

Business Math

Mrs. Goyette

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Open to Juniors and Seniors

Credit: One

Length: One Year

Type: Elective

Prerequisites: None

Course Description

Students will learn to manage limited personal financial resources in order to be an educated consumer in a rapidly changing global economy by applying math skills to practical needs.

Course Expectations

By the end of the course, students will:

1. Compute and compare interest on credit cards and loans
2. Write checks, maintain checkbook balance, and reconcile bank statements
3. Read and interpret forms used in employment, such as W-2s, W-4s, and payroll summaries
4. Prepare a personal and/or business budget
5. Describe how and why people save
6. Describe the advantages and disadvantages of different saving and investing plans
7. Analyze the factors that affect the rate of return on a given savings or investment plan (e.g., risk, current interest rate, liquidity)
8. Explain why a savings and investing plan changes as one proceeds through the life
9. Differentiate between interest, dividends, capital gains, and rent from property
10. Complete and verify various business forms including calculating discounts on invoices.
11. Compute and compare interest and finance charges.
12. Calculate percent of increase/decrease.
13. Complete depreciation schedules.
14. Compute payroll and taxes.
15. Compute commission, markup, and selling price.
16. Use deductive reasoning to solve financial problems and generate conclusions.
17. Use software to analyze, plan, and graph financial decisions (e.g. spreadsheets and financial simulations)

Course Materials:

Business Math - 16th edition by Robert Schultheis and Raymond Kaczmariski

Online and supplemental materials are also used.

Grading Plan:

Grades are based on a percent system. All assignments are assessed using a 100 point value and grades are entered as percentages. Grades are determined by daily assignments, projects, and on task behavior. Late assignments are accepted but can earn no higher than a 65%.

Class Rules:

- Be seated.
- Be silent.
- Do not roll around in your chair.
- Do not line up at the door.
- Show respect and consideration for peers, teacher, equipment and materials.
- Bring a pencil, paper, calculator, and textbook to class every day.
- Stay within your assigned work area and keep talking to a minimum.
- Hand in assignments on time. Late assignments receive a maximum grade of 65%. Most assignments are handed in by saving them to the “computer assignments” folder in your class folder.
- Keep your work area and the room in order.
- Do not touch items on the teacher's desk.
- Follow the District computer network policy as outlined in the student handbook.