# Math of Personal Finance

## **Course Information:**

1 Credit Asynchronous Spark Course Course Site: <u>https://akgrad.sparkeducation.com/</u>

## **Description:**

This Financial Literacy course encompasses standards that are essential to the development of basic financial literacy. Students will gain the information and skills to implement a life-long plan for financial success. This course applies concepts from Algebra I and Geometry topics such as personal income, exponential growth, taxes, credit, loans and payments, leasing and purchasing, stocks, insurance, and retirement planning.

**Course Organization:** The course is divided into thirty-nine lessons contained in eleven units. Math lessons are a blend of text and video and include example problems and practice problems. Lessons are followed by a quiz and/or assignment. At the end of each math unit is a test covering all the material from that unit.

#### **Materials Required:**

• Computer or tablet with Internet access

**Academic Dishonesty:** With most correspondence courses as well as AKGrad & YKSD, honesty of parents and students is essential. If an AK Grad teacher confirms that a student has plagiarized work or used AI, the student will receive a 0 and be subject to consequences determined by their school of record.

**Grading:** In this course you will be graded on quizzes, tests, assignments, and post-assessments.

- **Quizzes:** There are 41 quizzes. Quizzes are mostly computer scored and you can see your incorrect answers immediately so you can retake if necessary. The question format is largely multiple choice but can also include fill-in-the-blank, matching, or short answer. It is also permissible to use notes, study materials, and books on the quizzes. You have 2 tries to take each quiz and additional attempts can be given upon request.
- **Tests**: There are 4 math tests. The tests are meant to reflect how much you have learned while completing the lessons. The question format is largely multiple choice but can also include fill-in-the-blank, matching, or short answer.

- **Assignments:** There are 26 assignments. Assignments are teacher graded. Writing assignments vary in length from one to three paragraphs. Math assignments are pdf documents used to practice new concepts and show your work.
- **Post-Assessments:** Post-assessments are cumulative. There is a post-assessment at the end of each quarter.

The following grading scale will be used for determining your final grade. After completing the course with a "D-" or better you will receive one Carnegie credit from the Yukon Koyukuk School District.

Percent	Grade
97% - 100%	A+
93% - 96%	A
90% - 92%	A-
87% - 89%	B+
83% - 86%	В
80% - 82%	B-
77% - 79%	C+
73% - 76%	С
70% - 72%	C-
67% - 69%	D+
63% - 66%	D
60% - 62%	D-
< 60%	F

**Course Schedule:** Though you are in charge of your own schedule, we will encourage you to create a schedule for completing the course. As your teacher, I will support you in meeting your goals. A pacing guide is provided in the course. The following is a list of Units that need to be completed.

# <u>Units:</u>

Semester 1	<u>Semester 2</u>
<ul> <li>Unit 1: Introduction</li> <li>Unit 2: Resources</li> <li>Unit 3: Math Review</li> <li>Unit 4: Costs</li> <li>Unit 5: Employment and Education</li> <li>Unit 6: Math Review 2</li> </ul>	<ul> <li>Unit 1: The Money You Keep</li> <li>Unit 2: Understanding Functions and Sequences</li> <li>Unit 3: Financial Institutions and Establishing Credit</li> <li>Unit 4: Graphing Functions and Inequalities</li> <li>Unit 5: The Money You Spend</li> </ul>

# Subject to Change

This syllabus and schedule are subject to change in the event of extenuating circumstances. Your instructor will notify you of changes via Spark announcements.