2018 Mathematics Standards—Consumer Math

**Course Focus (Apply the following to each content standard.)**

**CM.1 Identify SDA Christian principles and values in correlation with mathematics.**

CM.1.1 Recognize God as Creator and Sustainer of an ordered universe.

CM.1.2 Value God’s inspired writings and created works as a revelation of His precision, accuracy, and exactness.

CM.1.3 Develop accountability as expressed in God’s word and laws.

CM.1.4 Employ Christian principles as a basis for learning and growth.

CM.1.5 Broaden intellectual abilities through the study of mathematics.

CM.1.6 Make biblically-based choices when dealing with mathematical data.

CM.1.7 Apply biblical principles of Christian morality, integrity, and ethical behavior to mathematical processes.

**Course Abilities (Apply the following to each content standard.)**

**CM.2 Develop abilities in mathematics.**

CM.2.1 Understand mathematical concepts (number sense, algebraic and geometric thinking, measurement, data analysis, and probability).

CM.2.2 Utilize the problem-solving process (explore, plan, solve, verify).

CM.2.3 Develop higher-order thinking skills (analyze, evaluate, reason, classify, predict, generalize, solve, decide, relate, interpret, simplify, model, synthesize).

**CM.3 Be able to apply mathematical knowledge and skills to a variety of purposes.**

CM.3.1 Use a variety of strategies in the problem-solving process (i.e. patterns, tables, diagrams).

CM.3.2 Conduct research (locate, observe/gather, analyze, conclude).

CM.3.3 Perform calculations with and without technology in life situations.

CM.3.4 Read critically and communicate proficiently with mathematical vocabulary.

**Course Content (Understand, represent, apply, analyze.)**

**CM.4 Be able to understand concepts of personal finance and business mathematics.**

CM.4.1 Identify various aspects of stewardship (i.e. costs/benefits, needs/wants, tithes and offerings).

CM.4.2 Demonstrate knowledge of the time-value of money and basic financial management.

**CM.5 Be able to represent mathematical situations in personal and business life using graphs, tables, and charts.**

**CM.6 Be able to apply appropriate techniques, tools, and formulas to interpret and solve problems.**

CM.6.1 Demonstrate proficiency in basic math skills used by consumers (i.e. decimals, fractions, percentages, proportions).

CM.6.2 Exhibit money management skills (i.e. budgets, checking and savings accounts, risk management, debt management, investments, mortgages, income taxes, and deductions).

CM.6.3 Solve consumer-related problems involving time value of money (i.e. simple and compound interest, inflation, present and future values of sums).

CM.6.4 Use both mental estimation and technology to make optimal consumer choices.

**CM.7 Be able to analyze results and draw appropriate conclusions.**

CM.7.1 Find and interpret information from graphs, charts, and financial statements.

CM.7.2 Predict patterns and generalize trends.

CM.7.3 Judge meaning, utility, and reasonableness of findings in a variety of situations, including those carried out by technology.