

Advanced Algebra with Financial Applications

Pre-Requisites: Algebra II recommended

Credits: 0.5 (per segment)

Estimated Completion Time: 2 segments/ 32-36 weeks

Earliest Start Date: March 2014

Description

This course walks students through the information needed to make the best decisions with money. Advanced Algebra with Financial Applications is an advanced course incorporating real-world applications, collaboration, and calculations using technology. Students learn the formulas used to determine account balances, monthly payments, total costs, and more. They examine budgeting, spending, saving, investment, and retirement. Students explore mortgages and other debt structures and how to make good decisions about borrowing money. This knowledge will propel students into the future with a good foundation on how to handle finances.

Major Topics and Concepts

Segment 1

Debt
APR
Finance Charges
Cash or Credit
Credit Scores and Reports
Cash Management
Budgeting
Pay It Off
Savings
Linear Growth
Exponential Growth
Compound Interest
Growth and Decay
Spending
Data Representations
Linear Representations
Income Tax
Deferment
Purchasing Costs

Segment 2

Investments
Pre-Writing
Future Value
Present Value
Purchasing Stocks
Stocks and Bonds
Portfolios
Mortgage
Fixed Rate
Adjustable Rate
Balloon
Comparing Options
Points
Additional Fees
Total Cost
Retirement
Financial Goals

Plans
Insurance
Net Worth

Required Materials

Course Objectives

Grading Policy

Besides engaging students in challenging curriculum, the course guides students to reflect on their learning and evaluate their progress through a variety of assessments. Assessments can be in the form of practice lessons, multiple choice questions, writing assignments, projects, research papers, oral assessments, and discussions. The course will use the state-approved grading scale and each course contains a unique end of course assessment. This assessment counts for 20% of the student's overall grade and must be passed with a score of 60% or higher.

Communication Policy

To achieve success, students are expected to submit work in each course weekly. Students can learn at their own pace; however, "any pace" still means that students must make progress in the course every week. To measure learning, students complete self-checks, practice lessons, multiple choice questions, projects, discussion-based assessments, and discussions. Students are expected to maintain regular contact with teachers; the minimum requirement is monthly. When teachers, students, and parents work together, students are successful