

The Mathematics of Money (MONY) CTY Course Syllabus

Week 1 – Personal Finance

Time	Topics and Skills	Activities
Day 1 morning (money and currency exchange)	<ul style="list-style-type: none"> • Introductions, rules, logistics • Function of money, oral communication skills 	<ul style="list-style-type: none"> • Introductions • Honor code • Computer use policy • Class rules • Pre-test • Money thought questions, write and discuss • Functions of money lecture and activity
Day 1 afternoon	<ul style="list-style-type: none"> • Function of money, oral communication skills • Ice breaker, Percents 	<ul style="list-style-type: none"> • Continue functions of money • Percents 1 lecture, class characteristics activity
Day 1 evening	<ul style="list-style-type: none"> • Personal financial management • Daily letters 	<ul style="list-style-type: none"> • Introduction to mock budget project • Introduce interview project: 2 adults – good decision, bad decision, advice • Daily letters – introduce, set goals
Day 2 morning (wages and taxes)	<ul style="list-style-type: none"> • Exchange rates and international policy • Percent equation • Property taxes – debate and critical thinking • Human capital • Data analysis 	<ul style="list-style-type: none"> • Review quiz • Percents 2 lecture and practice problems: Property tax problems and discussion • 52 Career Salaries graphing • Education and Earnings graphs and discussion
Day 2 afternoon	<ul style="list-style-type: none"> • Paycheck withholdings • Income taxes, multi-step calculations 	<ul style="list-style-type: none"> • Hannah’s Horrible Truth (skit) • Pairs or groups read through income tax instructions and do problems
Day 2 evening	<ul style="list-style-type: none"> • Personal financial management • Daily letters 	<ul style="list-style-type: none"> • Reports from interviews • Budget project • Daily letters

Time	Topics and Skills	Activities
Day 3 morning (loans and percent change)	<ul style="list-style-type: none"> • Income and payroll taxes • Loan amortizations, spreadsheets • Creditworthiness 	<ul style="list-style-type: none"> • Review quiz • Loan lecture and loan calculation problems, using monthly payment formula • To lend or not to lend brainstorming and discussion • Creditworthiness scenarios
Day 3 afternoon	<ul style="list-style-type: none"> • Percent change 	<ul style="list-style-type: none"> • Percents 3 lecture and practice problems • Stock Price Game • Sales tax problems
Day 3 evening	<ul style="list-style-type: none"> • Personal financial management • Debate and critical thinking • Daily letters 	<ul style="list-style-type: none"> • Reports from interviews • Budget project • Equal pay for equal work debate • Daily letters
Day 4 morning (cash investing)	<ul style="list-style-type: none"> • Percent Change • Percent Change Visualized • Cash investing 	<ul style="list-style-type: none"> • Review quiz • Percent change thought questions – consider individually then discuss • Cash investing simulation, simulating choosing a checking account and investing an emergency fund
Day 4 afternoon	<ul style="list-style-type: none"> • Cash investing 	<ul style="list-style-type: none"> • Continued
Day 4 evening	<ul style="list-style-type: none"> • Personal financial management • Daily letters 	<ul style="list-style-type: none"> • Reports from interviews • Budget project • Daily letters
Day 5 morning (supply and demand)	<ul style="list-style-type: none"> • Trust in banking and currencies • Investment vs. consumption 	<ul style="list-style-type: none"> • Review quiz • Worksheet in pairs • Discussion with class
Day 5 afternoon	<ul style="list-style-type: none"> • Supply and demand • Daily letters 	<ul style="list-style-type: none"> • Lecture and discussion • Problems • Puzzles • Daily Letters
Sunday evening	<ul style="list-style-type: none"> • Personal financial management • Supply and Demand 	<ul style="list-style-type: none"> • Reports from interviews • Budget project • Finish activities

Week 2 – Business Finance

Time	Topics and Skills	Activities
Day 6 morning (begin businesses, cash investing, accounting equation)	<ul style="list-style-type: none"> • Supply and demand curves • Business Project – product brainstorming and research, evaluating strengths and weakness of possible products 	<ul style="list-style-type: none"> • Review quiz • Select roles (getting started worksheet), brainstorm possible products, research supplies costs (possible products list 1 and 2, possible product research forms)
Day 6 afternoon	<ul style="list-style-type: none"> • Business Project continued 	
Day 6 evening	<ul style="list-style-type: none"> • Accounting equation • Personal financial management • Daily letters 	<ul style="list-style-type: none"> • Lecture and examples, especially as pertaining to the financial crisis • Reports from interview • Budget project • Daily letters
Day 7 morning (market research and calculating interest)	<ul style="list-style-type: none"> • Cash investing • Business Project – market research and initial capitalization 	<ul style="list-style-type: none"> • Review quiz • Plan and conduct market research (market research plan, create and implement market research surveys) • Sell stock • Deposit money
Day 7 afternoon	<ul style="list-style-type: none"> • Simple vs. Compound Interest 	<ul style="list-style-type: none"> • Introduce simple vs. compound interest using food, then students practice both spreadsheet and formula calculations (types of interest activity) individually or in small groups
Day 7 evening	<ul style="list-style-type: none"> • Personal financial management • Daily letters 	<ul style="list-style-type: none"> • Reports from interviews • Budget project • Daily letters– mid-course check-in: students comment on progress on goals
Day 8 morning (product selection)	<ul style="list-style-type: none"> • Simple and compound interest • Business Project – product selection and supply ordering 	<ul style="list-style-type: none"> • Review quiz • Analyze market survey results (market research summary), select final product (final product selection), order supplies (production plan, CTY supply order form)
Day 8 afternoon	<ul style="list-style-type: none"> • Factors that affect interest rates • Yield curves 	<ul style="list-style-type: none"> • Interest rates lecture • Graphing yield curves

Time	Topics and Skills	Activities
Day 8 evening	<ul style="list-style-type: none"> • Personal Financial Management • Daily letters 	<ul style="list-style-type: none"> • Reports from interviews • Budget project • Daily letters
Day 9 morning (financial projections)	<ul style="list-style-type: none"> • Factors that affect interest rates Business Project – financial projections 	<ul style="list-style-type: none"> • Review quiz • Finish market research analysis (market research summary), set final price(s) (price selection), estimate human resources costs (human resources plan), financial projections (financial planning, financial projections)
Day 9 afternoon	<ul style="list-style-type: none"> • Business Project continued • Central banking and money supply 	<ul style="list-style-type: none"> • Lecture and discussion
Day 9 evening	<ul style="list-style-type: none"> • Personal financial management • Daily letters 	<ul style="list-style-type: none"> • Reports from interviews • Budget project – finalize budgets, prepare presentations, make visual aids • Daily letters
Day 10 morning (budget presentations)	<ul style="list-style-type: none"> • Personal financial management • Inflation and employment 	<ul style="list-style-type: none"> • Mock budget final presentations • Review quiz
Day 10 afternoon	<ul style="list-style-type: none"> • Personal financial management • Daily letters 	<ul style="list-style-type: none"> • Mock budget final presentations • Daily letters
Sunday evening	<ul style="list-style-type: none"> • Personal financial management • Business Project – product sales • Analysis of complex issues 	<ul style="list-style-type: none"> • Reports from interviews • Make and sell product, track inventory, deposit cash • Minimum wage discussion

Week 3 – Investing and Global Issues

Time	Topics and Skills	Activities
Day 11 morning (completion of sales and retirement investing)	<ul style="list-style-type: none"> • Home equity • Business Project – product sales • Bonds • Risk and return • Retirement investing 	<ul style="list-style-type: none"> • Review quiz • Make and sell product, track inventory, deposit cash • Bond lecture and problems • Investments lecture • Start mutual fund simulation, year 1
Day 11 afternoon	<ul style="list-style-type: none"> • Retirement investing continued • Wealth distribution in the US 	<ul style="list-style-type: none"> • Activities • Discussion
Day 11 evening	<ul style="list-style-type: none"> • Financial Crisis 	<ul style="list-style-type: none"> • Inside the Meltdown documentary and discussion
Day 12 morning (payroll and financial crisis)	<ul style="list-style-type: none"> • Risk and return in investments • Bond prices and interest rates • Business Project – completion of sales, payroll • Retirement investing 	<ul style="list-style-type: none"> • Review quiz • Conclusion of sales, complete inventory and sales records, calculate total revenue, calculate and pay payroll and payroll taxes • Investing young lecture • Continue mutual fund simulation, year 2
Day 12 afternoon	<ul style="list-style-type: none"> • Retirement investing continued • Financial crisis overview 	<ul style="list-style-type: none"> • “Crisis of Credit” video - watch, discuss
Day 12 evening	<ul style="list-style-type: none"> • Personal financial management • Financial Crisis • Daily Letters 	<ul style="list-style-type: none"> • Reports from interviews • Read and discuss financial crisis play • Daily letters
Day 13 morning (financial statements)	<ul style="list-style-type: none"> • Business finance review • Business Project – income statement and shareholder’s equity statement • Retirement investing 	<ul style="list-style-type: none"> • Car part manufacturer questions and discussion • Calculate and pay sales tax, business tax, overhead, complete final financial statements, write CEO letter to shareholders, create posters • Continue mutual fund simulation, year 3
Day 13 afternoon	<ul style="list-style-type: none"> • Business and investing projects continued 	

Time	Topics and Skills	Activities
Day 13 evening	<ul style="list-style-type: none"> • Personal financial management • Review and Logistics • Projects continued • Daily Letters 	<ul style="list-style-type: none"> • Reports from interviews • Post Test • SPEs • Daily letters – final check-in on goals
Day 14 morning (presentations and wrap-up)	<ul style="list-style-type: none"> • Retirement investing • Business Project – preparation for final presentation 	<ul style="list-style-type: none"> • Continue mutual fund simulation, year 4 • Finish shareholder packets and preparation for presentations
Day 14 afternoon	<ul style="list-style-type: none"> • Business Project – final presentations 	<ul style="list-style-type: none"> • Combined MONY final presentations, distribution of dividends, cash-candy conversion
Day 15 morning	<ul style="list-style-type: none"> • Financial Ethics • Negotiations 	<ul style="list-style-type: none"> • Students write and discuss their own Ten Commandments of Money • Union Negotiation game