

Greater Miami Adventist Academy

Financial Math Syllabus 2018-2019

Course Information:

Course Title:	Financial Math
Credit Hours:	Two Semesters 1.0 unit credit
Instructor:	Mrs. Lubin
Classroom:	Room 207
E-mail Address:	tamarha.lubin@floridaconference.com
E-book:	<i>Financial Algebra</i> 2011, South-Western Cengage Learning Author: Robert Gerver, Ph.D., Richard Sgroi, Ph.D.

Course Description:

Financial acumen is a needed skill in the 21st Century. We are part of a global economic market and society and navigating that market is important for an individual's financial success. This course is designed to help students apply the skills learned in Algebra I, Algebra II, and Geometry to the financial endeavors they encounter in everyday life.

Course Objectives:

The students will be able to:

- Compute weekly, biweekly, semimonthly, and monthly earnings given an annual salary. [CM.6]
- Compute hourly wages and overtime pay given an hourly rate. [CM.4]
- Interpret and use the information on a pay stub, W-2 form, and 1099 form. [CM.7]
- Understand and calculate various taxes; income, Social Security, Medicare, sales.
- Utilize a variety of charts and graphs to represent budgetary data. [CM.5]
- Understand how checking and savings accounts work. [CM.6]
- Reconcile a checking account[CM.6]
- Calculate simple and compound interest and understand the advantage of compound interest. [CM.2]
- Understand and explain how credit works and the pros and cons of debt.
- Become familiar with the basic vocabulary of credit cards.[CM.3]
- Compute the mean, median, mode, range, quartiles and interquartile range.
- Create an amortization table for a fixed-rate mortgage with extra payments.
- Understand escrow as it relates to a home mortgage. [CM.2]
- Understand the importance of and the options in planning for retirement [CM.1]

Course Topics & Schedule

August	Employment Basics	January	Automobile Ownership
September	Income Taxes	February	Independent Living
October	Prepare a Budget	March	Modeling a Business
November	Banking Services	April	Planning for Retirement
December	Consumer Credit	May	The Stock Market

Grading Scale per Semester:

	Semester
Tests	50%
Quizzes	20%
Classwork/Homework	20%
Participation	10%

Grades will be posted in RebWeb regularly. Parents and students are able to login to RenWeb to view grades and track progress.

Attendance and Lateness:

All students are expected to attend class in compliance with the GMAA Attendance Policy. (See *Student Handbook*). No assignments will be accepted past the due date. **Tests or Quizzes missed due to unexcused absences will not be accepted.**

Extra Credit Work:

Complete all assignments and projects, prepare well for the tests and quizzes, follow all the suggestions for success and **no extra credit** will be necessary.

Classroom Behavior:

Be in your seat with materials out and ready to work before the bell rings. Bring all the required materials to class daily. Follow all directions quickly. Raise your hand and wait to be called upon before speaking. The use of chewing gum is **not** permitted to be consumed on the school grounds, there is a \$5 fee assessed for noncompliant students. Cell phones are not to be used during instructional time unless otherwise instructed. (*See Handbook*)

Academic Dishonesty:

Cheating includes any and all actions by a student that are intended to gain an unearned academic advantage by fraudulent or deceptive means. Penalties for cheating and plagiarism will be evaluated as F for the assignment.

Suggestions for Success:

Pay attention in class, be on time, copy everything from the board, underline your textbook, do not miss class, follow the instructions, study, turn in all assignments on time. Do not be afraid to ask questions, come and see the teacher when necessary, always hand in your very best work.

Classroom Supplies:

1. Casio FX-9860GII Graphing Calculator
2. Composition Book (100 sheet)
3. Graph Paper
4. Notebook Paper
5. #2 Pencils

Teacher Wish:

1. Hand sanitizer
2. Paper towels
3. Disinfecting wipes
4. Notebook paper
5. Black Expo markers

The teacher reserves the right to make changes to this course outline as deemed necessary.

*Please fill out the Acknowledgment of Receipt of Syllabus and return it to Mrs. Lubin. Students will receive a grade for turning in signed forms.