

Consumer Math

MAT2000

Course Description

Consumer Math is an elective course that covers topics related to basic mathematical skills, and then directs the student to apply those skills in real life situations and problems. The course will offer a review of basic skills related to math operations and properties. The student will learn how to apply math in a variety of ways in order to be a better-educated and informed consumer. Included in the course of study will be a survey of basic financial practices and computations that correlate to business and personal money management.

Rationale

Consumer Math is a course to review basic math skills and use those skills for practical application. Mathematic skills are useful tools for everyday life.

Prerequisite

None

Measurable Learning Outcomes

- A. The student will practice and apply basic mathematical operations.
- B. The student will investigate basic principles of personal financial literacy including jobs, wages, budgets, taxes, recreation and retirement.
- C. The student will explore the options for saving and credit and being responsible with debt and purchasing options.
- D. The student will explore and evaluate types of insurance, reasons for insurance, and saving and investing for the future.
- E. The student will explore business practices and pricing and then develop a plan for operating his/her own business.
- F. The student will apply basic principles for solving ratios and proportions in order to solve a variety of problems including unit scale and scale drawing.
- G. The student will investigate and apply principles of measurement and construction practices to solve problems.
- H. The student will explore the uses and measurements of data including collecting, displaying and evaluating data.
- I. The student will use established theorems and principles to solve for unknowns related to geometry and trigonometry.

J. The student will explore topics related to retirement, social security, and other benefits.

Course Materials

See LUOA's [Systems Requirements](#) for computer specifications necessary to operate LUOA curriculum. Also view [Digital Literacy Requirements](#) for LUOA's expectation of users' digital literacy.

This course makes use of third-party digital resources to enhance the learning experience. These resources have been curated by LUOA staff and faculty and can be safely accessed by students to complete coursework. Please ensure that internet browser settings, pop-up blockers, and other filtering tools allow for these resources to be accessed.

The following resource(s) are used throughout this course:

RightNow Media

Note: Embedded YouTube videos may be utilized to supplement LUOA curriculum. YouTube videos are the property of the respective content creator, licensed to YouTube for distribution and user access. As a non-profit education institution, LUOA is able to use YouTube video content under the YouTube Terms of Service and the provisions of the TEACH Act of 2001. For additional information on copyright, please contact the [Jerry Falwell Library](#).

Course Grading Policies

The students' grades will be determined according to the following grading scale and assignment weights. The final letter grade for the course is determined by a 10-point scale. Assignments are weighted according to a tier system, which can be referenced on the Grades Page in Canvas. Each tier is weighted according to the table below. Items that do not affect the student's grade are found in Tier 0.

Grading Scale		Assignment Weights	
A	90-100%	Tier 0	0%
B	80-89%	Tier 1	25%
C	70-79%	Tier 2	35%
D	60-69%	Tier 3	40%
F	0-59%		

Course Policies

Students are accountable for *all* information in the Student Handbook. Below are a few policies that have been highlighted from the Student Handbook.

Types of Assessments

To simplify and clearly identify which policies apply to which assessment, each assessment has been categorized into one of four categories: Lesson, Assignment, Quiz, or Test. Each applicable item on the course Modules page has been designated with an identifier chosen from among these categories. Thus, a Quiz on the American Revolution may be designated by the title, "1.2.3 Quiz: The American Revolution." These identifiers were placed on the Modules page

to help students understand which Honor Code and Resubmission policies apply to that assessment (see the Honor Code and Resubmission policies on the pages to follow for further details).

- **Lesson:** Any item on the Modules page designated as a “Lesson”
These include instructional content and sometimes an assessment of that content. Typically, a Lesson will be the day-to-day work that a student completes.
- **Assignment:** Any item on the Modules page designated as an “Assignment”
Typical examples of Assignments include, but are not limited to, papers, book reports, projects, labs, and speeches. Assignments are usually something that the student should do their best work on the first time.
- **Quiz:** Any item on the Modules page designated as a “Quiz”
This usually takes the form of a traditional assessment where the student will answer questions to demonstrate knowledge of the subject. Quizzes cover a smaller amount of material than Tests.
- **Test:** Any item on the Modules page designated as a “Test”
This usually takes the form of a traditional assessment where the student will answer questions to demonstrate knowledge of the subject. Tests cover a larger amount of material than Quizzes.

Resubmission Policy

Students are expected to submit their best work on the first submission for every Lesson, Assignment, Quiz, and Test. However, resubmissions may be permitted in the following circumstances:

- **Lesson:** Students are automatically permitted two attempts on a Lesson. The student may freely resubmit for their first two attempts without the need for teacher approval.
- **Assignment:** Students are intended to do their best work the first time on all Assignments. However, any resubmissions must be completed before the student moves more than one module ahead of that Assignment. For example, a student may resubmit an Assignment from Module 3 while in Module 4, but not an Assignment from Modules 1 or 2. High School students may not resubmit an Assignment without expressed written permission from the teacher in a comment.
- **Quiz:** Students may NOT resubmit for an increased grade.
- **Test:** Students may NOT resubmit for an increased grade.

If a student feels that he or she deserves a resubmission on a Lesson, Assignment, Quiz, or Test due to a technical issue such as computer malfunctioning, the student should message his or her teacher to make the request, and that request will need to be approved by a Department Chair.

Consequences for Violations to the Honor Code

Every time a student violates the Honor Code, the teacher will submit an Honor Code Incident Report. The Student Support Coordinator will review the incident and allocate the appropriate

consequences. Consequences, which are determined by the number of student offences, are outlined below:

- **Warning:** This ONLY applies to high school Lessons and elementary/middle school Assignments and Lessons. These will be taken as a teaching moment for the student.
 - **Lessons:** A zero will be assigned for the question only.
 - **Elementary/Middle School Assignment:** The student must redo their work. However, they may retain their original grade.
- **1st Offense:**
 - **Lesson, Quiz, or Test:** The student will receive a zero on the entire assessment.
 - **Assignment:** The student will either:
 - Receive a 0% on the original assignment
 - Complete the Plagiarism Workshop
 - Retry the assignment for a max grade of 80%
- **2nd Offense:** The student will receive a zero and be placed on Academic Probation.
- **3rd Offense:** The student will receive a zero and the Faculty Chair will determine the consequences that should follow, possibly including withdrawal from the course or expulsion from the academy.

Scope and Sequence

Consumer Math

Module 1: Basic Math Review

Week 1: Basic Adding and Subtracting
Week 2: Decimal Numbers, Estimating and Comparing Numbers
Week 3: Addition and Multiplication Properties and Fractions
Week 4: More on Fractions and Decimals

Module 2: Personal Financial Literacy

Week 5: Time Management
Week 6: Wages, Income, Expenses, Jobs and Careers
Week 7: Budgets, Personal Accounting, and Taxes
Week 8: Recreation and Retirement

Module 3: Financial Institutions, Credit Basics, and Managing Debt

Week 9: Financial Institutions and their Services
Week 10: Credit and Being Responsible with Debt
Week 11: Credit Management and Biblical Ideas about Debt
Week 12: Consumer Rights and Responsibilities

Module 4: Survey of Insurance and Investment

Week 13: Basics of Insurance
Week 14: More on Insurance
Week 15: Saving and Investing

Module 5: Math and Retail Sales

Week 16: Retail, Pricing and Percent
Week 17: Business Math
Week 18: Project Quiz, Test and Semester Exam

Module 6: Ratios, Proportions, Unit Rate, and Cost Analysis

Week 19: Ratios and Rates
Week 20: Proportions
Week 21: Scale Factor, Unit Scale and Scale Drawings

Module 7: Math in the Workplace

Week 22: Standard Units of Measure
Week 23: Measurement and Conversions
Week 24: Construction Math
Week 25: More on Construction and Simple Machines
Week 26: Real Estate and Homeowners

Module 8: Data Analysis and Statistics

Week 27: Data and Deviations
Week 28: Representing Data
Week 29: Representing Data (continued)
Week 30: Data Analysis, Graphs and Misleading Data

Module 9: Geometry and Trigonometry

Week 31: Geometry, Angles and Triangles

Week 32: Triangles, Quadrilaterals and Polygons

Week 33: Two and Three Dimensional Objects

Week 34: Functions, Equations and Slope

Module 10: Jobs, Leisure, Retirement, and Travel

Week 35: Retirement

Week 36: Social Security, Benefits and Assessment