

Financial Unit

Personal Finance & Consumer Math



- budgeting
- mortgages & car loans
- credit
- car insurance
- assets & debts
- income tax & withholdings
- saving for college, emergencies, and retirement
- simple and compound interest
- discounts and rebates
- cost of food, entertainment, etc.
- taxes and tips
- buying versus leasing or renting
- writing checks
- medical insurance
- monthly bills and utilities
- net worth

Shopping & Entertainment

Under you are getting fast food, you also have to pay a tip when you dine out. (Usually about 15% - 20% multiply the cost of the meal by 0.15 to calculate the tip.)

FOOD Information



For this situation, if you are renting, your water is included in your monthly rent. If you own your home, your water bill is a fixed rate of \$20.00 per month.

Utilities Information



Insurance premiums.

For this scenario, the monthly premium is \$340.00.

Insurance Information

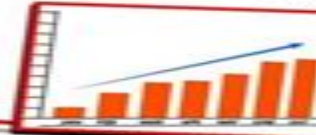


Retirement Investing

An investment account that grows into funds with a higher risk level has potential to grow even more. But it's also possible that you will lose the money that you invest.

Investment Account info

A bank can grow where you earn on money (or fund) so that you can money without paying taxes on it.



Compound interest:

$$A = P(1 + \frac{r}{n})^n$$

where A is the final value, P is the principle (initial value), r is the interest rate in decimal form, n is the number of times per year that the interest is compounded, and t is the number of years invested.

Banking Information



You will own the vehicle as an asset when it is paid off 3 years later.

Car Buying Options



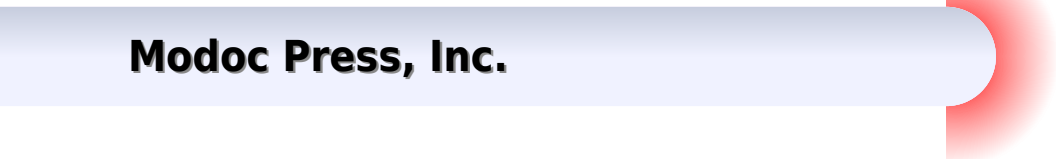
(We will assume a total of \$2000 for this, separate from the monthly mortgage payment.)
You will own the home as an asset at the end when your mortgage is paid off (usually 30 years).

Real Estate Information



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Personal Finance Math Unit:

Directory of Distance Learning Opportunities Modoc Press, Inc.,2003-02-28 This book provides an overview of current K 12 courses and programs offered in the United States as correspondence study or via such electronic delivery systems as satellite cable or the Internet The Directory includes over 6 000 courses offered by 154 institutions or distance learning consortium members Following an introduction that describes existing practices and delivery methods the Directory offers three indexes Subject Index of Courses Offered by Level Course Level Index Geographic Index All information was supplied by the institutions Entries include current contact information a description of the institution and the courses offered grade level and admission information tuition and fee information enrollment periods delivery information equipment requirements credit and grading information library services and accreditation

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