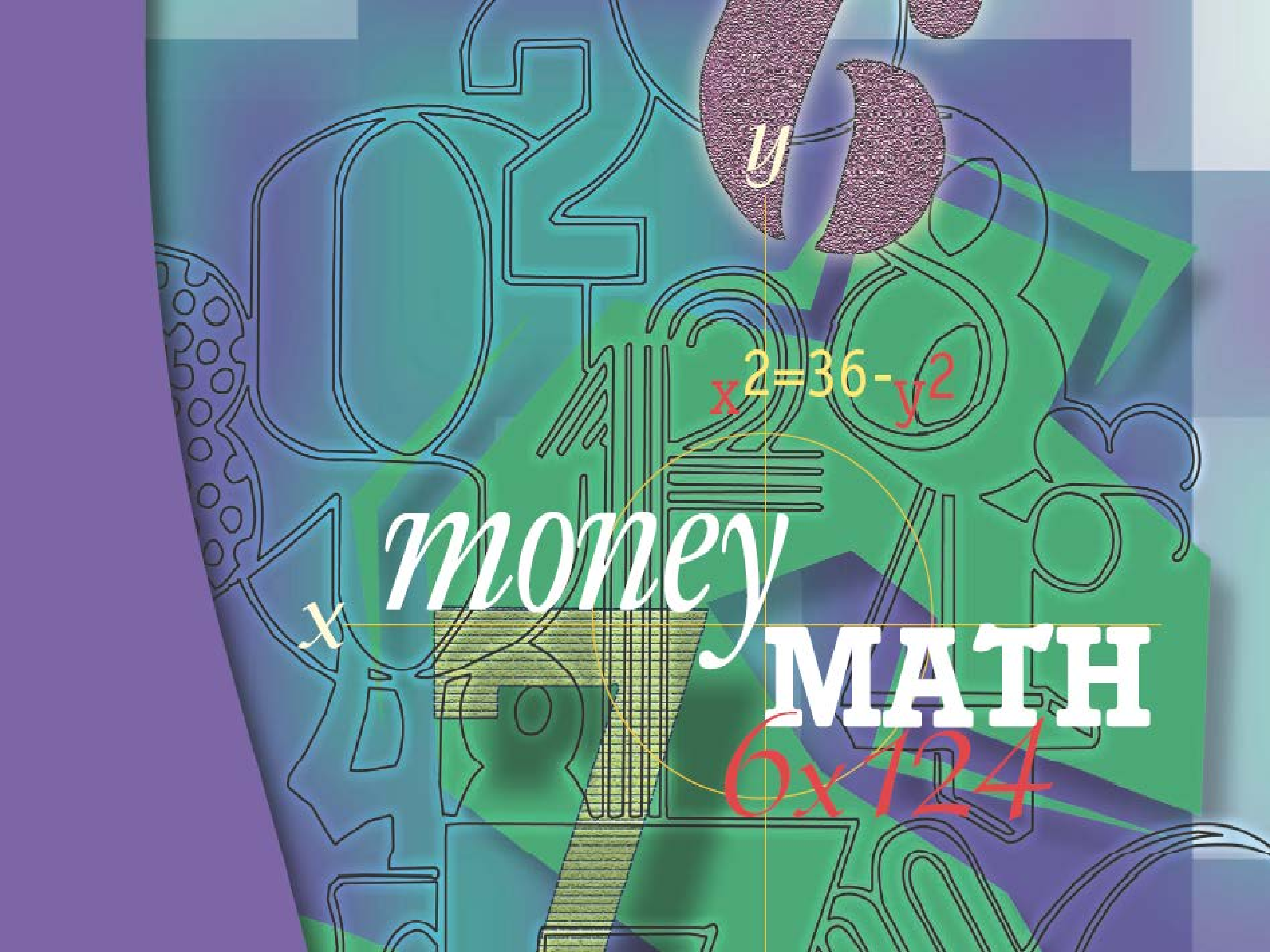
y
$x^2=36-y^2$
x
money
MATH
6x124

Contents

What is Money Math:

Lessons for Life

- Middle school mathematics curriculum supplement teaching math concepts through real-life examples from personal finance
- Written to national math standards for grades 7-9
- Four lessons include lesson plans, reproducible activity sheets, and teaching tips
- Free to teachers

What Does Financial Literacy Mean?

Financial literacy is the ability to recognize and understand basic financial concepts and terms as well as possess the skills necessary to complete simple financial tasks.

Lesson Objectives

- Money Math provides clear and creative lesson plans which correlate to middle school math standards
- Math concepts include Percent, Data Analysis, Measurement, Average, Reasoning, Spreadsheet and Problem Solving
- Personal finance concepts include: Income, Saving, Budgeting, Spending, and Credit

What Topics are Addressed?

Lesson 1	The Secret to Becoming a Millionaire
Lesson 2	Wallpaper Woes
Lesson 3	Math & Taxes
Lesson 4	Spreading the Budget

The Secret to Becoming a Millionaire

Lesson 1

- Learn how savings, interest rates, compounding, inflation, and purchasing power affect wealth
- Math concepts include problem solving, percents, decimals, and data analysis

Wallpaper Woes

Lesson 2

- Experience the real-life costs associated with simple home improvement
- Math concepts include measurement skills, dimensions, addition, subtraction, multiplication, and division skills
- Personal finance concepts include trade-offs, budget constraint, expenses

Math & Taxes

Lesson 3

- Examines careers, salaries and wages, and math at work
- Principles behind the Federal income tax and how to calculate it
- Income, taxes, gross income, saving, and net income
- Math concepts include percent, decimals, using data in tables, reasoning, and problem solving

Spreading the Budget

Lesson 4

- Create a college student’s budget using a spreadsheet
- Math concepts include organizing numerical data, problem solving, and spreadsheet application
- Personal finance concepts include budget, gross and net income, payroll taxes, fixed expenses, variable expenses, periodic expenses

Which Teachers Would Use Money Math?

- Middle school mathematics teachers
- Social studies, consumer science, and after school teachers
- Written for grades 7-9
- Useful in gifted and remedial programs

Why Math Teachers?

- Math is required for all students
- Money management is a necessary skill for all students
- The lessons were written to National Council of Teachers of Mathematics standards

What has the Teacher Response Been?

- 88% of teachers surveyed were satisfied with Money Math as a teaching tool.
- 90% of teachers surveyed would recommend Money Math to colleagues.
- *"I taught all four lessons in my classroom; their realistic approach made my students think about their future goals. The lessons and their concepts inspired a dialogue between my students and their parents."*

Tom Brann, middle school math teacher, St. Louis

Who are the Money Math Partners?

- Citigroup
- Jump$tart Coalition for Personal Financial Literacy
- University of Missouri-St.Louis
- U.S. Treasury/Bureau of the Public Debt
- U.S. Treasury/Department of the Treasury's Office of Financial Education

How to Order the Kit

It's Free!

- E-mail: moneymath@bpd.treas.gov
- A teacher only needs one copy to teach several classes of students.
- For more information or a downloadable copy of Money Math, go to www.treasurydirect.gov, and click on Individuals, Tools, then Teachers.

What Can You Do?

- Prepare your students for their financial future with Money Math
- Teach math using real-life examples from personal finance
- Engage your middle school students in lessons from life

Thank you!