**SARALAND HIGH SCHOOL**

**Algebra with Finance Syllabus**

**2024-2025**

Dear Students/Parents/Guardians:

At Saraland High School, I wish to provide your child with the best possible education. The cooperation of you and your child can help make this possible. I solicit your help in monitoring the following areas of concern:

***ATTENDANCE: To AVOID being marked absent for the whole day: you MUST check out after 11:15 a.m. or before 10:50 a.m.***

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| Clipart - Old style border  **RESPONSIBILITIES:**  Students are responsible for all work assigned. It is your child’s responsibility to request make-up work when needed with an excused absence within two days of the absence. Please make every effort to request make-up work during an extended absence. Extended absences can severely jeopardize your child’s grade. | Clipart - Old style border  **ASSIGNMENTS and GRADES:**  Skill work is a must if students are to improve. It is important for your child to review each day’s lesson. There will be homework assigned often and projects assigned quarterly. Student’s average is calculated accordingly: ***60% Standards-Based Assessment, 40% Formative Activities.*** |
| Clipart - Old style border  **SUPPLIES:**  Students will need the following supplies for class:   * Notebook * Pencils * Colored pencils and highlighters * Composition Notebook | Clipart - Old style border  **CELL PHONES:**  Students are to keep their cell phones in the cell phone holder by the door. Students are to place their cell phone in the number that corresponds to their seat assignment. ***Cell phone violations will be followed as stated in the Student Handbook.*** |

**Generative Artificial Intelligence Statement:** This course will allow – in some cases, even encourage – the use of generative artificial intelligence (GAI) techniques in some assignments. Unless otherwise indicated, the default is that this kind of use is prohibited. GAI use must be recognized and referenced. Academic misconduct will be the result of breaking this policy and could result in the loss of credit for the assignment(s) as referenced in the cheating policy in the Saraland City Schools’ Student Handbook. It is the student’s responsibility to follow the requirements of each course or assignment.

***Please fill out and send the bottom back to your child’s math teacher. I would like to inform you that the preferred method of communication is through e-mail. Should that not be possible, I can be reached at the school number 251-602-8970. My planning time is 10:46 a.m. – 12:45 p.m. each day. Conferences can be set up by e-mail or by calling the office with a minimum of 24-hour notice.***

Mrs. Shannon C. Smith

[scsmith@saralandboe.org](mailto:scsmith@saralandboe.org)

**Verification Receipt – Math Syllabus**

Student Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Block:\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telephone #:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Parent/Guardian Signature & Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Algebra with Finance Course of Study Objectives**

**COS 1:** Understand long-term costs associated with borrowing money.

**COS 2:** Evaluate banking services for varying purposes including checking, savings, loans, and market investments.

**COS 3:** Utilize exponential functions to compare compound interest and simplest interest.

**COS 4:** Read, interpret, and algebraically model stock ownership and transaction data.

**COS 5:** Evaluate the impact of taxes on business ownership including property tax, sales tax, social security, retirement, and disability benefits.

**COS 6:** Evaluate insurance needs and their financial impact for various businesses and industries.

**COS 7:** Use linear and polynomial functions to model Internal Revenue Service and Social Security Administration regulations using linear and polygonal functions.

**COS 8:** Calculate the long-term impact of major purchases on budgets.

**COS 9:** Use mathematical operations in the workforce using whole numbers including addition, subtraction, multiplication, and division to solve complex problems.

**COS 10:** Solve real-world business and industry problems involving mathematical operations with fractions, decimals, and percentages.

**COS 11:** Calculate averages, simple ratios, simple proportions, or rates using whole numbers and decimals.

**COS 12:** Convert numbers from one form to another using whole numbers, fractions, decimals, or percentages.

**COS 13:** Solve multi-step real-world word problems, first, by placing information in the correct order, then, performing calculations.

**COS 14:** Analyze a set of data utilizing mean, median, and mode.

**COS 15:** Use algebraic proportions and exponential growth and decay to make wise credit decisions.

**COS 16:** Evaluate offers, such as advertisements, warranties, and guarantees, from producers and suppliers to make wise consumer decisions.

**COS 17:** Compare and contrast housing options including rentals, lease to purchase, mortgage, or purchasing by cash.

**COS 18:** Solve real-world and mathematical problems involving perimeter, circumference, area, volume, and surface area.

**COS 19:** Compare personal, state, and federal retirement plans to develop a retirement and personal budget plan.