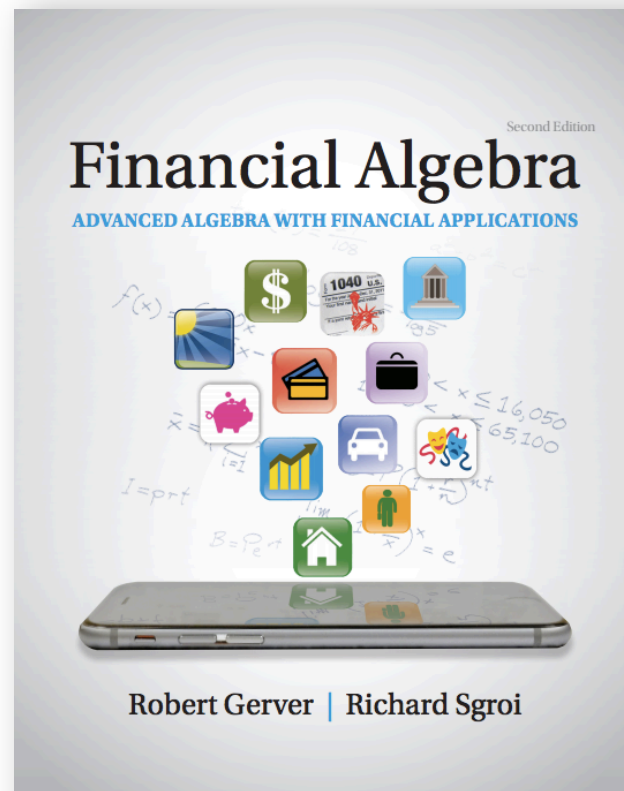


# FINANCIAL ALGEBRA 2E

## PATHWAYS

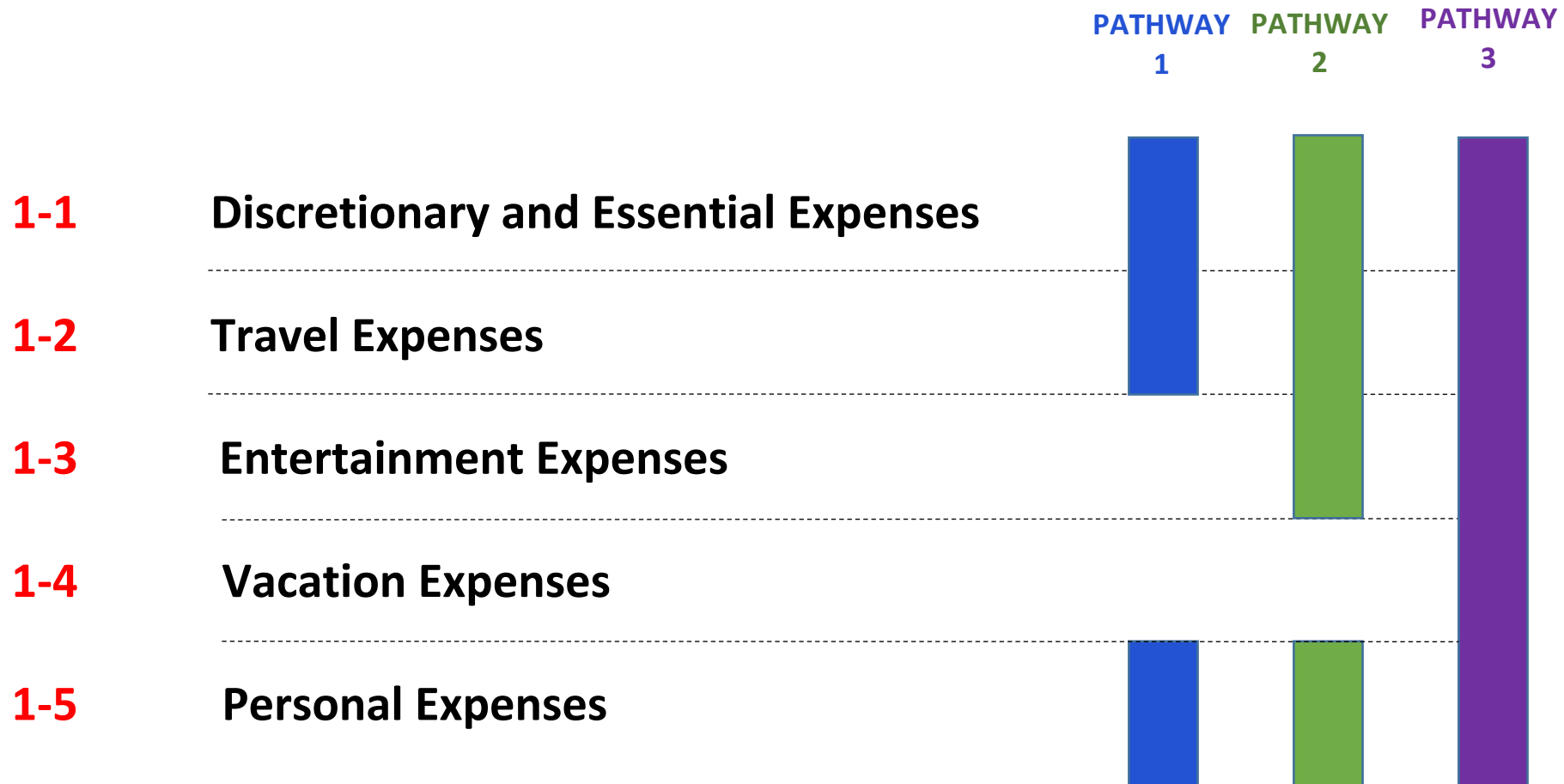


## A NOTE FROM THE AUTHORS

This document outlines sample pathways for designing a full-year mathematics course using *Financial Algebra 2E*. We offer three possible pathways that increase in level and amount of coverage as you go from blue to green to purple paths.

In addition to the full year implementation of the course, some schools have chosen to cover Chapters 1-6 in *Financial Algebra 2E* during the Spring semester as part of their senior-year math class.

A mathematics course that utilizes *Financial Algebra 2E* is rich in both mathematical and financial topics. You should feel free to create your own pathway by choosing chapters and sections that work best for your students.






		PATHWAY 1	PATHWAY 2	PATHWAY 3
<b>2-1</b>	<b>Checking Accounts</b>			
<b>2-2</b>	<b>Reconcile a Bank Statement</b>			
<b>2-3</b>	<b>Savings Accounts</b>			
<b>2-4</b>	<b>Explore Compound Interest</b>			
<b>2-5</b>	<b>Compound Interest Formula</b>			
<b>2-6</b>	<b>Continuous Compounding</b>			
<b>2-7</b>	<b>Future Value of Investments</b>			
<b>2-8</b>	<b>Present Value of Investments</b>			
<b>2-9</b>	<b>The Term of a Single Deposit Account</b>			
<b>2-10</b>	<b>The Term of a Systematic Deposit Account</b>			

		PATHWAY 1	PATHWAY 2	PATHWAY 3
<b>3-1</b>	<b>Introduction to Consumer Credit</b>			
<b>3-2</b>	<b>Loans</b>			
<b>3-3</b>	<b>Student Loans</b>			
<b>3-4</b>	<b>Loan Calculations and Regression</b> <i>Pathway 2: Omit Example 2</i>			
<b>3-5</b>	<b>Credit Cards</b>			
<b>3-6</b>	<b>Credit Card Statement</b>			
<b>3-7</b>	<b>Average Daily Balance</b>			

		PATHWAY 1	PATHWAY 2	PATHWAY 3
<b>4-1</b>	<b>Automobile Ads</b>			
<b>4-2</b>	<b>Automobile Transactions</b>			
<b>4-3</b>	<b>Automobile Insurance</b>			
<b>4-4</b>	<b>Probability: The Basis of Insurance</b> Pathway 1: Omit Example 7 of section 4-4 Pathway 2: Omit Example 7 of section 4-4			
<b>4-5</b>	<b>Linear Automobile Depreciation</b>			

Chapter 4 Continued on Next Page

		PATHWAY 1	PATHWAY 2	PATHWAY 3
<b>4-6</b>	<b>Historical and Exponential Depreciation</b> Pathway 1: Omit Examples 6 and 7 of section 4-6 Pathway 2: Omit Example 6 of section 4-6			
<b>4-7</b>	<b>Driving Data</b>			
<b>4-8</b>	<b>Driving Safety Data</b>			
<b>4-9</b>	<b>Accident Investigation Data</b> Pathway 1: Omit Example 4 of section 4-9			

**5-1**      **Looking For Employment**

**5-2**      **Pay Periods and Hourly Rates**

**5-3**      **Commissions, Royalties and Piecework Pay**

**5-4**      **Employee Benefits**

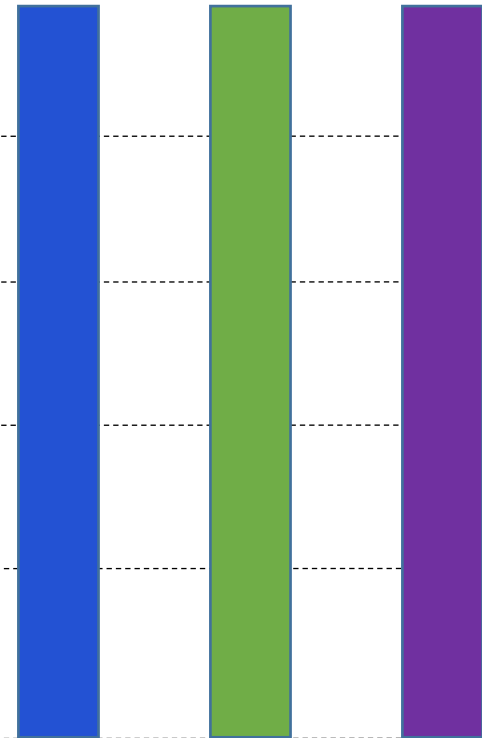
**5-5**      **Social Security and Medicare**

PATHWAY    PATHWAY    PATHWAY

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3





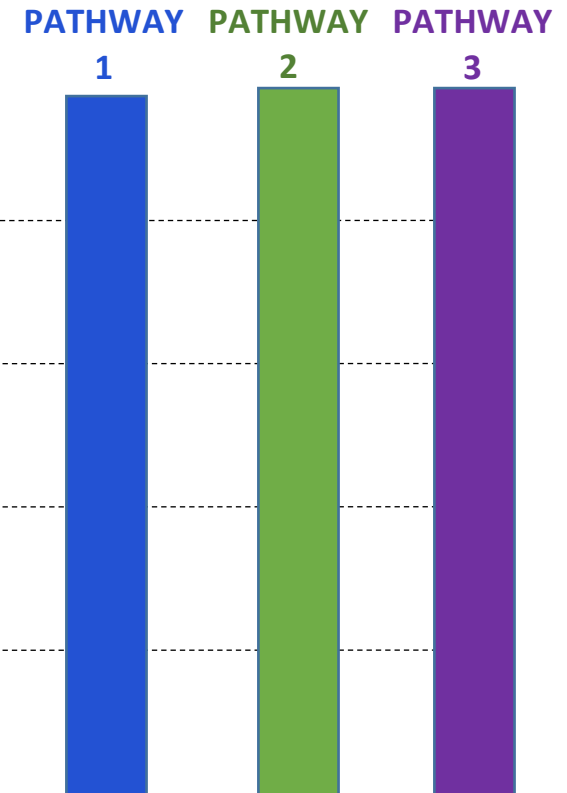
**6-1** Tax Tables, Schedules, and Worksheets

**6-2** Modeling Tax Schedules

**6-3** Income Statements

**6-4** Form 1040 – Reporting Taxable Income

**6-5** Reducing Your Form 1040 Tax Liability



- 7-1** Finding a Place To Live

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- 7-2** Reading a Floor Plan

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- 7-3** Mortgage Application Process

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- 7-4** Purchasing a Home

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- 7-5** Mortgage Points

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- 7-6** Rentals, Condominiums, and Cooperative

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- 7-7** Home Maintenance and Improvements

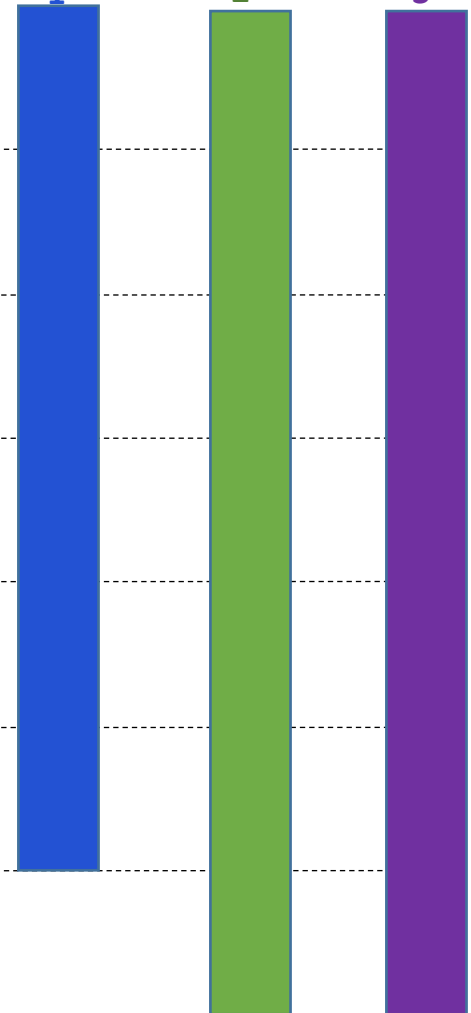
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PATHWAY PATHWAY PATHWAY

1

2

3



**8-1 Business Organization**

**8-2 Stock Market Data**

**8-3 Stock Market Data Charts**

**8-4 Trends in Stock Closing Prices**

**8-5 Stock Market Ticker**

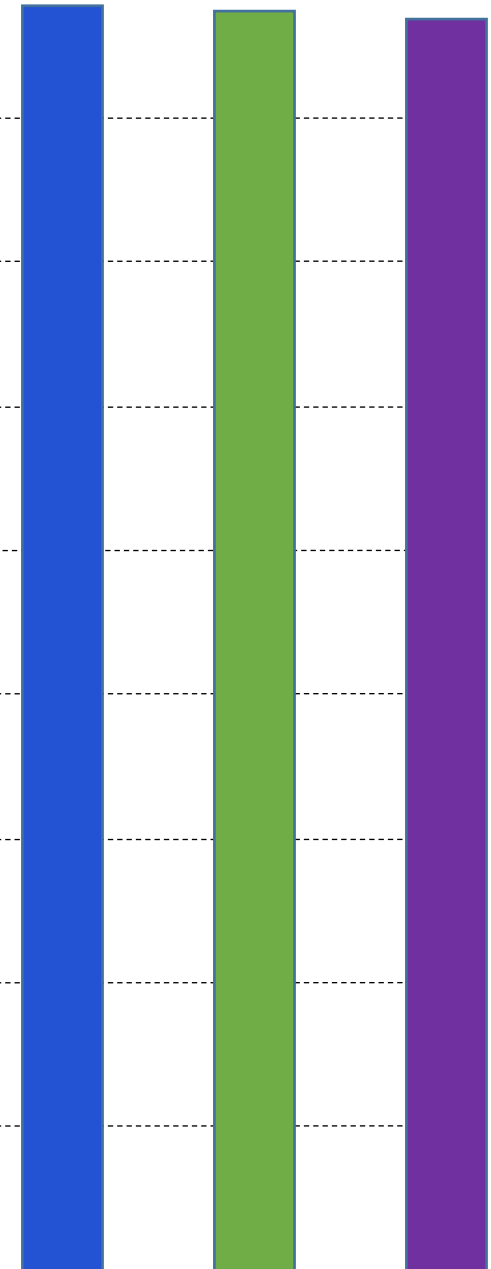
**8-6 Stock Transactions**

**8-7 Stock Transaction Fees**

**8-8 Stock Splits**

**8-9 Dividend Income**

PATHWAY 1    PATHWAY 2    PATHWAY 3



		PATHWAY 1	PATHWAY 2	PATHWAY 3
9-1	Inventions			
9-2	Market Research			
9-3	Supply and Demand			
9-4	Fixed and Variable Expenses			
9-5	Graphs of Expense and Revenue Functions			
9-6	Breakeven Analysis			
9-7	The Profit Equation <i>Pathway 1: omit Example 5 of section 9-7</i>			
9-8	Mathematically Modeling a Business			
9-9	Optimal Outcomes			

- 10-1 Retirement Income from Savings**

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- 10-2 Social Security Benefits**

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- 10-3 Pensions**

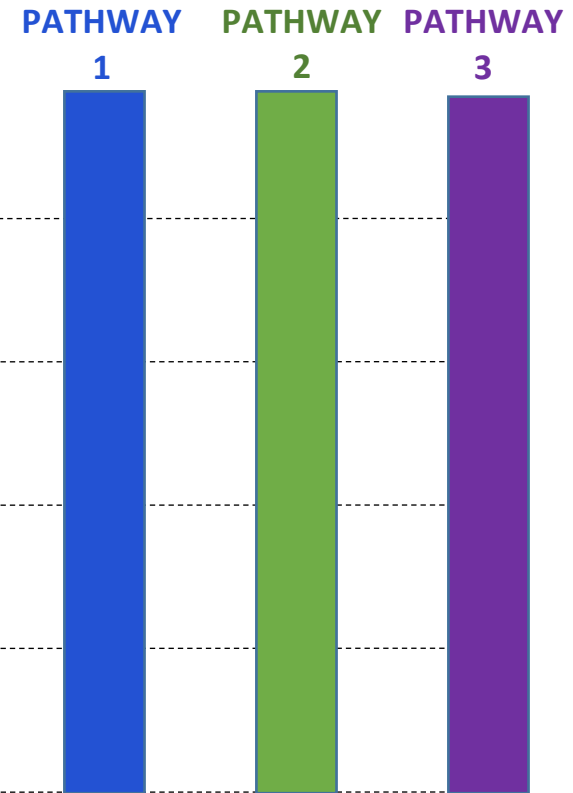
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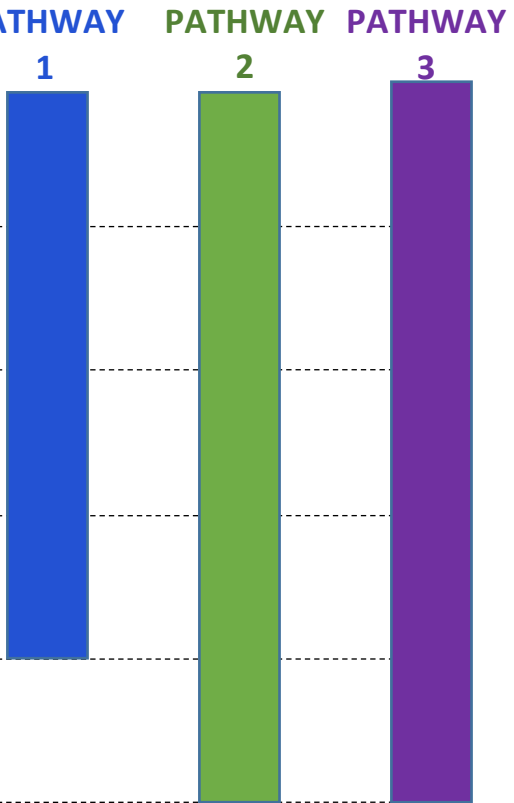
- 10-4 Life Insurance**

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- 10-5 Diversification of Investments**

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		PATHWAY 1	PATHWAY 2	PATHWAY 3
<b>11-1</b>	<b>Utility Expenses</b>			
<b>11-2</b>	<b>Electronic Expenses</b>			
<b>11-3</b>	<b>Charting a Budget</b>			
<b>11-4</b>	<b>Cash Flow and Budgeting</b>			
<b>11-5</b>	<b>Budget Matrices</b>			