Consumer Math Standard   
Lesson Plan Overview

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 1 Math Skills | | | | |
| 1 | Introduction | vi–vii |  | * To emphasize the importance of mathematical proficiency in a steward. * To introduce five principles of stewardship. |
| 2 | **1.1** Rates, Ratios, and Proportions | 2–5 |  | * To express ratios. * To write and solve proportions. |
| 3 | 1.2 Percent | 5–8 |  | * To convert among percents, ratios, and decimals. * To solve equations involving percents. |
| 4 | 1.3 Percent of Change | 8–11 | Quiz 1 (1.1–1.2) | * To solve problems involving a percent of increase or decrease. |
| 5 | 1.4 Operations with Integers | 12–17 | Quiz 2 (1.3) | * To add, subtract, multiply, and divide integers. * To find the absolute value of an integer. |
| 6 | 1.5 The Language of Algebra | 18–22 |  | * To identify the number of terms in a polynomial. * To evaluate algebraic expressions for given values of the variables. * To solve simple linear equations. |
| 7 | 1.6 Solving  Equations | 22–26 | Quiz 3 (1.4–1.5) | * To simplify polynomials. * To solve linear equations. |
| 8 | 1.7 Integer Exponents | 26–29 |  | * To write expressions in exponential notation. * To convert between positive and negative exponents. |
| 9–10 | Stewardship &  Scripture | 30 | Quiz 4 (1.6–1.7) | * To understand and apply biblical teachings on praying for finances. |
| 11 | Chapter 1 Review | 31 |  | * To prepare for evaluation. |
| 12 | Chapter 1 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 2 Measurement | | | | |
| 13 | 2.1 Customary  System | 34–36 |  | * To find conversion factors between customary units. * To convert between customary units. |
| 14 | 2.2 International System | 37–40 |  | * To associate each prefix with its meaning and symbol. * To find conversion factors between SI units. * To convert between SI units. |
| 15–16 | 2.3 Conversion  between  Systems | 40–42 | Quiz 1 (2.1–2.2) | * To convert SI units to customary units. * To convert customary units to SI units. |
| 17–18 | 2.4 Linear  Measurement | 43–46 | Quiz 2 (2.3) | * To find the perimeter of squares and rectangles. * To find the circumference of circles. |
| 19 | 2.5 Area | 46–51 |  | * To find the area of rectangles, squares, and parallelograms. * To find the area of triangles. * To find the area of circles. |
| 20–21 | 2.6 Volume | 52–55 | Quiz 3 (2.4–2.5) | * To find the volume of cubes and rectangular prisms. * To find the volume of cylinders. |
| 22 | Stewardship &  Scripture | 56–57 | Quiz 4 (2.6) | * To understand and apply the biblical teaching on yielding everything to God. |
| 23 | Chapter 2 Review | 58–59 |  | * To prepare for evaluation. |
| 24 | Chapter 2 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 3 Income | | | | |
| 25 | 3.1 Timekeeping | 62–64 |  | * To calculate the number of hours an employee worked in a day. * To find the total hours worked for the week. |
| 26 | 3.2 Hourly Wages and Salaries | 65–68 |  | * To calculate hourly wages. * To calculate wages with overtime. * To calculate wages with double time. |
| 27–28 | 3.3 Payroll  Deductions | 68–74 | Quiz 1 (3.1–3.2) | * To calculate the FICA withholding. * To calculate the federal income tax withholding. * To calculate the state income tax withholding. |
| 29 | 3.4 Commissions, Piecework, and Tips | 74–77 | Quiz 2 (3.3) | * To calculate wages that include tips. * To calculate wages based on commissions or piecework including graduated pay scales. |
| 30–31 | 3.5 Bonds | 77–81 | Quiz 3 (3.4) | * To calculate the cost of a bond purchase. * To find the proceeds from the sale of bonds. * To determine the profit from the purchase and sale of bonds. |
| 32–33 | 3.6 Stocks | 82–85 |  | * To calculate the cost of stock purchases and proceeds of stock sales. * To determine the profit from the purchase and sale of stocks. |
| 34 | Stewardship &  Scripture | 86–87 | Quiz 4 (3.5–3.6) | * To understand and apply the biblical teaching on tithing. |
| 35 | Chapter 3 Review | 88–89 |  | * To prepare for evaluation. |
| 36 | Chapter 3 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 4 Budgeting | | | | |
| 37 | 4.1 Budget Basics | 92–96 |  | * To determine the tithe based on gross income. * To use a pie graph to determine  budget amounts from gross income. * To find recommended budget amounts for a given disposable income. |
| 38–39 | 4.2 Developing an Annual Budget | 96–100 | Quiz 1 (4.1)  *Time Budget*  (Appendix F) | * To plan annual budgets based on  disposable income. |
| 40–41 | 4.3 Shorter Budget Periods | 101–3 |  | * To calculate a monthly budget from an annual budget. |
| 42–43 | 4.4 Emergency  Adjustments | 104–7 | Quiz 2 (4.2–4.3) | * To adjust the monthly budget based on emergency expenses. |
| 44 | 4.5 Revisions to the Annual Budget | 107–10 |  | * To revise the annual budget based on the previous year’s experience. * To revise the annual budget based on getting a raise. |
| 45–46 | Stewardship &  Scripture | 111 | Quiz 3 (4.4–4.5) | * To understand and apply the biblical basis for budgeting. |
| 47 | Chapter 4 Review | 112–13 |  | * To prepare for evaluation. |
| 48 | Chapter 4 Test | | | |
| 49–50 | Quarter 1 Review and Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 5 Personal Banking | | | | |
| 51 | 5.1 Checking  Accounts | 116–19 | *Bank Forms for Class Use* (Appendix G) | * To write a check properly. |
| 52 | 5.2 Bank  Transactions | 120–24 | *Bank Forms for Class Use* (Appendix G) | * To use blank, restricted, and full endorsements when signing checks. * To fill out a withdrawal slip. * To fill out checkbook registers. * To calculate overdraft fees. |
| 53 | 5.3 Reconciling a Bank Statement | 124–31 | *Bank Forms for Class Use* (Appendix G)  Quiz 1 (5.1–5.2) | * To reconcile the checkbook register with the bank statement. |
| 54 | 5.4 Calculation of Interest on  Savings | 131–35 | Quiz 2 (5.3) | * To calculate simple interest. * To calculate interest compounded annually. |
| 55–56 | 5.5 Compounding Interest for Shorter Periods | 136–40 |  | * To calculate compound interest for compounding periods other than annual. |
| 57–58 | 5.6 Effective Interest Rates and Savings Accounts | 141–45 | Quiz 3 (5.4–5.5) | * To compute the effective interest rate. * To calculate interest using the minimum  balance method. * To calculate interest using the daily interest method. |
| 59 | 5.7 Savings  Programs | 145–49 | *Decoder Match*  (Appendix H) | * To compute the amount saved by depositing an $R payment each period at compound interest. * To calculate the deposit payment needed to reach a goal using compound-interest savings. |
| 60 | Stewardship &  Scripture | 150–51 | Quiz 4 (5.6–5.7) | * To understand and apply the biblical teaching on speculative get-rich-quick schemes and cosigning. |
| 61 | Chapter 5 Review | 152–53 |  | * To prepare for evaluation. |
| 62 | Chapter 5 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 6 Borrowing Money | | | | |
| 63 | 6.1 Simple-Interest Loans and Promissory Notes | 156–60 |  | * To distinguish exact time from approximate time and exact interest from ordinary interest. * To calculate exact time for loans. * To calculate interest using the Banker’s Rule (exact time and ordinary interest). |
| 64 | 6.2 Add-on Loans and Annual Percentage Rates | 161–63 |  | * To calculate monthly payments for add-on loans. * To approximate the APR (annual percentage rate) with the constant-ratio formula. |
| 65–66 | 6.3 Discount Loans | 163–66 | Quiz 1 (6.1–6.2) | * To find the proceeds for a discount loan. * To find the face value or the discount rate for a discount loan. |
| 67–68 | 6.4 Amortized Loans | 167–70 |  | * To review amount saved and payments for reaching goals in compound-interest savings accounts. * To compute amount borrowed and payments for amortized loans. |
| 69 | 6.5 Credit Cards | 171–74 | Quiz 2 (6.3–6.4) | * To compute the minimum payment on a credit card. * To compute the average daily balance and interest charges on a credit card. |
| 70–71 | 6.6 Loan Approval Process | 175–81 | Quiz 3 (6.5) | * To give an overview of the 5 Cs lenders use when issuing a loan. * To use the 5 Cs to calculate loan pricing and payments. |
| 72 | Stewardship & Scripture | 182–83 | Quiz 4 (6.6) | * To understand and apply the biblical teaching concerning debt. |
| 73 | Chapter 6 Review | 184–85 |  | * To prepare for evaluation. |
| 74 | Chapter 6 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 7 Transportation | | | | |
| 75 | 7.1 Buying a New Car | 188–92 |  | * To classify costs of ownership and costs of operation for a car. * To calculate expense per mile for a car. * To calculate markup on a new car. |
| 76–77 | 7.2 Calculating the Monthly  Payment | 192–97 |  | * To calculate the monthly payment for a new car. |
| 78–79 | 7.3 Depreciation | 197–200 | Quiz 1 (7.1–7.2) | * To find accumulated depreciation. * To calculate average annual depreciation. * To determine resale value. |
| 80 | 7.4 Buying a Used Car | 200–202 |  | * To find the cost of a used car. * To find the cost for a mechanic to check the used car and repair it. |
| 81–82 | 7.5 Leasing a New Car | 203–7 | Quiz 2 (7.3–7.4) | * To find the cost of leasing a car. |
| 83 | 7.6 Automobile Insurance | 207–11 |  | * To compute liability, collision, and comprehensive car insurance premiums. * To compute surcharges and discounts for car insurance. |
| 84 | 7.7 Gas, Oil, and Tires | 211–15 | Quiz 3 (7.5–7.6) | * To calculate gas mileage. * To compute the cost of oil changes. * To calculate the cost of tires. |
| 85 | 7.8 Scheduled Maintenance and Repairs | 215–17 | *Dream Car* (Appendix J) | * To find the cost of scheduled car maintenance. * To find the costs for car repairs. |
| 86 | Stewardship &  Scripture | 218–19 | Quiz 4 (7.7–7.8) | * To understand and apply the biblical teaching on borrowing for depreciating items. |
| 87 | Chapter 7 Review | 220–21 |  | * To prepare for evaluation. |
| 88 | Chapter 7 Test | | | |
| 89–90 | Quarter 2 Review and Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 8 Food | | | | |
| 91 | 8.1 Budgeting for Food | 224–28 | *Grocery Comparison* (Appendix K) | * To review how to budget for food. * To calculate savings using coupons and  specials. |
| 92 | 8.2 Best Buys | 228–31 |  | * To calculate unit prices. * To compare items using unit prices. * To find costs per serving. |
| 93 | 8.3 Reducing Food Costs | 231–35 | Quiz 1 (8.1–8.2) | * To find the cost and savings of buying food in volume. * To find the cost of freezer operation. * To find the payback period for a freezer  purchase. |
| 94 | 8.4 Food Cost  Increases | 235–37 |  | * To use the Consumer Price Index to compare the cost of food in different years. |
| 95–96 | 8.5 The Value of Food | 238–42 | Quiz 2 (8.3–8.4) | * To calculate the number of calories eaten in various meals. * To calculate using the %DV. |
| 97–98 | 8.6 Calories and Exercise | 242–45 |  | * To calculate the number of calories burned in various activities. |
| 99–100 | Stewardship &  Scripture | 246–47 | Quiz 3 (8.5–8.6) | * To understand and apply the biblical principles concerning work. |
| 101 | Chapter 8 Review | 248–49 |  | * To prepare for evaluation. |
| 102 | Chapter 8 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 9 Clothing | | | | |
| 103–4 | 9.1 Budgeting for Clothing | 252–55 |  | * To review budgeting for clothing. |
| 105 | 9.2 Sales and  Discounts | 255–58 |  | * To compute prices for sales or discounts. * To calculate prices involving two or more discounts. |
| 106–7 | 9.3 Online Shopping | 259–63 | *Online Order Form* (Appendix L)  Quiz 1 (9.1–9.2) | * To find the cost of an online order. * To calculate the amount saved by ordering online. |
| 108 | 9.4 Making Your Own Clothing | 264–66 | *Fabrics*  (Appendix M) | * To calculate the cost of making your own clothing. * To compute the savings involved. |
| 109–10 | 9.5 Marketing  Clothing | 267–70 | Quiz 2 (9.3–9.4) | * To calculate expenses for a clothing business. |
| 111 | 9.6 Markup | 271–73 |  | * To find markup on clothing. * To understand that a business can profit even if it sells some items under cost. |
| 112 | Stewardship &  Scripture | 274–75 | Quiz 3 (9.5–9.6) | * To understand and apply the biblical teaching about clothing. |
| 113 | Chapter 9 Review | 276–77 |  | * To prepare for evaluation. |
| 114 | Chapter 9 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 10 Acquiring Housing | | | | |
| 115 | 10.1 Renting | 280–83 |  | * To find the maximum affordable monthly rent. * To find the cost of occupying rental property. * To find the security deposit refund. |
| 116 | 10.2 Mortgages | 283–88 |  | * To find the home loan that can be applied for according to the 2.5 rule of indebtedness. * To find the closing costs on a home. |
| 117–18 | 10.3 Monthly Payment and Interest | 288–92 | *Home Buying*  (Appendix N)  Quiz 1 (10.1–10.2) | * To find the down payment and remainder to be financed. * To find the amount of interest and principal reduction from first payments. |
| 119 | 10.4 Owner’s Equity | 292–95 |  | * To find the increase in value of a home. * To find the outstanding balance and loan reduction at the end of a given year. * To find the owner’s equity. |
| 120–21 | 10.5 Renting or Owning | 295–98 | Quiz 2 (10.3–10.4) | * To find the annual cost of buying. * To find long-term costs of renting including rent increases. * To compare long-term renting with buying. |
| 122–23 | 10.6 Building a House | 298–303 |  | * To convert between scale drawings and actual dimensions. * To find the amount of roofing needed. |
| 124 | Stewardship & Scripture | 304–5 | Quiz 3 (10.5–10.6) | * To understand and apply the biblical teaching against self-indulgence. |
| 125 | Chapter 10 Review | 306–7 |  | * To prepare for evaluation. |
| 126 | Chapter 10 Test | | | |
| 127–28 | Quarter 3 Review and Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 11 Maintaining a Home | | | | |
| 129 | 11.1 Real Estate Taxes | 310–12 | *Property Tax*  (Appendix O) | * To determine taxes on real estate. |
| 130 | 11.2 Homeowner’s Insurance | 312–15 |  | * To find the annual homeowner’s insurance  premium. * To find the amount paid by the insurance  company on a claim. |
| 131 | 11.3 Utilities:  Electricity | 316–19 | Quiz 1 (11.1–11.2) | * To read an electric meter. * To compute electric charges. |
| 132 | 11.4 Utilities: Gas | 319–22 |  | * To read gas meters. * To calculate the cost of gas. |
| 133 | 11.5 Utilities: Water and Sewer | 322–24 |  | * To compute costs for water service. * To calculate costs for sewer service. |
| 134 | 11.6 Utilities:  Communications | 325–29 | Quiz 2 (11.3–11.5) | * To determine the cost of local phone usage. * To compute the cost for cellular phone service. * To calculate the charges for internet access in the home. |
| 135 | 11.7 House  Repairs and Maintenance | 329–33 | Quiz 3 (11.6) | * To determine the cost of painting. * To determine costs for repairs. |
| 136–37 | 11.8 Home  Improvements | 333–37 |  | * To use the perimeter of a lot to find the amount and cost of fencing needed. * To use the area to determine the amount of wallpaper or insulation needed. * To use volume to determine the amount of concrete needed for patios or driveways. |
| 138 | Stewardship & Scripture | 338–39 | Quiz 4 (11.7–11.8) | * To understand and apply the scriptural teaching about putting others ahead of self. |
| 139 | Chapter 11 Review | 340–41 |  | * To prepare for evaluation. |
| 140 | Chapter 11 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 12 Life and Health Insurance | | | | |
| 141 | 12.1 Life  Insurance | 344–48 |  | * To determine the number of people of a given age that will die before reaching a second given age. * To determine the amount of death-benefit life insurance coverage needed. |
| 142 | 12.2 Term  Insurance | 348–51 |  | * To find the premium for a given amount of term coverage. * To find the amount of term coverage that a given premium will buy. |
| 143–44 | 12.3 Whole-Life Insurance | 352–55 | Quiz 1 (12.1–12.2) | * To find the premium for a given amount of whole-life coverage. * To find the amount of whole-life coverage that a given amount will buy. |
| 145–46 | 12.4 Life Insurance Combined with  Investments | 356–60 |  | * To find the premium for a given amount of universal-life coverage. * To find the amount of universal-life coverage that a given amount will buy. |
| 147–48 | 12.5 Health  Insurance | 360–64 | Quiz 2 (12.3–12.4) | * To determine amounts covered by health insurance. * To determine amounts paid by the family for medical expenses. |
| 149 | 12.6 Social  Security | 365–69 |  | * To index earnings from one year into a later year. * To determine the primary insurance amount (PIA) from the average indexed monthly earnings (AIME). * To determine retirement benefits. |
| 150–51 | Stewardship &  Scripture | 370–71 | Quiz 3 (12.5–12.6) | * To understand and apply the biblical teaching about getting financial counsel. |
| 152 | Chapter 12 Review | 372–73 |  | * To prepare for evaluation. |
| 153 | Chapter 12 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 13 Income Taxes | | | | |
| 154 | 13.1 Taxable Income | 376–80 |  | * To know terminology for tax forms. * To compute the adjusted gross income. * To compute the taxable income. |
| 155 | 13.2 Income Tax Liability | 380–84 |  | * To understand itemized deductions. * To determine the tax liability. |
| 156 | 13.3 Simple 1040 Filing | 384–87 | *Tax Forms* (Appendix P)  Quiz 1 (13.1–13.2) | * To recognize situations in which a taxpayer may use a 1040 form. * To fill out a 1040 form. |
| 157–58 | 13.4 Tax Form 1040 | 387–90 | *Tax Forms*  (Appendix P) | * To recognize situations in which a taxpayer may use the 1040 form. * To fill out a 1040 form. |
| 159–60 | 13.5 Schedules B and D and Form 2441 with Form 1040 | 390–94 | *Tax Forms*  (Appendix P)  Quiz 2 (13.3–13.4) | * To recognize situations in which a taxpayer must use Schedules B and D and Form 2441. * To fill out Schedule B and Form 2441. |
| 161–62 | 13.6 1040 with Schedules A and C | 395–99 | *Tax Forms*  (Appendix P) | * To complete the Form 1040. * To append Schedule A to Form 1040. * To understand the concept of self- employment. |
| 163–64 | 13.7 State Income Tax | 400–403 | Quiz 3 (13.5–13.6) | * To determine the state income tax based on a flat rate. * To determine the state income tax when it is graduated. * To determine county and local piggyback taxes. |
| 165 | Stewardship & Scripture | 404–5 | Quiz 4 (13.7) | * To understand and apply the biblical teaching about obeying the government and paying taxes. |
| 166 | Chapter 13 Review | 406–7 |  | * To prepare for evaluation. |
| 167 | Chapter 13 Test | | | |

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| Day(s) | Topic | Pages | Resources | Objectives |
| Chapter 14 Vacations | | | | |
| 168 | 14.1 Vacation Ideas | 410–13 |  | * To determine the cost of a hunting or fishing trip near home. * To determine the cost of a rafting trip through the Grand Canyon. * To determine the basic cost of other vacations. |
| 169 | 14.2 Food and Lodging | 414–19 |  | * To estimate vacation costs for food. * To estimate vacation costs for lodging. |
| 170–71 | 14.3 Getting There | 419–23 | Quiz 1 (14.1–14.2) | * To find the cost of getting to the vacation destination by various means of travel. |
| 172 | 14.4 Getting Around | 423–27 |  | * To find the cost of renting a car. |
| 173–74 | 14.5 Time Zones | 428–33 | *Road Atlas*  (Appendix R) | * To find distances between cities in the United States. * To determine the amount of gas used to drive from one city to another. * To determine times of arrival. |
| 175–76 | Stewardship & Scripture | 434–35 | Quiz 2 (14.3–14.5) | * To understand and apply biblical teachings about savings. |
| 177 | Chapter 14 Review | 436–37 |  | * To prepare for evaluation. |
| 178 | Chapter 14 Test | | | |
| 179–80 | Quarter 4 Review and Test | | | |