



# Financial Mathematics

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## Instructor

Ms. Reyes

## Phone

713-688-1361

## Email

creyes12@houstonisd.org

## Classroom Location

Rm 3213

## Virtual Location

Microsoft TEAMS

## Office Hours

Click the links below!

[3:25-4:10 pm, M](#)

[1:50-2:35 pm, T, W, Th, F](#)

## Course Overview

Financial Mathematics is a course about personal money management. Students will apply critical-thinking skills to analyze personal financial decisions based on current and projected economic factors.

## Course Objectives

Throughout the course, you will meet the following goals:

- Apply the basics of personal finance to real-world situations
- Understand the rules and regulations of federal and state taxes
- Use statistics to make data-based financial decisions
- Distinguish between various forms of debt and credit and analyze each
- Calculate return on various forms of investments

## Relevant Text

Real Life Financial Math by Decker & Associates

## Course Materials (Virtually)

- Laptop w/ Charger
- Stylus(optional)
- Headphones
- Notebook

## Resources

- [Interview Questions](#)
- [Finance Vocabulary](#)
- [Finance Calculator](#)

## Virtual Meeting Etiquette

During our live sessions, make sure you all mute your microphones until you directed to do otherwise. TEAMS has an option of “raising your hand” use this for any questions and wait for teacher to call on you. Stay on topic, PLEASE do not post irrelevant

comments, links, or pictures. We all love memes but there is a time and place for everything.

### **Communication**

I will communicate with you regularly through live sessions, pre-recorded videos, small group interventions, discussions, email, chat, canvas and the hub. You will also communicate with classmates via online tools or face to face (eventually) as you collaborate on tasks. ASK and ANSWER questions during discussions to develop your speaking and listening skills.

### **Grading Policy**

You will be graded on the work you do online and the work you submit electronically to your teacher. Grading categories are as follows: assignments, projects, participation in class discussions, quizzes, tests, and final exam.

### **Attendance**

Attendance and participation are required virtually and in person when classes resume at the school building. During virtual instruction, participation is your attendance! Therefore, make sure you are submitting assignments, asking questions, visiting synchronous hours, or office hours. If there is no activity for the day, you will be marked absent

### **Late & Make-Up Work**

I will accept late work, with a 10% deduction each day it is late. If you are absent, it is your responsibility to view the planner in the HUB to see what lesson you missed that day and complete it ASAP.

### **Additional Information**

If you need additional assistance or tutoring please join me for intervention. Each period has their own intervention time slots, you may also ask for assistance during your synchronous instruction time.

Click [schedule](#) to view all times and periods.

### **Syllabus Acknowledgement**

Please complete this [google form](#) stating you have read and understand the information explained above, you will receive credit for acknowledging the syllabus.

### Course Sequence

| <b>Units</b> | <b>Topic</b>                                   |
|--------------|--|
| Unit 1       | Setting Goals & Expectations                   |
| Unit 2       | Career Discovery                               |
| Unit 3       | Wages & Benefits                               |
| Unit 4       | Your Future                                    |
| Unit 5       | Selecting Postsecondary Education              |
| Unit 6       | Funding Postsecondary Education                |
| Unit 7       | Income Taxes & Payroll Deductions              |
| Unit 8       | Keeping Score – Financial Statements & Risks   |
| Unit 9       | Wants & Needs                                  |
| Unit 10      | Personal Property & Insurance                  |
| Unit 11      | All About Cars                                 |
| Unit 12      | Housing  |
| Unit 13      | Estate Planning, Retirement Plans, & Annuities |
| Unit 14      | Investing to Achieve Goals                     |
| Unit 15      | Game of Real Life                              |