



Online Courses for High School Students
1-888-972-6237

Consumer Math

Students study and review arithmetic skills they can apply in their personal lives and in their future careers. The first semester of the course begins with a focus on occupational topics; it includes details on jobs, wages, deductions, taxes, insurance, recreation and spending, and transportation. In the second semester, students learn about personal finances, checking and savings accounts, loans and buying on credit, automobile expenses, and housing expenses.

Prerequisite: None

Course Length: Two Semesters

Required Text: None

Materials List: None

Course Outline

Semester 1

Unit 1: All About Jobs

Students review decimals, percentages, and the order of operations, and then see practical applications to wages.

- Decimal Review
- Working with Wages
- Review of Percents
- Review of Order of Operations
- Wages and Tips

Unit 2: Wages

Students continue their investigation into job compensation with a review of fractions and equations.

- Review of Fractions
- Forms and Time Cards
- Review of Equations
- Salary and Commission

Unit 3: Deductions, Taxes, and Insurance

Students review tables and graphs and apply what they have learned to payroll deductions for taxes and insurance.

- Payroll Deductions
- Health and Life Insurance
- Tables and Graphs
- Federal Income Tax

Unit 4: Recreation and Spending

Students review mathematical concepts that aid in smart budgeting.

- Movies and Shows
- Costs of Recreation
- Buying Clothes and Shopping
- Buying Food and Eating Out

Unit 5: Transportation

Students review mathematical concepts and how they relate to transportation costs.

- Transportation
- Taking Road Trips

Semester 2

Unit 6: Personal Finances

Graphs and linear equations help students understand budgets, net worth, and purchasing power.

- Graphs and Linear Equations
- Net Worth and Purchasing Power
- Budgets

Unit 7: Checking and Savings Accounts

Students review exponential equations, and practice mathematical skills that relate to bank accounts, savings, and interest.

- Exponential Equations
- Checking Accounts
- Savings Accounts

Unit 8: Credit

Students review skills essential to making smart choices about credit.

- Using Credit Cards
- Loans
- Installment Buying
- Thinking about Credit

Unit 9: Automobile Expenses

Students use their mathematical skills to investigate the costs of owning a car.

- Buying an Automobile
- Operating Expenses
- Automobile Insurance
- Other Car Topics

Unit 10: Housing

Students practice skills and investigate the financial considerations of owning or renting a home.

- Renting an Apartment
- Buying a House
- Taxes and Insurance
- Decorating and Remodeling