



**CHINO**  
HIGH SCHOOL

Course Title: Financial Algebra

Teacher Name: Mr. To

Room: C-206

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*Financial literacy is defined as the knowledge, tools, and skills that are essential for effective management of personal fiscal responsibilities and financial well-being. Gaining mathematical knowledge is the first step toward developing financial literacy, which in turn provides early opportunities for meaningful mathematical modeling.*

**Financial Algebra** is designed to instruct students in algebraic thinking while also preparing them to navigate a number of financial applications. Students will explore how algebraic knowledge is connected to many financial situations, including investing, using credit, banking, employment, paying income taxes, and shopping for insurance. In studying these topics, students will learn about linear, exponential, and quadratic relationships that apply to financial applications. In addition, the course will help prepare students to tackle the wide variety of financial decisions they will face in life, from setting up their first budget or planning for retirement.

In this course, students will learn math in alliance with California Math Standards and 21<sup>st</sup> century education skills, putting a great emphasis on collaboration, communication, critical thinking, and creativity.

### **Student Responsibilities**

- Maintain a can-do attitude towards learning math!
- Always come to class prepared!
- Treat yourself and your peers with respect and kindness!
- Help each other!
- Demonstrate Safety, Respect, Responsibility, and Resilience.

### **Classroom Discipline Policy**

- Bathroom Policy – Students will be allowed to use the restroom if needed. However, students are not to disrupt any lesson to ask to go to the restroom. Only one student is allowed to leave the classroom at a time. If this policy is overused, individual policies will be created on a case-by-case basis.
- Cell phones and electronic devices (ex. AirPods) must remain out of sight and in silent mode, unless otherwise stated by the teacher.
- Classroom disturbances will not be tolerated. Student behavior will be attended to:
  - 1<sup>st</sup> offense: Verbal Warning
  - 2<sup>nd</sup> offense: Parent Notification
  - 3<sup>rd</sup> offense: Detention
  - 4<sup>th</sup> offense: Parent-Teacher Conference
  - 5<sup>th</sup> offense: Referral to the Office
  - 6<sup>th</sup> offense: Referral to the Assistant Principal

- Parents will be contacted from time to time *via phone* or *e-mail* about the students' good behavior, in addition to any challenges that the student might be facing academically or behaviorally.
- **ARTIFICIAL INTELLIGENCE EXPECTATION** – AI-powered calculators (ex. Wolfram Alpha, Photomath) must be used ethically, responsibly, and intentionally to support student learning, not to bypass it.
- **ACADEMIC DISHONESTY** – Academic dishonesty of any kind will not be tolerated. Any student found duplicating an AI math problem solver step-by-step solutions, copying another student's classwork, and/or looking at another student's exam will receive a zero grade on work. Parent notification and formal discipline will be administered.

### Classroom Routines and Procedures

- A student-centered instruction followed with independent and collaborative math activities will occur daily.
- Assessments will be given frequently.

### Class Notes

Start each lecture/note on a new page in your interactive notebook.

- Notebook checks of the whole class will occur at the end of each chapter.
- Students are expected to have all components of their notebooks updated, completed, and organized every week.

Students are responsible to complete missed class notes and math activities. To earn full credit, all make-up assignments must be due within the same number of days of return from absence. Assessments must be made up on the day of return to school.

### Grading

The overall grading system for this course is as follow:

<b>Math Activity</b> <i>Classwork, Math Reflection, Interactive Notebook</i>	<b>30%</b>
<b>Assessment</b> <i>Lessons/Chapter Assessment, Project</i>	<b>70%</b>

### Grading Scale

90% and higher	<b>A</b>
80% - 89.9%	<b>B</b>
70% - 79.9%	<b>C</b>
60% - 69.9%	<b>D</b>
59.9% and lower	<b>F</b>