

SHORE REGIONAL HIGH SCHOOL DISTRICT

A Regional Collaborative of the Communities Served by the Monmouth Beach, Oceanport, Shore Regional, and West Long Branch School Districts

Aligned to the New Jersey Student Learning Standards as Applicable

Course Title: Consumer Mathematics (LLD)
Content Area: Mathematics
Grade Level(s): 9-12
Course Description: This course will provide students with an opportunity to acquire skills they can apply in their personal lives and in their future careers with topics including basic skills review, banking and credit, budgeting, and job skills and career readiness.
Curriculum Writer(s): Carol Burkley
Date Created: July 2018
Date Approved by Board of Education: November 2018

Pacing Guide	
Unit 1: Basic Skills Review	Marking Period 1
Unit 2: Banking and Credit	Marking Period 2
Unit 3: Budgeting	Marking Period 3
Unit 4: Job Skills and Career Readiness	Marking Period 4

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Unit 1: Basic Skills Review

Unit Summary: This unit will focus on the students’ understanding and usage of whole numbers, fractions, percents, and decimals and how they are used in everyday life. Word problems will be utilized to show application of these skills to the real world. This unit will serve as a review of previous learning, a strengthening of basic skills, and preparation for their application in future mathematical situations, both for this course and others.

- Interdisciplinary Connections/Content Area Integrations Including Technology:**
- Technology will be utilized including laptops or Chromebooks for online searches, multimedia presentations, and video streaming.
 - Graphing calculators will be/can be utilized for some calculations and to illustrate material visually.
 - Real life connections will be fostered such as weighing fruits and vegetables and calculating what the total cost will be at the grocery store.
 - Baking some tasty treats or cooking a meal will incorporate learning about fractions, doubling recipes, calculating weights, etc.
 - Additional integrated skills are critical thinking, decision making, comparing/contrasting, communication, team building, constructing responses, demonstrating, and researching.

NJSLS Number	NJSLS Content
5NBTA4	Use place value understanding to round decimals to any place.
5NBTB6	Find whole number quotients of whole numbers with up to four digit dividends and two digit divisors using strategies based on place value, the properties of operations, and/or the relationship between multiplication and division.
5NBTB7	Add, subtract, multiply, and divide decimals to hundredths using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction; relate the strategy to a written method and explain the reasoning used.

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5NFA1	Add and subtract fractions with unlike denominators (including mixed numbers) by replacing given fractions with equivalent fractions in such a way as to produce an equivalent sum or difference of fractions with like denominators.
5NFA2	Solve word problems involving addition and subtraction of fractions referring to the same whole including cases of unlike denominators, e.g., by using visual fraction models or equations to represent the problem. Use benchmark fractions and number sense of fractions to estimate mentally and assess the reasonableness of answers.
7NSA2	Apply and extend previous understandings of multiplication and division of fractions to multiply and divide rational numbers.
MP1	Make sense of problems and persevere in solving them.
MP2	Reason abstractly and quantitatively.
MP3	Construct viable arguments and critique the reasoning of others.
MP4	Model with mathematics.
MP5	Use appropriate tools strategically.
MP6	Attend to precision.
MP7	Look for and make use of structure.

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Summative Assessments:

- Unit/Topic Tests
- Quizzes
- Midterm Exam (Units 1 and 2 Content)
- Projects

Formative Assessments:

- Partner/Group Work
- Simulations
- Homework
- Class Discussions
- Worksheets
- Mini Whiteboards
- Review Games
- Do Nows
- Exit Tickets
- Teacher Observations
- Kahoot
- Quizlet
- Short Constructed Responses

Enduring Understandings:

- Numbers are used in the real world in everyday life situations.
- The four operations of mathematics - addition, subtraction, multiplication, and division - can be used to solve all types of problems.

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- Numbers can be represented in many ways, and relationships exist among numbers.
- Proper understanding of place value assists in determining how large or small a number is and what that quantity could mean in real life.
- Rounding and estimating are ways to quickly grasp the size of a number and compute it more easily.
- Numbers can be written as fractions, decimals, and percents to reflect what part of 100 they are.

Essential Questions:

- How do mathematical operations affect numbers?
- What are the different forms of numbers, and how are they used?
- What is the relationship between and among fractions, decimals, and percents?
- When is rounding numbers useful?

Instructional Outcomes:

Students will be able to:

- Add, subtract, multiply, and divide whole numbers with and without a calculator.
- Add, subtract, multiply, and divide decimals with and without a calculator.
- Add, subtract, multiply, and divide fractions with and without a calculator.
- Make numerical changes between and among percents, decimals, and fractions.
- Round numbers to indicated whole number and decimal places.
- Apply and adapt a variety of strategies to solve problems.

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Suggested Learning Activities (Including Differentiated Instruction):

- Worksheets
- Written Assignments
- Use of Manipulatives
- Graphic Organizers (Foldables) for Notetaking/Study Skills
- Internet Activities (Online Games)
- Board Work
- Do Nows
- Direct Instruction (Board Notes/Presentations)
- Simulations (Recipes to Make Food with Fractions)
- Field Trips to Local Businesses
- Class Notes
- <http://learnzillion.com/lessons/1150-use-addition-and-subtraction-to-solve-realworld-problems-involving-decimals>
- <http://www.ck12.org/user:YmdyZWVYQG1pdGFjYWRIbXkub3Jn/section/Multiplying-Decimals-and-Whole-Numbers-%253Aof-%253A-Multiplication-and-Division-of-Decimals/>
- **(Differentiated instruction will include the time given to individual students to complete assignments and the complexity of the assignments given to individual students.)**

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Curriculum Development Resources:

- Guided Notes (Teacher Prepared)
- Kuta Software
- Freehold Regional High School District LLD Curriculum
- Park Hill School District Consumer Math Curriculum
- Lenape Regional High School District Consumer Math Curriculum
- Ledyard High School Consumer Math Curriculum
- Kingsway Regional School District Consumer Math Curriculum
- Shore Regional High School District Business Mathematics Curriculum

Unit 2: Banking and Credit

Unit Summary: This unit will focus on student understanding of money and banking as it relates to checking accounts, savings accounts, loans, and buying on credit both with a credit card and credit to make a purchase directly through a business.

Interdisciplinary Connections/Content Area Integrations Including Technology:

- Technology will be utilized including laptops or Chromebooks for online searches, multimedia presentations, and video streaming.
- Graphing calculators will be/can be utilized for some calculations and to illustrate material visually.
- Banking with checking and savings accounts, loans, and credit will be emphasized.
- Additional integrated skills are critical thinking, decision making, comparing/contrasting, communication, team building, constructing responses, demonstrating, and researching.

NJSL Number	NJSL Content
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9.1.8.C.2	Compare and contrast the financial products and services offered by different types of financial institutions.
9.1.8.C.3	Compare and contrast debt and credit management strategies.
9.1.8.C.4	Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, and mortgages) and compare the interest rates associated with each.
9.1.12.B.9	Research the types and characteristics of various financial institutions in the community (e.g., banks, credit unions, check-cashing stores, et al.).
9.1.12.C.3	Compute and assess the accumulating effect interest has when paid over time when using a variety of sources of credit.
9.1.12.C.5	Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
MP1	Make sense of problems and persevere in solving them.
MP2	Reason abstractly and quantitatively.
MP3	Construct viable arguments and critique the reasoning of others.
MP4	Model with mathematics.
MP5	Use appropriate tools strategically.
MP6	Attend to precision.
MP7	Look for and make use of structure.

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Summative Assessments:

- Unit/Topic Tests
- Quizzes
- Midterm Exam (Units 1 and 2 Content)
- Projects

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Formative Assessments:

- Partner/Group Work
- Simulations (Research Bank Account Options for College)
- Homework
- Class Discussions
- Worksheets
- Mini Whiteboards
- Review Games
- Do Nows
- Exit Tickets
- Teacher Observations
- Kahoot
- Quizlet
- Short Constructed Responses (Bank Brochures)

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Enduring Understandings:

- Money management skills are important for everyday living.
- Different situations require different types of bank accounts.
- Banks offer a variety of accounts and services to meet the needs of consumers.
- Consumer credit is an essential part of the American economy.
- The simplest way to get and maintain a good credit rating is to pay your bills on time.
- The amount of money in a checking account changes regularly; and to keep from overdrawing an account, it is important to reconcile the account regularly to check for errors or oversights.

Essential Questions:

- Why is there a need for different types of bank accounts?
- How does credit impact everyday life?
- What factors should you consider before choosing and applying for a credit card?
- Why is it important to balance one's checkbook and reconcile an account on a regular basis?
- What are some ways interest on a savings account can be calculated?

Instructional Outcomes:

Students will be able to:

- Fill out deposit and withdrawal slips.
- Accurately fill out a check.
- Maintain a check register.
- Manage/balance checking and savings accounts.
- Identify the basic concepts of using a checking and savings account and how they apply to everyday finance.
- Explain that credit impacts the everyday life of the consumer when purchasing a home or car, getting a cellular telephone, etc.

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Suggested Learning Activities (Including Differentiated Instruction):

- Worksheets
- Written Assignments
- Use of Manipulatives
- Completion of Real World Forms (Check Registers, Deposit Slips, Withdrawal Slips, and Checks)
- Graphic Organizers (Foldables) for Notetaking/Study Skills
- Internet Activities (Online Games)
- Board Work
- Do Nows
- Direct Instruction (Board Notes/Presentations)
- Simulations (Maintain a Mock Checking Account Using a Check Register and Monthly Bank Statement)
- Field Trips to Local Businesses
- Class Notes
- Speakers from Local Banks and Credit Unions
- **(Differentiated instruction will include the time given to individual students to complete assignments and the complexity of the assignments given to individual students.)**

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Curriculum Development Resources:

- Guided Notes (Teacher Prepared)
- Banking Forms, Tax Forms, and Job Applications
- Kuta Software
- Bank and Money Field Trip (PBS Lessons and Activities)
- Freehold Regional High School District LLD Curriculum
- Park Hill School District Consumer Math Curriculum
- Lenape Regional High School District Consumer Math Curriculum
- Elko County School District Consumer Math
- Ledyard High School Consumer Math Curriculum
- Kingsway Regional School District Consumer Math Curriculum
- Shore Regional High School District Business Mathematics Curriculum

Unit 3: Budgeting

Unit Summary: This unit will focus on different types of budgeting and utilizing the budget process to develop a budget from a personal perspective looking at topics such as car insurance and other automobile expenses, buying versus renting/leasing a car, comparison shopping in different scenarios, renting versus purchasing a home, daily expenses (e.g., food and clothing), household expenses (e.g., electricity, gas, cable, life and health insurance, and cellular telephone plans), and spending money for leisure activities.

Interdisciplinary Connections/Content Area Integrations Including Technology:

- Technology will be utilized including laptops or Chromebooks for online searches, multimedia presentations, and video streaming.
- Graphing calculators will be/can be utilized for some calculations and to illustrate material visually.

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- Additional integrated skills are critical thinking, decision making, comparing/contrasting, communication, team building, constructing responses, demonstrating, and researching.

NJSLS Number	NJSLS Content
9.1.4.B.3	Explain what a budget is and why it is important.
9.1.12.B.2	Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
9.1.12.B.10	Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.
MP1	Make sense of problems and persevere in solving them.
MP2	Reason abstractly and quantitatively.
MP3	Construct viable arguments and critique the reasoning of others.
MP4	Model with mathematics.
MP5	Use appropriate tools strategically.
MP6	Attend to precision.
MP7	Look for and make use of structure.

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Summative Assessments:

- Unit/Topic Tests
- Quizzes
- Final Exam (Units 3 and 4 Content)
- Projects

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Formative Assessments:

- Partner/Group Work
- Simulations (Monthly Budget with Mortgage Payment, Utility Bills, Cellular Telephone Bill, Car Payment, Food, and Entertainment)
- Homework
- Class Discussions
- Worksheets
- Mini Whiteboards
- Review Games
- Do Nows
- Exit Tickets
- Teacher Observations
- Kahoot
- Quizlet
- Short Constructed Responses

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Enduring Understandings:

- Many factors must be considered and financial decisions made prior to making a purchase.
- Individual circumstances determine whether buying or leasing/renting is more appropriate.
- Budgeting is an essential aspect of financial responsibility.
- A budget is a monthly financial plan that divides your income into categories; it uses your monthly income as a cap on your spending and then determines how much of your money can be allocated to savings goals and expenses within that limit; and it is the key to living within your means and building your wealth.

Essential Questions:

- Why is it necessary to compare prices when shopping?
- How does budgeting help consumers balance income, spending, and savings goals?
- How can a budget help you live independently?
- Which is better - leasing/renting or buying?

Instructional Outcomes:

Students will be able to:

- Identify the basic concepts of the importance of budgeting to apply to everyday real world situations.
- Explain the differences between and among renting, leasing, and purchasing recreational and entertainment equipment.
- Compare unit prices to determine the better buy.
- Differentiate between wants and needs.
- Calculate discount, sales price, and sales tax.
- Prepare budgets and calculate the percent of income spent.
- Adjust personal budgets to more closely match spending and income.

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Suggested Learning Activities (Including Differentiated Instruction):

- Worksheets
- Written Assignments
- Use of Manipulatives
- Completion of Real World Forms
- Graphic Organizers (Foldables) for Notetaking/Study Skills
- Internet Activities (Online Games)
- Board Work
- Do Nows
- Direct Instruction (Board Notes/Presentations)
- Simulations
- Field Trips to Local Businesses
- Class Notes
- Speakers from Budgeting Organizations
- **(Differentiated instruction will include the time given to individual students to complete assignments and the complexity of the assignments given to individual students.)**

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Curriculum Development Resources:

- Guided Notes (Teacher Prepared)
- Kuta Software
- Freehold Regional High School District LLD Curriculum
- Park Hill School District Consumer Math Curriculum
- Lenape Regional High School District Consumer Math Curriculum
- Elko County School District Consumer Math
- Ledyard High School Consumer Math Curriculum
- Kingsway Regional School District Consumer Math Curriculum

Unit 4: Job Skills and Career Readiness

Unit Summary: This unit will focus on computing gross and net pay, commission, payroll deductions (e.g., medical, social security, unemployment, and pension), wages (e.g., straight time, time-and-a-half, and double time pay), and taxes (e.g., local, state, and federal).

Interdisciplinary Connections/Content Area Integrations Including Technology:

- Technology will be utilized including laptops or Chromebooks for online searches, multimedia presentations, and video streaming.
- Graphing calculators will be/can be utilized for some calculations and to illustrate material visually.
- Additional integrated skills are critical thinking, decision making, comparing/contrasting, communication, team building, constructing responses, demonstrating, and researching.

NJSL Number	NJSL Content
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9.1.12.A.1	Differentiate among the types of taxes and employee benefits.
9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
9.1.12.A.4	Identify a career goal and develop a plan and timetable for achieving it including educational/training requirements, costs, and possible debt.
9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
9.1.12.A.10	Demonstrate how exemptions and deductions can reduce taxable income.
9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget.
9.2.12.C.1-9	<p>1- Review career goals and determine steps necessary for attainment.</p> <p>2-Modify personalized student learning plans to support declared career goals.</p> <p>3-Identify transferable career skills and design alternate career plans.</p> <p>4-Analyze how economic conditions and societal changes influence employment trends and future education.</p> <p>5-Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.</p> <p>6-Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.</p> <p>7-Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.</p> <p>8- Assess the impact of litigation and court decisions on employment laws and practices.</p> <p>9-Analyze the correlation between personal and financial behavior and employability.</p>
MP1	Make sense of problems and persevere in solving them.

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MP2	Reason abstractly and quantitatively.
MP3	Construct viable arguments and critique the reasoning of others.
MP4	Model with mathematics.
MP5	Use appropriate tools strategically.
MP6	Attend to precision.
MP7	Look for and make use of structure.

Summative Assessments:

- Unit/Topic Tests
- Quizzes
- Final Exam (Units 3 and 4 Content)
- Projects

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Formative Assessments:

- Partner/Group Work
- Simulations (Monthly Budget with New Job)
- Homework/Classwork
- Class Discussions (Jobs, Payroll, and Deductions)
- Worksheets
- Mini Whiteboards
- Review Games
- Do Nows
- Exit Tickets
- Teacher Observations
- Kahoot
- Quizlet
- Short Constructed Responses

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Enduring Understandings:

- Money can be deducted from a person's pay for taxes (local, state, and federal), benefits, investments, and various other entities.
- Making the most out of life post high school requires planning.
- Different states can have different minimum wages that can differ from federal laws.

Essential Questions:

- What factors affect how much money an employee makes after deductions?
- What are some deductions that are taken from gross pay?
- How can mathematical operations be used to accurately determine gross pay, deductions, and net pay?
- Will your career choice pay for the things you want in life?
- What careers fit your personality, interests, values, and skills?
- What steps can you take to achieve your ideal job?

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Instructional Outcomes:

Students will be able to:

- Demonstrate knowledge of how to search for jobs/careers using a variety of online resources.
- Fill out various reporting forms for tax purposes.
- Identify the forms of income and payment for various job classifications.
- Read a tax table to determine tax.
- Identify and calculate various forms of income.
- Identify required income withholdings.
- Explain various types of salaries and calculate income using different methods.
- Calculate income for pay periods in order to plan and evaluate budget needs given hourly rates, tip percentages, overtime hours, and annual salary.
- Utilize a career plan to develop personal income potential.

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Suggested Learning Activities (Including Differentiated Instruction):

- Worksheets
- Written Assignments
- Use of Manipulatives
- Completion of Real World Forms
- Graphic Organizers (Foldables) for Notetaking/Study Skills
- Internet Activities (Job Searches)
- Board Work
- Do Nows
- Direct Instruction (Board Notes/Presentations)
- Simulations
- Field Trips to Local Businesses
- Shadowing of Various Careers
- Class Notes
- Speakers from a Variety of Jobs/Careers
- **(Differentiated instruction will include the time given to individual students to complete assignments and the complexity of the assignments given to individual students.)**

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