

# Math Skills for Life

## 2010-2011

**TEXTBOOK: Harmeyer, Kathleen M. *Consumer Mathematics*. AGS Publishing, 2003.**

**Course Purpose:** To prepare students to practice good stewardship when using the financial resources that God has given them.

**Course Outcomes:** The student will:

- Estimate and determine wages and taxes.
- Balance a checkbook and reconcile a bank statement
- Establish a reasonable personal budget.
- Estimate and determine errors in consumer shopping
- Determine the best value by comparison shopping
- Understand the wide use of credit cards
- Calculate the costs of financing through loans and lease.
- Recognize the value of wise investments and insurance coverage.

**Course Goals:**

- Students will develop a greater appreciation for mathematics and its uses in everyday life.
- Students will glorify God through both student-teacher and peer relationships that are developed throughout the year.

**Course Outline:**

Semester 1

Unit 1: Earning Money and Paying Taxes

Unit 2: Buying Food and Clothes

Unit 3: Buying and maintaining a Car

Unit 4: Traveling

Semester 2

Unit 5: Managing a House

Unit 6: Improving your home

Unit 7: Banking and Investing

Unit 8: Budgeting your money and Tithing

### **GRADING**

#### ***Quarter***

Organization/Participation- 5%

Assignments/Quizzes/Worksheets- 45%

Tests/Projects- 50%

#### ***Semester***

1<sup>st</sup>/3<sup>rd</sup> Quarter- 40%

2<sup>nd</sup>/4<sup>th</sup> Quarter- 40%

Semester 1<sup>st</sup>/2<sup>nd</sup> Exam/Project- 20%

## **GRADING INTERPRETATIONS & CLASSROOM GUIDELINES**

Students should be actively participating in class. **Participation** includes coming to class prepared, answering or asking questions, helping others with concepts, and doing assignments presented in class. Students will be graded daily on a 5 points scale. Students who do not actively participate in class will have their grade lowered for each infraction. Students who continually disrupt others or the teacher by not actively participating positively may receive other disciplinary action.

**Assignments** consist of in class work and homework. Homework assignments will be given regularly and should be completed on arrival to class. Homework will be collected and graded, these assignment are worth 10 pts each. See rubric below. Missing assignments are 0 pts. Late assignments and homework that receives a 0 may be turned in 1 weeks from the day it is due or returned for half credit, after one week no credit will be given.

### **Homework Grading**

Homework will be assigned daily. It is meant to help increase your understanding of the material and also aid in identifying concepts that you do not understand. It is the students' responsibility to finish their homework completely before the day it is due. If questions arise it is the responsibility of the student to get help from a parent, teacher or another student. Homework will be graded on completeness, quality and correctness.

	<b>Completeness and Quality (50%)</b>	<b>Correctness (50%)</b>
<b>5</b>	-100% of the problems are attempted. -Work is shown. -Written nicely, easy to read and follow.	-Problems are corrected. -Incorrect problems are marked.
<b>4</b>	90% of the problems are attempted, work shown and written nicely.	
<b>3</b>	80% of the problems are attempted, work shown and written nicely.	
<b>2</b>	70% of the problems are attempted, work shown and written nicely.	
<b>1</b>	60% of the problems are attempted, work shown and written nicely.	
<b>0</b>	50% of the problems are attempted, work shown and written nicely.	

- **Quizzes** will be given frequently. Daily quizzes (1-5pts) may not be made up. Scheduled quizzes have larger point values and must be made up.
- **Tests** will be given after each unit. Generally 1 or 2 tests per quarter are given and are 100 points each. Students who miss one-day prior to test must take test on date given. Students who miss a test due to being absent must take test next day in class. If it is not taken 2-percentage points will be deducted daily until taken. Special circumstances may be given to students with extended absences in the week, etc.
- **Projects** will be given in most units. Generally they will require outside research and work.
- Students must also bring necessary **materials** to class each day, such as their **book, 3 ring binder with a section for notes and homework, pencil and calculator**. Students who repeatedly forget their materials will have a lowered participation grade and may face other disciplinary action.

- If a student is **absent** it is the job of the student to obtain missed notes and assignments, either from the teacher, a peer, or visit the website: **[www.wiscomathematics.com](http://www.wiscomathematics.com)** when at all possible. Absent assignments must be turned in 2 days from absent date or assignment will be considered late. Special exceptions will be made for long-term absences.
- Each student is to display Christian love and respect to each other and teacher.

### **Keys to Success in Math Skills for Life**

Work Hard (It will be worth it)

Do Your HOMEWORK (Without practice you will not get better)

Ask Questions (The smartest people have the most questions)

Work Together (Study groups are fun and they do really help)

Trust in God (No matter how hard it gets just remember John 3:16)