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Find compound interest using a table and the compound interest formula | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Calculate the interest for daily compounding | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Compute the future value of an ordinary annuity and an annuity date | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Compute sales tax | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Calculate the total purchase price | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Determine the unit price | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Find the best buy based on unit price | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Calculate an item’s final price after using a coupon or receiving a rebate | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Find the dollar amount of the markdown | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| Compute the sale price when the markdown rate is known | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP2 |
| **Marking Period 2 Review and Assessment** |  | **MP2** |
| * Review and demonstrate knowledge of Managing Your Money: Checking Accounts and Savings Accounts
 |  | MP2 |
| * Review and demonstrate knowledge of Managing Your Expenses: Cash Purchases
 |  | MP2 |
| Calculate the new balance on a charge account | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Compute the finance charge by using the unpaid-balance method | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Compute the finance charge based in the average-daily-balance method (New purchases included) | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Compute the maturity value and interest rate of a single-payment loan | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the down payment and the amount financed on an installment loan | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the monthly payment, total amount repaid, and the finance charge on an installment loan | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the payment to interest, payment to principal, and the new balance | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the final payment when paying off an installment loan | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Determine the annual percentage rate of a loan using a table and a formula | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Compute the sticker price of a new vehicle | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the dealer’s cost of a new vehicle | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the average retail price or wholesale price of a used vehicle | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Use tables to compute the annual premium for vehicle insurance | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Compute the total cost per mile of operating and maintaining a vehicle | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the total cost leasing a vehicle | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| Calculate the cost to rent a vehicle and the cost per mile to drive a rented vehicle | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP3 |
| **Marking Period 3 Review and Assessment** |  | **MP3** |
| * Review and demonstrate knowledge of Managing Your Expenses: Charge Accounts, Credit Cards, and Loans
 |  | MP3 |
| * Review and demonstrate knowledge of Making Financial Decisions: Vehicle Transportation
 |  | MP3 |
| Compute the mortgage loan amount | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Use a table or formula to determine the monthly payment, the total amount paid, and the total interest charged | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Calculate the total closing costs | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Compute the allocation of the monthly payment to principal, interest, and the new principal | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Calculate the assessed value and real estate taxes for a home | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Determine the amount of coverage for homeowner’s insurance | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Calculate the annual homeowner’s insurance premium | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Compute the total housing cost and compare it with suggested guidelines | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Calculate the average monthly cost of renting a home and compare the total costs of renting to the total costs of owning a home | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Compute health insurance premiums | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Calculate the amount the patient pays for health care | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Utilize tables to compute the annual premium for term life insurance | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| Apply tables to data to compute the annual premiums for three types of life insurance: Whole Life Insurance, Limited Policy, Universal Life Insurance | CC.2.1.HS.F.2CC.2.2.HS.C.5CC.2.2.HS.D.2CC.2.2.HS.D.8CC.2.2.HS.D.9CC.2.2.HS.D.10 | MP4 |
| **Marking Period 4 Review and Assessment**  |  | **MP4** |
| * Review and demonstrate knowledge of Making Financial Decisions: Housing Costs and Insurance
 |  | MP4 |

**ASSESSMENTS**

**PDE 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:**

* Pre-assessments of prior knowledge (e.g., Entrance cards or KWL chart)
* Bellringers/Problems of the Day (PODs)
* Discussions
* Exit ticket
* Teacher observations/Questioning
* Graphic organizers (e.g., Venn Diagrams, word mapping, webbing, KWL chart, etc.)
* Outlining
* Cooperative learning
* Written work
* Quizzes
* Oral response
* Self-evaluation
* Homework
* Summarizing
* Note-taking

**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 assessment
* Chapter/unit tests
* Quizzes
* Marking period assessments
* Projects
* Student presentations