

Consumer Math Standard Lesson Plan Overview

Day(s)	Topic	Pages	Resources	Objectives
Chapter 1 Math Skills				
1	Introduction	vi–vii		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • To express ratios. • To write and solve proportions.
3	1.2 Percent	5–8		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To solve problems involving a percent of increase or decrease.
5	1.4 Operations with Integers	12–17	Quiz 2 (1.3)	<ul style="list-style-type: none"> • To add, subtract, multiply, and divide integers. • To find the absolute value of an integer.
6	1.5 The Language of Algebra	18–22		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To simplify polynomials. • To solve linear equations.
8	1.7 Integer Exponents	26–29		<ul style="list-style-type: none"> • To write expressions in exponential notation. • To convert between positive and negative exponents.
9–10	Stewardship & Scripture	30	Quiz 4 (1.6–1.7)	<ul style="list-style-type: none"> • To understand and apply biblical teachings on praying for finances.
11	Chapter 1 Review	31		<ul style="list-style-type: none"> • To prepare for evaluation.
12	Chapter 1 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 2 Measurement				
13	2.1 Customary System	34–36		<ul style="list-style-type: none"> • To find conversion factors between customary units. • To convert between customary units.
14	2.2 International System	37–40		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To find the perimeter of squares and rectangles. • To find the circumference of circles.
19	2.5 Area	46–51		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To find the volume of cubes and rectangular prisms. • To find the volume of cylinders.
22	Stewardship & Scripture	56–57	Quiz 4 (2.6)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching on yielding everything to God.
23	Chapter 2 Review	58–59		<ul style="list-style-type: none"> • To prepare for evaluation.
24	Chapter 2 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 3 Income				
25	3.1 Timekeeping	62–64		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching on tithing.
35	Chapter 3 Review	88–89		<ul style="list-style-type: none"> • To prepare for evaluation.
36	Chapter 3 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 4 Budgeting				
37	4.1 Budget Basics	92–96		<ul style="list-style-type: none"> • 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) <i>Time Budget</i> (Appendix F)	<ul style="list-style-type: none"> • To plan annual budgets based on disposable income.
40–41	4.3 Shorter Budget Periods	101–3		<ul style="list-style-type: none"> • To calculate a monthly budget from an annual budget.
42–43	4.4 Emergency Adjustments	104–7	Quiz 2 (4.2–4.3)	<ul style="list-style-type: none"> • To adjust the monthly budget based on emergency expenses.
44	4.5 Revisions to the Annual Budget	107–10		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical basis for budgeting.
47	Chapter 4 Review	112–13		<ul style="list-style-type: none"> • To prepare for evaluation.
48	Chapter 4 Test			
49–50	Quarter 1 Review and Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 5 Personal Banking				
51	5.1 Checking Accounts	116–19	<i>Bank Forms for Class Use</i> (Appendix G)	<ul style="list-style-type: none"> • To write a check properly.
52	5.2 Bank Transactions	120–24	<i>Bank Forms for Class Use</i> (Appendix G)	<ul style="list-style-type: none"> • 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	<i>Bank Forms for Class Use</i> (Appendix G) Quiz 1 (5.1–5.2)	<ul style="list-style-type: none"> • To reconcile the checkbook register with the bank statement.
54	5.4 Calculation of Interest on Savings	131–35	Quiz 2 (5.3)	<ul style="list-style-type: none"> • To calculate simple interest. • To calculate interest compounded annually.
55–56	5.5 Compounding Interest for Shorter Periods	136–40		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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	<i>Decoder Match</i> (Appendix H)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching on speculative get-rich-quick schemes and cosigning.
61	Chapter 5 Review	152–53		<ul style="list-style-type: none"> • To prepare for evaluation.
62	Chapter 5 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 6 Borrowing Money				
63	6.1 Simple-Interest Loans and Promissory Notes	156–60		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching concerning debt.
73	Chapter 6 Review	184–85		<ul style="list-style-type: none"> • To prepare for evaluation.
74	Chapter 6 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 7 Transportation				
75	7.1 Buying a New Car	188–92		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • To calculate the monthly payment for a new car.
78–79	7.3 Depreciation	197–200	Quiz 1 (7.1–7.2)	<ul style="list-style-type: none"> • To find accumulated depreciation. • To calculate average annual depreciation. • To determine resale value.
80	7.4 Buying a Used Car	200–202		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To find the cost of leasing a car.
83	7.6 Automobile Insurance	207–11		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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	<i>Dream Car</i> (Appendix J)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching on borrowing for depreciating items.
87	Chapter 7 Review	220–21		<ul style="list-style-type: none"> • To prepare for evaluation.
88	Chapter 7 Test			
89–90	Quarter 2 Review and Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 8 Food				
91	8.1 Budgeting for Food	224–28	<i>Grocery Comparison</i> (Appendix K)	<ul style="list-style-type: none"> • To review how to budget for food. • To calculate savings using coupons and specials.
92	8.2 Best Buys	228–31		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To calculate the number of calories eaten in various meals. • To calculate using the %DV.
97–98	8.6 Calories and Exercise	242–45		<ul style="list-style-type: none"> • To calculate the number of calories burned in various activities.
99–100	Stewardship & Scripture	246–47	Quiz 3 (8.5–8.6)	<ul style="list-style-type: none"> • To understand and apply the biblical principles concerning work.
101	Chapter 8 Review	248–49		<ul style="list-style-type: none"> • To prepare for evaluation.
102	Chapter 8 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 9 Clothing				
103–4	9.1 Budgeting for Clothing	252–55		<ul style="list-style-type: none"> • To review budgeting for clothing.
105	9.2 Sales and Discounts	255–58		<ul style="list-style-type: none"> • To compute prices for sales or discounts. • To calculate prices involving two or more discounts.
106–7	9.3 Online Shopping	259–63	<i>Online Order Form</i> (Appendix L) Quiz 1 (9.1–9.2)	<ul style="list-style-type: none"> • 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	<i>Fabrics</i> (Appendix M)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To calculate expenses for a clothing business.
111	9.6 Markup	271–73		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching about clothing.
113	Chapter 9 Review	276–77		<ul style="list-style-type: none"> • To prepare for evaluation.
114	Chapter 9 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 10 Acquiring Housing				
115	10.1 Renting	280–83		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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	<i>Home Buying</i> (Appendix N) Quiz 1 (10.1–10.2)	<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching against self-indulgence.
125	Chapter 10 Review	306–7		<ul style="list-style-type: none"> • To prepare for evaluation.
126	Chapter 10 Test			
127–28	Quarter 3 Review and Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 11 Maintaining a Home				
129	11.1 Real Estate Taxes	310–12	<i>Property Tax</i> (Appendix O)	<ul style="list-style-type: none"> • To determine taxes on real estate.
130	11.2 Homeowner's Insurance	312–15		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To read an electric meter. • To compute electric charges.
132	11.4 Utilities: Gas	319–22		<ul style="list-style-type: none"> • To read gas meters. • To calculate the cost of gas.
133	11.5 Utilities: Water and Sewer	322–24		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To determine the cost of painting. • To determine costs for repairs.
136–37	11.8 Home Improvements	333–37		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the scriptural teaching about putting others ahead of self.
139	Chapter 11 Review	340–41		<ul style="list-style-type: none"> • To prepare for evaluation.
140	Chapter 11 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 12 Life and Health Insurance				
141	12.1 Life Insurance	344–48		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To determine amounts covered by health insurance. • To determine amounts paid by the family for medical expenses.
149	12.6 Social Security	365–69		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching about getting financial counsel.
152	Chapter 12 Review	372–73		<ul style="list-style-type: none"> • To prepare for evaluation.
153	Chapter 12 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 13 Income Taxes				
154	13.1 Taxable Income	376–80		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • To understand itemized deductions. • To determine the tax liability.
156	13.3 Simple 1040 Filing	384–87	<i>Tax Forms</i> (Appendix P) Quiz 1 (13.1–13.2)	<ul style="list-style-type: none"> • 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	<i>Tax Forms</i> (Appendix P)	<ul style="list-style-type: none"> • 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	<i>Tax Forms</i> (Appendix P) Quiz 2 (13.3–13.4)	<ul style="list-style-type: none"> • 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	<i>Tax Forms</i> (Appendix P)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply the biblical teaching about obeying the government and paying taxes.
166	Chapter 13 Review	406–7		<ul style="list-style-type: none"> • To prepare for evaluation.
167	Chapter 13 Test			

Day(s)	Topic	Pages	Resources	Objectives
Chapter 14 Vacations				
168	14.1 Vacation Ideas	410–13		<ul style="list-style-type: none"> • 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		<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To find the cost of getting to the vacation destination by various means of travel.
172	14.4 Getting Around	423–27		<ul style="list-style-type: none"> • To find the cost of renting a car.
173–74	14.5 Time Zones	428–33	<i>Road Atlas</i> (Appendix R)	<ul style="list-style-type: none"> • 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)	<ul style="list-style-type: none"> • To understand and apply biblical teachings about savings.
177	Chapter 14 Review	436–37		<ul style="list-style-type: none"> • To prepare for evaluation.
178	Chapter 14 Test			
179–80	Quarter 4 Review and Test			