

**COURSE TITLE:** Financial Algebra CP

Level of Difficulty	Estimated Homework	Prerequisites
Moderate	30-60 minutes	<b>District:</b> C or better in Algebra 2 <b>Department Suggestion:</b> C or better in Algebra 2

**Course Description:**

Financial Algebra CP combines algebraic and graphical approaches with practical business and personal finance applications and students explore algebraic thinking patterns and functions in a financial context. Financial Algebra CP encourages students to be actively involved in applying mathematical ideas to their everyday lives through investigating topics such as banking services, consumer credit, automobile ownership, employment basics, income taxes, independent living, planning for retirement, preparing a budget, the stock market, and modeling a business.

**Grading:**

Students will be graded primarily on unit test scores. A smaller part of the student grades will depend on the work ethic demonstrated by completing assignments. In general, unit tests make up 85% of a student's grade and assignments make up 15% of a student's grade.

**Syllabus:**

This course consists of approximately 10 units of instruction including personal finance topics such as: banking services, consumer credit, automobile ownership, employment basics, income taxes, independent living, planning for retirement, preparing a budget, the stock market, and modeling a business. There will be a test at the end of each unit of study. Each unit of study will incorporate activities and projects applying the course content to real world financial applications such as interest rates for different types of accounts, minimum payment and finance charges on credit cards, automobile insurance and loans, income taxes and other payroll deductions, Federal 1040 and California 540 tax forms, home insurance and loans, retirement planning, personal budgeting, stocks, and other investments. There will be approximately 30-60 minutes of homework almost every night.

**Supplemental Information:**

The projects and some of the other work for this course will be done using Desmos Online Graphing Calculator, Microsoft Excel or Google Sheets, Microsoft Word or Google Docs, Microsoft Power Point or Google Slides.