

Teacher: *Mr. David Watson*

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Phone (858) 566-2262 Ext. 4006

Tutoring Hours: 6:30 – 7:00 am

Lunch

Mr. Watson's Website: www.Swagginnovations.com

2:30 – 3:30 pm

Course Description

Financial Math (Math for Life) is a course designed for the students to develop a strong foundation in logical thinking and problem solving. The students will make informed decisions regarding matters of money and finance in life situations. Using practical business problems and real-world personal financial issues, this course will explore areas of mathematics that allow the students to understand, predict and control their financial world. Topics such as income and careers, saving and investing, credit and debt, financial responsibility and money management as well as insurance and risk management are the framework in which the students will explore and master mathematical concepts. Coursework will integrate current research in finance, case studies modeling real-life scenarios, project-based learning exploring risk analysis and opportunities to gain firsthand experience in specific career fields. In addition, emphasis will be placed on mastering the topics covered on college placement exams.

Course Goals

- 1) To provide the students with the basic analytical tools needed to understand financial issues and to develop sound financial strategies in order to achieve financial goals (personally and professionally)
- 2) To develop and improve the students' mathematical skills; especially their algebra foundation

Performance Standards

The **Keys to Success** in **Financial Math (Math for Life)** are **Hard Work, Desire** and **Determination**. Students that are determined to be successful will come to class on time each day, be prepared with the necessary materials and participate in the learning process wholeheartedly.

In **Financial Math (Math for Life)**, the students will master the following topics ...

- | | |
|--|--------------------------------|
| ~ fractions, decimals and percents | ~ estimation skills |
| ~ linear equations | ~ measurement problems |
| ~ ratios and proportions | ~ simple geometry |
| ~ designing and interpreting graphs | ~ absolute value |
| ~ evaluating functions | ~ evaluating formulas |
| ~ exponential functions | ~ factoring |
| ~ exponential growth and decay | ~ solving inequality equations |
| ~ order of operations | ~ composite functions |
| ~ graphing parabolas | ~ basic trigonometry |
| ~ solving quadratics using the Quadratic Formula | ~ special right triangles |
| ~ measures of central tendency | |
| ~ logarithms | |
| ~ rational equations | |
| ~ computing distance | |
| ~ solving a system of equations | |

The students will be working in **Groups** for part of each chapter and will be expected to adhere to the following guidelines:

- ~ The students are responsible for their own behavior.
Disturbances are going to occur whether seating is in rows or in Groups, but the seating should not be an excuse.
No student has the right to interfere with another student's right to learn.
- ~ The students must help anyone in their group that requests assistance.
- ~ The students must use group voices and be respectful of others.

Prerequisite Each student enrolled in **Financial Math (Math for Life)** must have successfully met the high school Graduation requirement for mathematics prior to enrolling in the course. They must be willing to work hard!

Textbook Financial Algebra (second edition); Gerver and Sgroi
View on line at www.cengage.com/financial_alg2e

Materials and Supplies

It is highly recommended that the students have the following materials and supplies:

- ~ a pencil (all Quizzes, Tests and Assignments must be completed in pencil)
- ~ graph paper (all Assignments must be completed on graph paper)
- ~ a spiral notebook
- ~ a calculator (scientific or graphing)

Student Fees

The California Constitution mandates that public education be provided to students free of charge, unless a charge is specifically authorized by law for a particular program or activity. The following are specific exceptions to the prohibition on fees, charges and deposits at the kindergarten through 12th grade level (some legal provisions related to child care programs and adult education are not listed here). These fees, charges and deposits are legally permissible because they are specifically permitted by law. (Note: This list is based on legal authorizations, but the inclusion of a permissible fee, charge or deposit on this list does not necessarily mean that District schools currently assess the fee, charge or deposit).

Please visit the SDUSD Student Fees section for the completed list and additional resources by clicking here: [SDUSD Student Fees](#) or go to: www.sandi.net/parents/ then click on Student Fees in the menu on the left side.

Academic Honesty Policy

All students are expected to abide by the Mira Mesa High School Academic Honesty Policy which is clearly outlined in the Student & Parent Handbook as well as posted online with school registration forms for students and parents to review. In addition Quiz and Test Rules with Procedures will be posted, discussed and reviewed prior to each Assessment. Students that violate any Assessment Rule or Procedure may be assessed point deductions; thereby lowering their Assessment score.

Class Rules and Consequences

Respect

The basic rule for the classroom is the students have *Respect*. Students are expected to have respect for others (including the teacher), respect for Mira Mesa High School, respect for their education and respect for the classroom.

Attendance

In order for a student to do well in mathematics, they must attend class on a regular basis. A student missing more than 20 hours (or 20%) of the class during a semester may receive a failing grade.

Late Arrivals

Students are expected to arrive to class and be seated on time. The school tardy policy (detailed in the Student Handbook) will be followed. Detention will be assigned to students with tardy problems.

Restroom Passes

In an effort to maximize learning, each student will be issued only **one** Restroom Pass per semester. Additional passes will only be issued provided that the student agrees to make up the missed class time after class, during lunch or after school. Their unused Restroom Pass may be used for extra credit.

Hats and Hoods

Hats, hoods, etc are not to be on the student's head at any time while in the classroom. Many times, these items will be taken and returned after school.

Electronics

Games, music devices (such as I-Pods) and cell phones may not be used or on display at any time while the student is in the classroom. These items will be taken from the student and returned only at the end of the school day. In some cases (multiple violations), a parent will be required to pick up the item from the teacher or an Administrator.

Proper Posture

The students must maintain proper posture while in the classroom; allowing for maximum learning to occur. Therefore, placing the head on the desk or arms is not allowed.

Consequences

Students that violate classroom rules will face the following consequences

- individual conference
- after school detention
- communication with parents
- conference with the student, teacher, Administrator & parents
- suspension
- expulsion

Academic Grading Policy

The **Academic Grade** will be determined using the weighted averages below.

Tests, Quizzes, Projects & Final	=	70 % of the grade
Assignments	=	20% of the grade
Participation	=	10% of the grade

Quizzes, Tests and the Final

Quizzes will be administered on the average of at least one per chapter and will evaluate the student's knowledge of all material covered prior to the Quiz. Quizzes are administered during class time and only to the students that are present (there are no make-up Quizzes for absent students).

Tests will be administered at the end of each chapter and will evaluate the student's knowledge of the material covered in that chapter as well as all prior chapters. Students that are absent on the day of a Test will be required to take the Test on the day of their return. Special accommodations may be required for students that miss a number of days during a chapter.

A **Final** will be administered at the conclusion of each semester. The Final will evaluate the student's knowledge of all mathematics covered during the semester. The Final will be scored as two test grades.

Quiz and Test **Rules with Procedures** will be posted, discussed and reviewed prior to each Assessment. Students that violate any Assessment Rule or Procedure may be assessed point Deductions; thereby lowering their Assessment score.

Assignments

Students will have daily assignments. The completed assignments are due the day after assigned.

A student that is absent on the day of an assignment is required to submit the missing assignment the day following their return.

Each assignment will be recorded as one point with the total number of points for each Chapter converted to a percentage for that Chapter. Credit for assignments is based on effort, accuracy and completeness. Assignments are required to follow the **Assignment Guidelines** posted in the classroom and must be completed on graph paper.

Assignments failing to meet the required criteria will **not** receive credit; with no chance to resubmit.

Late assignments are not accepted

(unless excused by an absence or other circumstance).

Participation

The students are encouraged to participate in the learning process via...

- ~ presentations
- ~ asking and answering questions
- ~ attendance
- ~ effort in class
- ~ preparedness for class

Final Grade

A = 90% - 100% (of the total possible points)

B = 80% - 89% (of the total possible points)

C = 70% - 79% (of the total possible points)

D = 60% - 69% (of the total possible points)

F = below 60% (of the total possible points)

Make-up/Late Work

A student that is absent on the day of an assignment is required to submit the missing assignment the day following their return.

Late assignments are not accepted (unless excused by an absence or other circumstance).

There are no make-up Quizzes for absent students.

Students that are absent on the day of a Test will be required to take the Test on the day of their return. Special accommodations may be allowed for students that miss a number of days during a chapter; thus taking the Test at a later date. In this case, it is the student's responsibility to arrange a date and time to take the Test.

Make-up Tests are offered either during class time, before school or after school.

Ideally, students will take the make-up Test before or after school.

Support Policy

Mr. Watson is available before and after school each day for tutoring. In addition, tutoring in most core subjects is available to the students schoolwide (by other teachers) before school, during lunch and after school. Informational flyers are posted in most classrooms.

In addition, Mira Mesa High School occasionally offers Saturday morning tutoring. The school web site would be the source for information on this opportunity.

Online Grade Access

Grades can be accessed through the PowerSchool Parent Portal.

Student progress and evaluations will be posted after the conclusion of each Chapter.

Citizenship Grade

Citizenship Grades will be a reflection of effort, attitude and overall conduct in the classroom. Tardies, unexcused absences and missed assignments will lower the Citizenship Grade.

Honesty Policy violations will result in an automatic **U** in Citizenship.

Also students that are consistently unprepared, disruptive or fail to follow directions will receive a **poor** Citizenship Grade.

The school **Citizenship Rubric** will be used to determine the Citizenship Grade and may be viewed by accessing the Mira Mesa High web site at www.miramesahigh.org.

The **Citizenship Rubric** is displayed below with the following criteria will also be used to determine the **Citizenship Grade**...

Participation in Learning

- Necessary materials in class
- Complete assignments
- Ask and answer questions

Following Classroom Rules

- On time to class
- Follow instructions
- Use of appropriate language

On Task Behavior

- Participation
- Attentive
- Minimal disruptions

Respectful to Others

- Practice positive behavior
- Good listener
- Proper manners

MIRA MESA HIGH SCHOOL CITIZENSHIP RUBRIC

	Attendance (Absences must be excused within 72 hours)	Behavior
E = Excellent	<ul style="list-style-type: none"> • 1 or fewer uncleared tardies and • No unexcused absences 	The student <i>almost always</i> : <ul style="list-style-type: none"> • Participates in learning. • Follows classroom rules. • Displays on-task behaviors. • Is respectful to others.
G = Good	<ul style="list-style-type: none"> • 2 or fewer uncleared tardies and/or • No unexcused absences 	The student <i>usually</i> : <ul style="list-style-type: none"> • Participates in learning. • Follows classroom rules. • Displays on-task behaviors. • Is respectful to others.
S = Satisfactory	<ul style="list-style-type: none"> • 3 or fewer uncleared tardies and/or • 1 unexcused absence 	The student <i>sometimes</i> : <ul style="list-style-type: none"> • Participates in learning. • Follows classroom rules. • Displays on-task behaviors. • Is respectful to others.
N = Needs Improvement	<ul style="list-style-type: none"> • 4 or fewer uncleared tardies and/or • 2 unexcused absence 	The student <i>rarely</i> : <ul style="list-style-type: none"> • Participates in learning. • Follows classroom rules. • Displays on-task behaviors. • Is respectful to others.
U = Unsatisfactory	<ul style="list-style-type: none"> • 5 or more uncleared tardies and/or • 3 or more unexcused absences 	The student <i>almost never</i> : <ul style="list-style-type: none"> • Participates in learning. • Follows classroom rules. • Displays on-task behaviors. • Is respectful to others.