

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

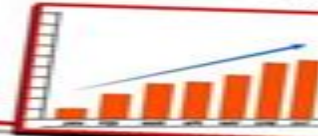


Retirement Investing

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.

A good rule of thumb when you earn any money (or spend) so that you can money without paying taxes on it.

Investment Account info



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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A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the publisher's name.

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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 Mathematics & Economics National Council on Economic Education,Sarapage McCorkle,2002 Created specifically for middle school mathematics teachers this publication shows how mathematics concepts and knowledge can be used to develop economic and personal financial understandings *Resources in Education* ,1998 *Catalogue Number. Course Catalog* Anonymous,2025-08-07 Reprint of the original first published in 1876 The Antigonos publishing house specialises in the publication of reprints of historical books We make sure that these works are made available to the public in good condition in order to preserve their cultural heritage Mathematics & Economics National Council on Economic Education,2005 Use mathematics concepts to teach economics and personal finance skills *The Australian Mathematics Teacher* ,1979 Kiplinger's Personal Finance ,2002-03 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics Content Area Literacy for Diverse Learners Virginia McCormack,2008 contains useful information and concepts that teachers can apply in the classroom and other instructional settings There is also a detailed resource section listing children s literature and websites that can enhance your instructional practice This helpful and comprehensive resource can be used by preservice teachers by experienced teachers and administrators for development of staff at all levels and by individuals in Alternate Route Teacher Certification programs Page 4 of cover *The Mathematics Teacher* ,1943 **Math Adventures: Unlocking Concepts with Puzzles and Play** Clarice Simmons, Unlock the secrets of math with Math Adventures Unlocking Concepts with Puzzles and Play This engaging book takes you on a journey through the world of numbers from basic concepts to advanced applications Dive into the building blocks of math mastering counting place value and patterns Explore the power of addition subtraction multiplication and division and learn to confidently solve problems using these essential operations Journey into the fascinating world of fractions and decimals gaining a deeper understanding of their roles in everyday life Uncover the mysteries of geometry delving into shapes angles and measurements Master the art of measurement applying your knowledge to real world situations Explore patterns and algebra gaining the ability to solve for unknowns and make predictions Discover the world of

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