

Math and Money

CTY Course Syllabus

Time	Topics	Activities
Day 1 morning (Money)	Introductions, rules, logistics What is money? Why use money?	Introductions, Honor code, computer use policy, class rules, Pre-test Write about thought questions & then discuss
Day 1 afternoon	Class Overview Percents	Map of personal/business finance Global finance Class characteristics activity Lecture and practice problems
Day 1 evening	Percents Money Daily letters	P 133-134 Review Do problems pages 119-122, 130-132 Ascent of money first ~15 min.
Day 2 morning	Credit/Debit Checking Accounts	Lecture Students write checks, make mock checking account, fill out check register
Day 2 afternoon	Bank Statement Reconciliation Percent Increase/Decrease Pine Gulch Money Supply	Read Section 4.3, Exercises 1-11, 13 Notes on math problems involving an increase or a decrease Read Section 3.5, Exercises 1-34 Finish Pine Gulch Story Discussion on U.S. currency in foreign countries
Day 2 evening	Financial Crisis Daily Letters	“Ascent of Money: boom and bust” PBS video part 1
Day 3 morning	Checking Account and Budgeting Payroll	Worksheets and packets involving checking accounts and budgeting: <ul style="list-style-type: none"> - Checking Account Problems - Money Math: Lessons for Life Lecture: Pay Period <ul style="list-style-type: none"> - P 191-192: 30-34, 41-48 - Hannah’s Horrible Truth

Time	Topics	Activities
Day 3 afternoon	Taxes	Flat Rate, Progressive, Regressive - A Taxing Situation - P 207-208, P222-224 Problems -
Day 3 evening	Future Finances Daily Letters	Work on Future Finances Project
Day 4 morning	Budgeting Math Review	Phone Plans Activity Planning the Prom Activity Monthly Budget Pass back work and go over
Day 4 afternoon	Thought Question Banks and Interest Rates Credit Company	Sandy/Monica Discussion Lecture - Creditworthiness Lecture & Discussion
Day 4 evening	Financial Crisis Daily Letters	“Ascent of Money: boom and bust” PBS video part 2
Day 5 morning	Compound and Simple Interest Currency Thought Question	Lecture - P 386-388: 16-32 Design Your Own Currency Marge/Homer Investment
Day 5 afternoon	Wall Street Currency Daily Letters	Read Lecture: Exchange, Inflation
Day 6 morning	CPI Debate	Index, CPI, Inflation Rate Lecture - Lemonade Business Building Your Future (Packet) CPI Problems Mike and Billy
Day 6 afternoon	Fairness Wall Street Rule of 72	Discussion on Fairness Read Learn Rule of 72, W/S
Day 6 evening	Future Finances Wall Street Daily Letters	Work on Future Finances Project Read

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Day 7 morning	Review Supply and Demand Regulated/Unregulated Story Doubling Rate	Hand back work and go over Lecture - Cookie Example (Who will buy for what price) Lecture & Discussion - “Cookie/Apple” Example Supply and Demand W/S Doubling Rate Problems
Day 7 afternoon	Wall Street Lemonade Interviews	Read Lemonade Stand Online Games Interviews: Worst/Best Financial Decision, Advice
Day 7 evening	Financial Crisis Daily Letters	“Inside the Meltdown: what happened to the economy” PBS Video and discussion
Day 8 morning	Review Bonds Story	Hand back work and go over Lecture & Discussion Read Section 10.5, Exercises 13-20 Read from Naked Economics
Day 8 afternoon	Competition Free Trade	Discussion on competition among businesses, leading to the idea of government regulation The Grant Decision Activity Lecture: Free Trade & Tariffs
Day 8 evening	Financial Future Wall Street Daily Letters	Work on Financial Future Packet Read
Day 9 morning	Quiz Supply and Demand Story	Students complete quiz and correct themselves without turning in Lecture & Discussion Read from Naked Economics

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Day 9 afternoon	Taxes Interest	Each student is assigned a tax to research online, along with a sheet to help them research as they answer specific questions Presentations of Taxes Review of Interest <ul style="list-style-type: none"> - P 397: 23-24 - P 398: All - P 403: 8-15 -
Day 9 evening	Future Finances Wall Street Daily Letters	Work on Future Finances Project Read
Day 10 morning	Review Story	Work on project, pass back work and go over, begin review packet Read from Naked Economics
Day 10 afternoon	Interest GDP, Median Income Debate Wall Street Daily Letters	Bathroom Counter Problem Lecture & Discussion Health Insurance: Large Company Read
Day 11 morning	Review Future Finances	Review map of personal finance Future Finances Project presentations
Day 11 afternoon	Credit Cards GDP Future Finances	Credit Card Debt Repayment W/S GDP Packet: Look at trends in GDP Finish Future Finances Project presentations
Day 11 evening	Review Daily Letters	Jeopardy Review Game

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Day 12 morning	Expo Day	The students and TA rotate among classrooms: <ul style="list-style-type: none"> - Federal Reserves: Reading of the Monty Perry play - Insurance: Students set a premium and advertising budget, compete with other insurance groups to get the most customers and figure out number of claims (rolling die) and profit made - Stocks: Students start out with money and choose to buy or sell stock from 6 major companies (such as Nike, Toys R Us, Blockbuster), then chart their profit over “rounds”
Day 12 afternoon	Expo Day Discussion of Expo	Finish last station Discuss the activities of the day: what they liked/disliked, what they learned, future decisions they will now make
Day 12 evening	Guest speaker Newcomb’s paradox Daily Letters	On investing, wise use of debt, financial crisis, annuities, credit scores Discussion with just the “quiet” students
Day 13 morning	Stock Market Retirement investing	Greg teaches the class about the stock market, dividends, IPOs, stock floor trading, mutual funds Mutual fund Simulator: Students pick and choose 6 mutual funds, can buy/sell, and chart profit over 2 years
Day 13 afternoon	Small business management Retirement investing	Play online game on starting/running small business Finish Mutual fund Simulator
Day 13 evening	Debates Daily Letters	Debates: government should play “Robinhood”, CEO salaries excessive, etc.

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Day 14 morning	Review Logistics Daily Letters	Pass back, review work Post Test SPEs Certificates Final letters: What have you learned at CTY that will be valuable for the rest of your life?
Day 14 afternoon	Ponzi schemes Stock Options Financial Ethics	Iznop game Read stories/scenarios about options Students write their own 10 commandments of money
Day 15 morning	Money Games Game Theory	Monopoly, Life Paper scissors game