



<b>Course Title:</b> Consumer Math II		
<b>Description:</b> Consumer Math II is designed to develop and sharpen arithmetic skills through an exposure to the wide range of everyday uses for mathematics. This course is also designed to provide pertinent information that students will utilize in everyday living situations. Consumer Math I is not a prerequisite.		
<b><u>Reporting Topic</u></b>	<b><u>Course Level Standards</u></b>	<b><u>Competency Statement</u></b>
<b><u>Budgeting</u></b>	<ul style="list-style-type: none"><li>Develop a saving and spending plan using a financial record keeping tool. <b>SS-FL.9-12.16</b></li><li>Apply consumer skills to saving and spending decisions. <b>SS-FL.9-12.17</b></li></ul>	Students will be able to develop a budget
<b><u>Insurance</u></b>	<ul style="list-style-type: none"><li>Justify reasons to use various forms of insurance. <b>SS-FL.9-12.23</b></li></ul>	Students will be able to justify reasons for various forms of insurance
<b><u>Purchases</u></b>	<ul style="list-style-type: none"><li>Develop a saving and spending plan using a financial record-keeping tool. <b>SS-FL.9-12.16</b></li><li>Apply consumer skills to saving and spending decisions. <b>SS-FL.9-12.17</b></li></ul>	Students will be able to use a budget sheet, identify monthly living expenses, fixed expenses and annual expenses
<b><u>Auto Expenditures</u></b>	<ul style="list-style-type: none"><li>Summarize a borrower's rights and responsibilities. <b>SS-FL.9-12.19</b></li><li>Apply consumer skills to saving and spending decisions. <b>SS-FL.9-12.17</b></li><li>Analyze the cost and benefits of different types of credit and debt. <b>SS-FL.9-12.18</b></li><li>Investigate strategies to avoid and manage debt effectively. <b>SS-FL.9-12.20</b></li></ul>	Students will understand installment and simple interest installment plans to calculate total amount financed after a down payment.