

Consumer Mathematics

Consumer Mathematics					
(revised 2008)	Levels: I - introduced; P - practiced; M - mastered	Current Text			
*This course can be tailored to meet the needs and interests of each class and may vary in time spent on topics.					
CONCEPT	SKILLS	LEVEL	Chapter	Teaching Notes	STATE GOAL
I. Estimating and Calculator usage			2		
	1. estimate sums, differences, products, quotients	P, M			
	2. estimating a calculated answer for reasonableness	P, M			
	3. deciding when an estimate or an exact answer is appropriate	P, M			
II. Employment math			3, 4	use real data	
	1. computing wages from: hourly rates, overtime pay, salary piecework, commission	P, M			
	2. using time cards	I, P, M			
	3. Calculating deductions: social security, insurance, taxes, health insurance, life insurance	I, P, M			
				use real data	
III. Recreational Math			5		
	1. calculating cost for entertainment (movies, sports events)	I, P, M			
	2. calculating cost for health club membership, sports fees	I, P, M			
	3. calculating cost for hobbies	I, P, M			
IV. Banking			7	use real data	
	1. checking accounts - reconciling	P, M			
	2. savings accounts	P, M			
	3. simple and compound interest	P, M			
	4. choosing a bank	I, P, M			
	5. taking out a loan	I, P, M			
V. Purchases			6	use real data	
	1. calculating sale prices	P, M	6		
	2. catalog shopping & internet shopping	P, M	6		
	3. comparing eating out to eating in	P, M	6		
	4. credit card purchases	I, P, M	8		
	5. installment buying	I, P, M	8		
	6. automobile loans/insurance/operating expenses	I, P, M	9		
	7. buying a car	I, P, M	9		
	8. renting a car	I, P, M	9		
	9. renting an apartment	I, P, M	12		
	10. buying a house/condo	I, P, M	12		
	11. getting a mortgage/real estate taxes/insurance	I, P, M	12		
	12. utilities	P, M	12		

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VI. Transportaion	1. estimating distance/travel time	P, M	10	supplement with	
	2. using a map	P, M		internet resources	
	3. bus & train schedules	I, P, M		use real data	
	4. airplane travel	I, P, M			
	5. subway travel	I, P, M			
	6. taxi fares	I, P, M			
VII. Taxes	1. federal income tax	I, P, M		get forms and do	
	2. form 1040EZ	I, P, M		their taxes	
	3. itemized deductions	I, P, M			
	4. state and city income taxes	I, P, M			
VIII. Trade industries and other professions				get guest speakers	
	1. be able to do math required for the following trade professions carpenter, plumber, electrical contractor, painter, mason	I, P, M	13		
	2. be able to do math required for the following professions advertising, sales, travel, manufacturing, health care, communications	I, P, M	14		
IX. Financing and investments				get a banker or	
	1. fixed and variable expenses	I, P, M	15	financial advisor	
	2. determining a budget	I, P, M	15	to speak	
	3. cost of a family	I, P, M	15		
	4. bonds, CD's, stocks	I, P, M	16		
	5. municipal bonds, mutual funds, pension plans	I, P, M	16		
Current Text:					
Practical Mathematics: Consumer Applications - 3rd edition					
Holt, Reinhart, Winston					
pub. 1998					

