**Consumer Math Syllabus**

**Course**: Consumer Math

**Teacher**: Ms. Urquhart and Mr. Beemsterboer

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*We want to welcome you to Consumer Math!* In this course, studentswill acquire the skills to make informed decisions about money management, earning income, savings and investments, and spending and credit.

*We have made a commitment to you that with a positive attitude, we will do our best each and everyday to be prepared and do our best in order to for you to succeed in real life situations.*

*We will be doing projects and activities that will explore and investigate consumer situations and economic topics that are relevant to being a contributing member of society. Real-life applications reinforce and extend students’ mastery of basic mathematic concepts. Instruction is provided using a variety of realistic, consumer-oriented applications. Topics explored include earning money, buying food, exploring a variety of housing options and the financing of them, as well as managing a household and its budget. This would include information on banking, investment options, buying a car, and insurance.*

*Any question you have is a good question, so please ask away.  Our classroom is a warm and accepting environment. Together, with both of our commitments, we will certainly have a fantastic semester!*

**Consumer Math Topics**

* Approximating distances, quantity, and weight
* Driving
* Counting Calories
* Earning Money
* Buying Food
* Shopping for Clothes
* Managing a household
* Buying and Maintaining a Car
* Working with Foods
* Improving Your Home
* Traveling
* Budgeting Your Money
* Banking and Investing
* Paying Taxes

**Materials you’ll need for this class:**

“The secret of success in life is for a man to be ready for his opportunity when it comes.” - [Benjamin Disraeli](http://www.goodreads.com/author/show/47030.Benjamin_Disraeli)

1. Scientific Calculator
2. Consumer Math ISBN: 0785429441
3. Planner
4. 1.5 inch Binder
5. Lined Paper
6. Pen/Pencil

**Breakdown of Quarter Grading:**

* Participation 30%
* Classwork 25%
* Assessments 45%

**Participation:**

“The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will.” – Vince Lombardi

Students are graded daily (5 points) on their class participation for each school day. Participation points are given for:

* (1 point) entering class on time,
* (1 point) having materials for class,
* (1 point) working at fullest capacity during the class,
* (1 point) following all rules and regulations of the class, and
* (1 point) working cooperatively with others.

**Classwork:**

“Too often we give our children answers to remember rather than problems to solve.” – Roger Lewin

The class work grade will be determined based on the points accumulated by the student out of total possible points.

**Assessments:**

* There will be a test at the end of most units.
* All work must be shown to receive full credit.
* Notes, homework problems, and quiz questions should be studied.
* There will be at least 2-3 projects every semester that will count as a test grade.
* Every project will be provided with a detailed rubric.

**Classroom Expectations:**

“The price of greatest is great responsibility” - Winston Churchill

1. Come Prepared
* Each day you should bring: a pencil, your binder, your book, your calculator, and your homework.
1. Speak and act respectfully
* Students should respect teacher/student property, follow directions immediately, raise hand for permission to speak or leave room, follow restroom procedures, etc.
* Students should save personal questions (ones that do not affect the whole class) for after school, before class, or during individual work time.  Do not ask during instruction or direct teach time.
1. Use Your Time Well
* You may be given time in class to begin homework, complete an in-class activity, or participate in group-interactions. If you fail to use your time wisely in class, you will lose free time in order to get caught up with your classmates.
1. Ask Questions
* If you don’t understand something, you must ask--this is the only way I will know that you don’t understand prior to a quiz or test.   This course will build upon itself and it is important that you understand the material in one lesson before moving ahead. Refusing to ask a question or seek help when you need it most will create a lot more stress for you in the long run.
1. Technology and Bathroom Procedures
* Comply with Aim High School’s Code of Conduct in the student/parent handbook.

   \*\*If you follow these expectations, there’s no need to worry!\*\*

*We are very excited about our year together. We are confident it will be a great experience for us all.*

*Sincerely*,

Ms. Urquhart & Mr. Beemsterboer