

Financial Algebra Syllabus

RCAS Policies/Procedures

Students will be required to follow all RCAS policies and procedures. To view the RCAS High School Student Handbook, click [handbook](#).

Course Description

Connecting practical math concepts to personal and business settings, Financial Algebra offers informative and highly useful lessons that challenge students to gain a deeper understanding of financial math. Topics include personal financial planning, budgeting, banking, paying taxes, insurance, investing, buying a house, consumer loans, economic principles, starting a business, and analyzing business data.

Course Learning Outcomes

Throughout the course, you will meet the following goals:

- *Apply the basics of personal finance to real-world situations
- *Understand the rules/regulations of federal and state taxes
- *Distinguish between various forms of debt and credit and analyze each
- *Calculate returns on various forms of investments
- *Use statistics to make data-based financial decisions

Chapter Seven: Independent Living

Students will calculate the costs associated with renting suitable housing, Read a floor plane and calculate the amount of living space, compute monthly mortgage payment, including principal, interest, property taxes, and insurance, estimate closing costs associated with purchasing a home, create and interpret amortization tables, explain the advantages and disadvantages of purchasing different types of homes

Chapter Eight: The Stock Market

Students will calculate costs associated with owning a business, use stock data to follow the daily progress of a corporate stock, create and interpret stock market data charts, calculate and graph simple moving averages to identify trends in stock prices, interpret stock market ticker information, compute gains and losses from stock trades, compute the fees involved in buying and selling stocks, compute income from long term investments

Chapter Ten: Planning Retirement

Students will determine costs associated with retirement savings accounts, make calculations associated with Social Security, determine the monthly pension benefits, calculate insurance premium costs, compare investment plans

Chapter Eleven: Prepare a Budget

Students will compute the cost associated with utility usage, compute the cost associated with electronic utilities, visualize and interpret a budget, develop and interpret an expense budget plan, use matrices to represent budget data

Classroom Expectations (show how they are connected to schoolwide expectations)

It is the expectation that all students will be present and participating in the classroom discussion as well as complete assignments in class every day. On days when the students are not present, they will be responsible to find out what work was missed and complete it if possible. All efforts will be made to have the course content online through Canvas. Missing work will need to be on their own time outside of the regular class time.

Classroom policies outlined fall under these four big ideas:

*Respect for Self

*Respect for Others

*Respect for Property

*Safe Behavior that is not kind/safe to yourself or others may result in a conference with Ms. Halverson and your advisor. Be present and ready to learn with the bell rings.

Grading

Points shall be awarded for assignments, quizzes, and tests, collected cumulatively throughout the semester. A grade will be applied using the Rapid City School District grading matrix found in the Student Handbook.

Textbook

The textbook for Financial Algebra is: Financial Algebra: Advanced Algebra with Financial. The publisher is Cengage. ISBN: 978-0-357-42350-9

Reading

There may be content related articles found and implemented. These will be available for student/parent viewing through Canvas or upon parent/student request for a paper copy.

Optional Reading

There may be content related articles found and implemented. These will be available for student/parent viewing through Canvas or upon parent/student request for a paper copy.

Instructional Resources

All resources for this course are available for student/parent viewing through Canvas or upon parent/student request for a paper copy. This course uses Mind Tap for the electronic textbook, some assignments and assessments. The link for Mind Tap is included in Canvas.