Year at a Glance

Math for Data and Financial Literacy

Course Number 1200384

Course Number Honors 1200388

Course Description:

In Mathematics for Data and Financial Literacy, instructional time will emphasize five areas: (1) extending knowledge of ratios, proportions and functions to data and financial contexts; (2) developing understanding of basic economic and accounting principles; (3) determining advantages and disadvantages of credit accounts and short- and long-term loans; (4) developing understanding of planning for the future through investments, insurance and retirement plans and (5) extending knowledge of data analysis to create and evaluate reports and to make predictions.

Textbook Publisher: Cengage

Financial Algebra: Advanced Algebra with Financial Applications (Students have online access through My.Sarasotacountyschols.net)

Standards:

Available on CPalms: Math for Data and Financial Literacy & Honors

Available on Florida Department of Education: Math for Data and Financial Literacy & Honors

Quarter 1	**Unit 1: Banking Services**	2-1 Checking Accounts 2-2 Reconcile a Bank Statement 2-3 Savings Accounts 2-4 Explore Compound Interest 2-5 Compound Interest Formula 2-6 Continuous Compounding 2-7 Future Value of Investments 2-8 Present Value of Investments
	Unit 2: Discretionary Expenses	1.1 Discretionary Expenses 1.2 Travel Expenses 1.3 Entertainment Expenses
	Unit 3: Consumer Credit	3.1 Introduction to consumer credit 3.2 Loans 3.3 Student Loans 3.4 Loan Calculations and Regression 3.5 Credit Cards 3.6 Credit Card Statements 3.7 Average Daily Balance
Quarter 2	**Unit 4: Automobile Ownership**	4-1 Automobile Data 4-2 Automobile Transactions 4-3 Automobile Insurance 4-4 Probability: The Basis of Insurance 4-5 Linear Automobile Depreciation 4-6 Historical and Exponential Depreciation
	Unit 5: Employment Basics	5-1 Looking for Employment 5-2 Pay Periods and Hourly Rates 5-3 Commissions, Royalties, and Piecework Pay 5-4 Employee Benefits 5-5 Social Security and Medicare
Quarter 3	**Unit 6: Income Taxes**	6-1 Tax Tables, Worksheets, and Schedules 6-2 Modeling Tax Schedules 6-3 Income Statements 6-4 Form 1040 – Reporting Taxable Income 6-5 Reducing Your Form 1040 Tax Liability
	Unit 7: Independent Living	7-1 Finding a Place to Live 7-2 Reading a Floor Plan 7-3 Mortgage Application Process 7-4 Purchasing a Home 7-5 Mortgage Points 7-6 Rentals, Condominiums, and Cooperatives

	Unit 8: Prepare a Budget	11-1: Utility Expenses 11-2: Electronic Utilities 11-3: Charting a Budget 11-4: Cash Flow and Budgeting
Quarter 4	**Unit 9: Planning for Retirement**	10-1: Retirement Income from Savings 10-2: Social Security Benefits 10-3: Pensions 10-4: Life Insurance 10-5: Investment Diversification
	Unit 10: The Stock Market	8-1: Business Organization 8-2: Stock Market Data 8-3: Stock Market Data Charts 8-4: Trends in Stock Closing Prices 8-5: Stock Market Ticker 8-6: Stock Transactions 8-7: Stock Transaction Fees 8-8: Stock Splits 8-9: Dividend Income
	Unit 11: Modeling a Business ***Optional based on time**	9-1: Inventions 9-2: Market Research 9-3: Supply and Demand 9-4: Fixed and Variable Expenses 9-5: Graphs of Expense and Revenue Functions 9-6: Breakeven Analysis 9-7: The Profit Equation 9-8: Mathematically Modeling a Business 9-9: Optimal Outcomes

Please Note:
- Teachers may use additional resources as noted on an individual teacher's syllabus. For specific questions regarding individual classrooms please contact the teacher for clarification.
- This guide represents a recommended sequence that can be used voluntarily by teachers. Dates may vary depending on individual classrooms. For specific questions regarding pacing please contact the individual teacher for clarification.
- **Graduation Requirements:** Students earning a standard high school diploma must earn at least one math credit in Algebra 1 or an equivalent course. The student must also pass the FSA Algebra 1 End of Course Exam (EOC) or earn a concordant score. More information on graduation requirements and concordant scores can be found here: Graduation Requirements for Florida's Statewide Assessments.