

2020-2021 High School Financial Algebra Syllabus

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My Office Hours: M-F 10 am - 12 pm, All contact outside office hours will be returned within 24 hours.

Email is my preferred method of contact.

CVA Vision and Mission

Vision: It is the Vision of CVA to equip each student with a quality Christian education firmly based in the Word of God so that they are fully prepared to take the love of God into all the earth.

Mission: It is the Mission of CVA to educate our students, using biblically sound teachings, in order that they may impact their world for Christ. We do this by utilizing our hybrid program to make individualized education plans. This is accomplished through on-campus, online, and home education program

WELCOME!

Hello and welcome to Financial Algebra. This is the course that math teachers will point to when the age-old question is brought up “When are we ever going to use this?” This is where everything you have learned in previous math courses comes together and gives you a firm handle on finances and money math which will, in turn, help you to be more knowledgeable and successful in today’s money-driven world. We will also talk about how God views the managing of money and some valuable information that the Bible gives us on how to be successful in life. Proverbs 10:4 “Lazy hands make for poverty, but diligent hands bring wealth.”

Course Description

Primarily Used Text: Cengage, Financial Algebra: Advanced Algebra with Financial Applications

This course will review many of the skills and concepts that were taught in Algebra 2 as well as offer a preview of the concepts learned in Pre-Calculus and Statistics. Math concepts will be taught with a focus on real-world financial applications. This class will teach many important life and business skills students will need as they move on to college and the work world. Students will be doing some very hands-on research & technology-oriented projects that require a great deal of critical thinking, planning, and execution. Some of the topics students will learn about are the stock market, banking practices, credit, starting a business, homeownership, personal finance, etc.



★Course Objectives★
During this course students will:

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| <ul style="list-style-type: none"> ❖ Learn the difference between <i>Discretionary and Essential Expenses</i> including: <ul style="list-style-type: none"> ➤ Categorizing expenses ➤ Vacation travel expenses ➤ Entertainment expenses ➤ Personal financials with linear regression and scatterplots. | <ul style="list-style-type: none"> ❖ Learn about <i>Income Taxes</i> including <ul style="list-style-type: none"> ➤ Tax tables ➤ Worksheets, and schedules ➤ Income statements. ➤ Forms 1040EZ and 1040A |
| <ul style="list-style-type: none"> ❖ Learn about <i>Banking Services</i> including: <ul style="list-style-type: none"> ➤ Checking/savings accounts ➤ Compounding interest ➤ Future, and the present value of investments. | <ul style="list-style-type: none"> ❖ Learn about <i>Independent Living</i> including <ul style="list-style-type: none"> ➤ Finding a place to live ➤ Reading a floor plan ➤ The mortgage application process ➤ Purchasing a home ➤ Mortgage points ➤ Rentals condominiums and cooperatives ➤ Home maintenance and Improvement |
| <ul style="list-style-type: none"> ❖ Learn about <i>Consumer Credit</i> including: <ul style="list-style-type: none"> ➤ Loans ➤ Student loans ➤ Loan calculations ➤ Credit cards ➤ Credit card statements ➤ Average daily balance. | <ul style="list-style-type: none"> ❖ Learn about <i>The Stock Market</i> including <ul style="list-style-type: none"> ➤ Business organizations ➤ Stock market data ➤ Trends in stock closing prices ➤ Stock market ticker ➤ Stock transactions ➤ Stock transaction fees ➤ Stock splits, and dividend income. |
| <ul style="list-style-type: none"> ❖ Learn about <i>Automobile Ownership</i> including: <ul style="list-style-type: none"> ➤ Classified ads ➤ Automobile transactions ➤ Automobile insurance ➤ Driving data ➤ Accident investigation data. | <ul style="list-style-type: none"> ❖ Learn about <i>Modeling a Business</i> including <ul style="list-style-type: none"> ➤ Inventions ➤ Market research, ➤ Supply and demand, ➤ Fixed and variable expenses, ➤ Revenue functions, ➤ Breakeven analysis, ➤ Profit equations, ➤ Optimal outcomes. |

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| <ul style="list-style-type: none"> ❖ Learn about Employment Basics including: <ul style="list-style-type: none"> ➤ Looking for employment ➤ Pay periods ➤ Hourly rates ➤ Salaries ➤ Commissions ➤ Royalties, and piecework ➤ Employee benefits ➤ Social security, and medicare | <ul style="list-style-type: none"> ❖ Learn about Planning for Retirement including: <ul style="list-style-type: none"> ➤ Retirement income from savings. ➤ Social Security Benefits ➤ Pensions ➤ Life Insurance ➤ Investments Diversification |
| | <ul style="list-style-type: none"> ❖ Learn how to Prepare a Budget including <ul style="list-style-type: none"> ➤ Utility expenses ➤ Electronic utilities ➤ Charting a Budget ➤ Cash flow and budgeting ➤ Budget Matrices |

★Classroom Rules★

Refer to the CVA student handbook for a complete listing of school rules, policies, and procedures.

- ★Regular classroom rules apply: Respect your teacher and peers at all times, turn in all assignments in a timely fashion, come prepared, and ready for class.
- ★Keep class discussions both in the classroom and online respectful.
- ★Always remember we represent Christian Victory Academy at all times, but also remember that we are representatives of God, and we all always conduct ourselves accordingly.

★Special Rules★

All math work must be completed on 1/4in graph paper or in Google Sheets as instructed. No math assignments will be accepted on line paper. Students should format their work by dividing their paper into 2 columns. One side will have their answers and the other side should show all of their work. This will be demonstrated in class on the first day.

This does not apply to essays and research projects unless otherwise noted.

★Course Materials★

Students are expected to have all the required materials when they come to class.

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| Plastic 2-pocket folder with prongs. | Pack of 1/4 in graph paper. | Pencils/Pens/Eraser |
| TI84 Plus CE Calculator | Laptop/Tablet Computer | Colored Pencils |
| Ruler | Index Cards/Binder Rings | |

Grading

✓ Tests/Quizzes: 50%

✓ There will be at least one test and quiz per unit.

- ***Important!*** Tests and Quizzes may be taken from any part of the unit including sidebar notes, vocabulary and handouts both physical and digital. The student is responsible for reading all the assigned material.

✓ Projects: 25%

✓ Essays as well as other projects.

✓ Assignments: 25%

✓ Book Work ✓ Worksheets ✓ Google Sheets Work



Google Classroom



This year we will be using Google Classroom and it will be the central hub of all your assignments and other useful materials.

- ★-All Grades will be posted on Google Classroom★
- ★All assignments will be posted on Google Classroom★
- ★All announcements/handouts will be posted on Google Classroom★
- ★Google slides will be posted on Google Classroom★
- ★Videos will be posted on Google Classroom★

During our first class meeting, I will be giving you a guided tour of Google Classroom, in order to ensure that all students are able to sign up and get logged into the class. I will also teach you how to turn in assignments, view additional materials, and find your grades.

★Signing in to Google Classroom.

1. Go to classroom.google.com
2. Log in with your School Gmail account
3. Click the + sign at the top right-hand corner
4. Click "Join Class"
5. Type in the classroom code which I will give you on the first day of school.

Note: In the event of a student's absence it is the responsibility of the student to log in to Google Classroom to find the notes, outlines, videos, handouts, and assignments that they missed and complete all assigned work.