**Course Title:** Consumer Mathematics with Applications

**Course Number:** 00213

**Course Prerequisites:** None

**Course Description:**
Consumer Mathematics with Applications 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 savings accounts, handling credit, making mortgage payments, investing, and more. All seniors are encouraged to take this course.

**Suggested Grade Level:** Twelfth Grade

**Length of Course:**
- [ ] One Semester
- ☒ Two Semesters
- [ ] Other (Describe)

**Units of Credit:**
- [ ] 1 Elective Credit
- (Insert None if appropriate)

**PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certifications:**
CSPG 50 Mathematics

Certification verified by WCSD Human Resources Department:
- [ ] Yes
- [ ] No

**TEXTBOOK AND SUPPLEMENTAL MATERIALS**

Planned Instruction reflects use of current Board approved textbook?  
- [ ] Yes
- ☒ No

(If YES, complete the current textbook information below. If NO, complete new textbook information to be approved.)

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

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

**Publisher:** McGraw-Hill

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

**Copyright Date:** 2016

**Date of WCSD Board Approval:** August 10, 2015
SPECIAL EDUCATION AND GIFTED REQUIREMENTS

The teacher shall make appropriate modification to instruction and assessment based on a student’s Individual Education Plan (IEP) or Gifted Individual Education Plan (GIEP).

COURSE OVERVIEW

I. Managing Your Money
   a. Gross Income
   b. Net Income
   c. Record Keeping
   d. Checking Accounts
   e. Saving Accounts

II. Managing Your Expenses
   a. Cash Purchases
   b. Charge Accounts & Credits Cards
   c. Loans

III. Making Financial Decisions
   a. Vehicle Transportation
   b. Housing Costs
   c. Insurance
   d. Investments

For standards, essential questions, content, and skills see Curriculum Map – Click here to enter text.

ASSESSMENT

Portfolio Assessment: _______ Yes ___X___ No

District-Wide Common Final Examination Required: ___X___ Yes ________ No

Course Challenge Assessment (Describe): Not Applicable

WRITING TEAM: Warren County School District Teachers
1. Is there a required final examination?  X Yes ___ No
   *(Warren County School District Policy 9741 and 9744 state, “All classes in grades 9-12 shall have a final exam.”)*

2. Does this course issue a mark/grade for the report card?  X Yes ___ No

3. Does this course issue a Pass/Fail mark? ___ X Yes ___ No

4. Is the course mark/grade part of the GPA calculation?  X Yes ___ No

5. Is the course eligible for Honor Roll calculation?  X Yes ___ No

6. What is the academic weight of the course?
   ___ No weight/Non credit  X Standard weight  ___ Enhanced weight