

MATERIAL COVERED

The Math 12 Essentials course is divided into two main sections and a project:

Finances

- Personal Finance
- Government Finances
- Taxation
- Investing

Design, Measurement, Variation, and Formulas

- Design & Measurement
- Variations & Formulas

Life/Career Project

TEXTBOOK

The course uses the following:

Essentials of Mathematics 12

(ISBN 0-7726-4997-9, Pacific Educational Press)

GRADING

This course works on a mastery system. You must pass the mastery tests in each unit to the 80% level before you can go on. In addition, there are cumulative tests from time to time. These are tests you can take only once, so studying before them is essential to do well. Your final mark for the course is based 60% on mastery tests and 40% on cumulative tests.

GOAL

The goal of this unit is to increase your skills working with personal finances.

OBJECTIVES

While completing this unit you will investigate the following topics and practice working with

- Purchasing insurance, including renter's, home-owner's, life, and health
- Purchasing a home, determining the costs involved, and calculating gross debt service ratio
- Mortgages, including calculating costs, and choosing between the various types

WHAT TO DO IN THIS UNIT

- This Unit uses **Chapter 1** in the *Essentials of Mathematics 12* textbook.
- Be sure you understand the New Terms in the green box at the start of each exploration. They will definitely be on the test!
- Read and follow the example problems at the beginning of each section, then do the practice problems on the pages in the table below. Be sure to tick off each section as you complete it.

Essentials of Mathematics 12		
✓	Exploration	Practice by doing these Notebook Assignment questions
	1	p. 22 #1-7
	2	p. 32 #1-7
	3	p. 41 #1-4
	4	p. 53 #1-6
	5	p. 59 #1-6
	6	p. 64 #1-3
	Chapter Review	p. 66 #1-7

- When you are ready, ask your teacher for the Unit 1 Test. Remember, you must get 80% to pass, so studying hard is essential to do well.