

# SENIOR CONSUMER MATH

**Mr. Kramer – Room 228**

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## Course Topics:

Excel, Everfi, Guest Speakers, Projects  
Monthly Expenses/Budget Sheet  
Personal Earning/Time Card/Salary/Commission  
Health Insurance/Election Year Issues  
Bank Statements/Reconciliation/Online Banking  
Vehicle Financing/Vehicle Insurance  
Life Insurance

Simple Interest/Compound Interest  
Long Term Investments/Roth/403b/401k/Cd's  
Taxes/I9/W4/Social Security/ Medicare  
Deposits/Withdrawals/ATM/Check Writing  
Purchasing New/Used Vehicle  
Leasing/Renting

## Grading Policy:

<u>Scale</u>		<u>Weighting</u>	<u>Semester Grades</u>
A	90% - 100%	Tests/Quizzes/Projects.....60%	Semester grades will be the total percentage of all homework, tests, and projects accumulated over the semester.
B	80% - 89%		
C	70% - 79%		
D	60% - 69%	Homework/Practice.....40%	
F	Below 60%		

## Homework:

Each homework assignment is worth 10 points. In order to receive full credit on your homework, you must try every problem, show your work, and have it completed on time.

Allowances are made for absences resulting from sickness.

Homework may be turned in late for full credit up to the day of the test. Half credit after the unit test.

Students participating in extracurricular activities are responsible for turning their homework in on time.

**Quizzes:** Will be given intermittently, and may be announced or unannounced.

**Tests:** Will be given periodically, covering material learned in a particular chapter or unit; may also include material from previous units. **No “retakes” will be available.**

**Projects:** Will be given periodically, covering material learned in a particular chapter or unit; may also include material from previous units. **No “redos” will be available.**

**Semester Final:** A final exam will be given at the end of the semester.

## **Materials:**

Pencils & Pens            Eraser  
Textbook                    Calculator  
Loose Leaf Paper & Notebook

**Textbook:** Students in this course will use the Mathematics for Business and Personal Finance book put out by Glencoe.

**Calculator:** The calculator that is recommended for this class is the TI-30X IIS Scientific Calculator.

**Participation:** It is important that you are participating in class each day. We will be covering many topics, and repeated absences will make it difficult to stay on track. Come to class prepared (with all necessary supplies and any assignments completed)!

**Tardiness:** Tardiness will be dealt with in accordance to the school policy as outlined in your student planner. All students are expected to be in their seats and ready for class **when the bell rings**.

**Extra Help:** I can be available before school, after school, or during office hours. To avoid missing me, please schedule appointments as you need them.

## **Classroom Policies:**

Cell Phones and other electronic devices should stay put away until an appropriate time to use them.

Food & Drink: Water is great. Leave all else outside.

Dismissal will be by me, not by the bell.

Cheating (e.g. copying tests/homework/projects) will result in a score of zero on the test or homework for all participants and will also result in a call to your parents.

**Additional Note:** The teacher reserves the right to make any changes to this syllabus as is deemed necessary throughout the semester.

## **3 Golden Rules:**

**Be On Time,  
Be Prepared,  
and most importantly,  
Be Respectful!**

**Let's Have a Great Semester!!**