



## Course Syllabus

**Course Title:** Consumer Math

**School Year:** 2024-2025

**Semester(s):** 1 and 2

**Grade Level(s):** 9, 10, 11, 12

**Course Day(s) and Times:** Mondays and Wednesdays, 10:00 am - 11:00 am PST

### Teacher Information

- **Name:** Misty Luetterodt
- **Email:** [misty.luetterodt@brancheslearning.org](mailto:misty.luetterodt@brancheslearning.org)
- **Office Hours:** By appointment only
- **Branches Learning Main Office Number:** (323) 955-0114

**Class Materials** - <https://brancheslearning.org/product/consumer-math/>

---

### Course Description

Consumer Math is a practical, project-based course designed to equip students with essential financial literacy skills. Throughout the course, students will explore key concepts such as budgeting, banking, taxation, credit, and finance management. Students will learn to make informed financial decisions and develop responsible money management habits using real-world scenarios and hands-on activities.

Projects may include:

- Creating personal budgets
- Comparing investment options
- Exploring career options
- Planning for major life expenses such as purchasing a car or renting an apartment

By the end of the course, students will have the tools and knowledge to help them navigate the financial challenges they will encounter in adulthood.

### Course Units

**Unit 1:** Buying a car

**Unit 2:** Travel

**Unit 3:** Income

**Unit 4:** Budgeting



**Unit 5:** Housing

**Unit 6:** Federal Taxes and Records

**Unit 7:** Banking and Loans

**Unit 8:** Investments

**Course Expectations:** Students must be prepared, attend from a quiet place, have materials ready, have camera on, be on time, participate, submit work in a timely fashion, treat others with respect, and ask for help when needed.

### **Grading Scale**

#### **High School, Grades 9-12**

- A = 90% -100%
- B = 80%-89%
- C = 70%-79%
- D = 60%-69%
- F = 0%-59%

Final grades are determined by the quality and completion of assignments, attendance, and participation.

### **Important Branches Learning Policy Information**

#### **Camera Policy**

Branches Learning requires students to keep their cameras on during live classes unless otherwise instructed by the teacher. Exceptions can be made in rare circumstances if the course teacher, supervising teacher (HST), and the parent all approve a camera waiver.

#### **Headset Policy**

Students attending live classes from a shared space must have a headset with a microphone to ensure the class is not disrupted by background noise.

#### **Attendance Policy**

Absences must be reported to the course instructor via email or sent to [info@brancheslearning.org](mailto:info@brancheslearning.org). Class recordings are available upon requests.

Attendance and participation are part of the final grade. Students who miss more than 40% of live classes may fail the course. Exceptions may be made if a pre-approved plan is in place.

#### **Late Work**

Assignments turned in after the due date will result in a lower grade unless pre-approved by the instructor.