TEACHER GUIDE

9th–12th Grade

Includes Student Worksheets

Math

- Weekly Lesson Schedule
- Quizzes, Tests, & Final Exam
- Cognitive Thinking
- Answer Key

CONSUMER MATH

Teacher Guide



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About the Author



Katherine Hannon, a homeschool graduate and homeschool mom, has been researching and writing about math for more than 20 years. She is the author of Master Book's bestselling *Principles of Mathematics* curriculum and other resources. Her heart is to point people to "seek the Lord, and His strength" (Psalm 105:4) in everything. Katherine resides with her husband and child near Atlanta, Georgia.

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Course Description: This *Consumer Math* course is designed to equip high school students to successfully steward their finances while applying math principles. The course walks students through applying math to decisions they will likely face, from daily shopping choices to major decisions like purchasing a car or house. Students will get a big-picture overview of topics including taxes, insurance, and investing, learning key concepts and terms to help them navigate the workplace and daily life. The course emphasizes budgeting and shows students how to use one as a tool to help them make wise decisions. Throughout the course, they will also dig into Scripture to see what God has to say about money and decisions as well as explore case studies that illustrate important stewardship principles.

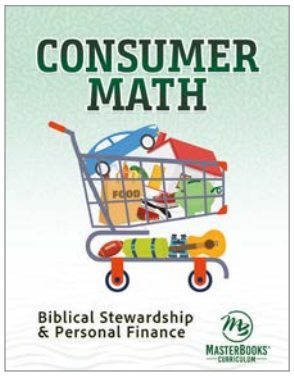
Features

Target Level	Designed for grades 9–12, 1 Math Credit
Flexible 180-Day Schedule	Approximately 45 minutes per exercise, five days a week
Open & Go	Convenient daily schedule, well-designed lessons, answer keys
Engaging Application	Case studies and extra optional application activities
Assessments	Quizzes, quarterly tests, final exam

Objectives

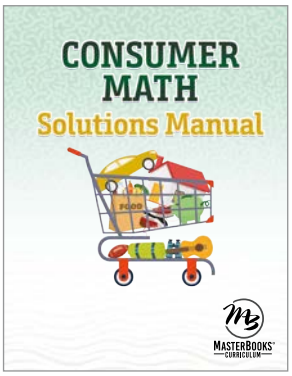
- Apply basic math skills, including percentages and unit conversions, to a variety of real-life scenarios.
- Articulate a biblical view of personal finances and be equipped to live as a good steward.
- Express the importance of giving, the value of saving and investing, dangers of debt, and adjustability of spending to lifestyle choices.
- Demonstrate a foundational understanding of making everyday math decisions, from small purchases to decisions on insurance, college costs, careers, taxes, and investing.
- Create a budget and understand how to use one to allow for generosity.

Required Resource

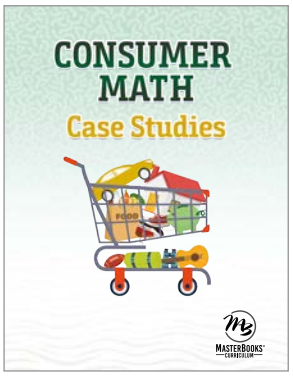


Companion *Student* Book

Optional Resources



Companion *Solutions Manual*

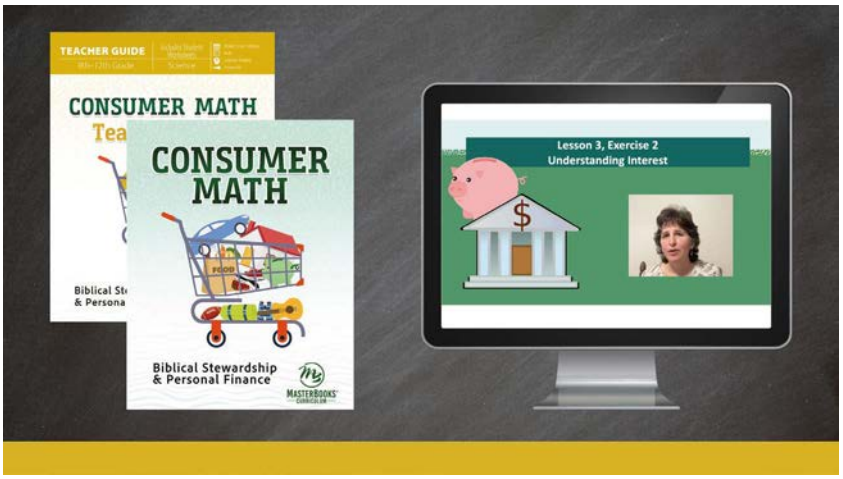


Companion *Case Studies*

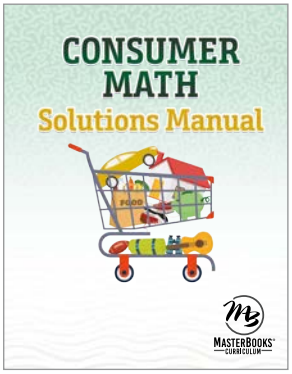
Placement: *Consumer Math* covers the order of operations, fractions, decimals, percentages, solving for an unknown, exponents, scientific notation, and negative numbers, along with how to use formulas and a basic understanding of reading graphs (including coordinate, bar, and pie graphs). They will also review how to use formulas to calculate the perimeter, area, and volume of basic shapes.

Academy Course

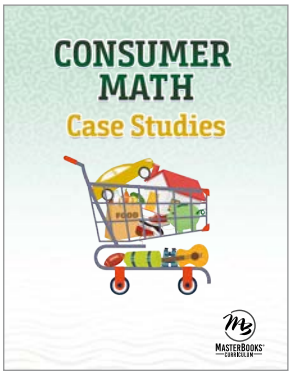
The Academy Video Course offers video overviews of many key concepts, as well as virtual labs that walk students through spreadsheets and online tools with parental permission. The videos also walk step-by-step through math skills.



Optional Resources



Solutions Manual: Step-by-step solutions for exercises, quizzes, and tests in *Consumer Math.*



Case Studies: Find additional case studies using the QR code below.

This complete *Consumer Math* program not only teaches everyday math, it helps students with wise decisions, seeing money through a biblical and stewardship focus, and equips them with an understanding of how to best use what God has entrusted to them.

Special Features

Student-Driven Material: The *Student* book contains all the explanations of the material, including real-world scenarios and scriptural principles.

Reference and Resource Section: The *Student* book includes a **Reference Section** and this *Teacher Guide* a **Resource Section** with helpful forms and aids for the course.

Answer Key: The Answer Key in the back provides a quick and easy way to see answers for the worksheets. A separate *Solutions Manual* is available from Master Books if your student needs to see the step-by-step processes.

Definitions and Key Ideas: Terms and formulas are highlighted in the *Student* book when defined, and the ⋙ is used to emphasize rules/instructions. **Bolding** is also used to help you easily find key points.



Algebra Connection: The Algebra Connection sections point out how algebra helps us in finance, giving students an appreciation for algebra's usefulness without requiring them to know algebra.



Mental Math: Students will get to refine their mental math skills, which can save time over pulling out a device (and sanity check that you inputted the right answer into the device).
Note: If your student struggles with mental math, you may allow them to use paper for these problems at your discretion. They will still be improving their arithmetic skills and may find they eventually do not need the paper.



Scripture Sleuth Activities: Scripture Sleuth activities are designed to get students into God's Word to read for themselves the wisdom God has shared about money and and how we are expected to perceive it.

Case Studies: The course includes real-life stories that help students see biblical principles applied in action.

Built-in Review: Lessons build on one another, reviewing key concepts. Review is also built into each lesson.



In Your Own Life Application: These problems allow the student to apply math in their own life.

Optional Applications: Optional activities are included to offer additional real-world experiences. Optional application problems allow students further practice with the concepts being taught. Those requiring the Internet or a computer are marked with the following symbol and students are told to get a parent's permission first. 

Note on Sample Year: To avoid tying the program down to a year or causing unneeded confusion, specific values are referred to as from a sample year. Information labeled "sample tax year" came from 2023 information. For all other sample years (including state tax information just labeled "a sample year"), please see the appropriate endnote for year information.

Preparing to Get Started

There are a couple of different ways to use this program.

- Tear out the quizzes, tests, and Answer Key and put them in a separate binder. Then hand the student the rest of this guide to work from when instructed.
- Plan to tear out the exercises, quizzes, and tests as you go to give to the student and have them put in a binder.

Have a plan to hold onto quizzes and tests after administering, as students may find them useful to review.

See the schedule for when to do what, and you are good to begin!

(*Note:* If using this course in a school or co-op, you may need to cover multiple days of material at a time to fit your schedule.)

Notes on Grading

Division: Fraction lines are often used to show division. This is not only simpler to handwrite once you get used to it, but it also prepares the students for algebra and scientific math applications, where fractions are used to show division.

Rounding: If student has a different answer due to rounding, that is okay; just remind them of the convention. Once rounding is reviewed in Lesson 2, the Answer Key rounds:

- a percent to two decimal places (such as 20.23%)
- each step of a problem to the nearest cent (i.e., the second decimal place) unless otherwise indicated, since that is common when working with money
- answers for Federal income tax or a budget to the nearest dollar

On multi-step problems, a student may get a slightly different answer than that listed if they rounded at each step; this is fine, so long as the difference is not much and the correct process was followed. Encourage students to use their calculator to avoid rounding at each step as much as possible by inputting all the steps at once, using () as needed.

Different approaches: Sometimes, there is more than one way to solve a problem. It is fine if a student used a different answer, so long as it gets the correct answer (or within what would be the difference in rounding).

Known Corrections: You can find a list of any known corrections or updates by searching online for "book extras Katherine Hannon Christian Perspective."

Mental Math: The mental math portion of this course is optional.

- On all problems where students are supposed to give an approximate answer, the actual answer will be given underneath. Any answer you deem close enough to the actual is fine; students might get a different approximate if they use a different method.
- Encourage the student to try again if they get a problem wrong, giving them guidance or having them look back at Lesson 2 where different strategies are discussed. That way, they are learning.
- If mental math is frustrating for the student, consider allowing them to use paper, and encourage them to write down as little as possible. Gradually see if they can move away from the paper. The goal is to help improve their skills, not frustrate them. However, encouraging better mental math is a helpful life skill.

Units of Measure: To make things simpler, units of measure are often not shown in the solution. However, you will notice we have written them on the exercises as a reminder to students of what they really found.

Oral Answers: On any open-ended questions, feel free to have student discuss their answer with you instead of writing it out. This is not meant to be frustrating to students who do not like to write; the point is to make sure they are learning the concepts well enough to explain them.

Optional Activities: Optional activities are not graded. They are additional learning exercises. Notes about them are included in the Answer Key. Instructors may award bonus points at their discretion for completion if they choose.

Calculating Monthly Amounts: If student uses 4.33 to calculate monthly amounts after Lesson 7, they may get a slightly different answer than the Answer Key, which calculates the yearly amount and divides by 12. This is not a problem.

Grasping the Heart: Quizzes and tests ask students to share what they learned about godly stewardship. Feel free to conduct this assessment orally with the student if they do not like to write. The point is to make sure they are learning the biblical principles as they go.

Determining a Course Grade

Exercise Grades: Assign up to 20 points toward the final grade on exercise completion. At your discretion, you may assign additional bonus points for optional problems completed.

- If a student completes all exercises and has shown that they have put forth their best effort in doing so, assign 20 points.
- If they did not complete them all/did not put forth their best effort, deduct as many points from the 20 as you see fit.
- This suggestion is to make it so teachers are not having to come up with a grade for each day, and to also encourage students to not panic if they get a problem wrong. The point of the exercises is to help them learn the material — the key is that they work diligently and learn from any mistakes so that by the time the quiz is taken, they have mastered it.

Quizzes and Tests: Specific grading suggestions to calculate a numerical grade (i.e., a 95, 80, etc.) are given on the quizzes and tests themselves.

- Average of the Quizzes – Add up all the quiz grades and divide that total by 16 (the number of quizzes) to determine the average of all the quizzes. *Note:* If students struggle on a quiz, consider letting them continue to study while they complete the next lesson, and then retake the quiz. The goal is eventual mastery.
- Average of the Tests – Add up all the test grades and divide that total by 4 (the number of tests, excluding the final exam, which will be accounted for separately) to calculate the average of all the tests.

Budget: Student will work on putting a hypothetical budget together in quarters 2 and 3. Instructions for grading it are given after Test 3, where it is due.

Overall Grade: Calculate the final score like this:
exercise points earned
+ 0.2 × *average quiz grade*
+ 0.2 × *budget activity grade* (*due with Test 3*)
+ 0.3 × *average test grade*
+ 0.1 × *final exam grade*

Assigning a Letter Grade: If you want to use a letter grade, translate the numerical grade into a letter grade using whatever system you choose. One possible grading system is shown.

- 90 and up A
- 80–89 B
- 70–79 C
- 60–69 D
- lower than 60 F

Master Supply List

Required Items

- ☐ **Calculator**: Any calculator that can handle exponents and parentheses should work. Students who plan to use or have used *Principles of Algebra 2* will find the TI-83 Plus or TI-84 Plus calculator recommended that will work well with this course.
- ☐ **Pencil:** Use a pencil to write down your answers on the exercises.
- ☐ **Notebook:** Can be used for notes or as extra paper for some exercises.
- ☐ **Compass and ruler or straight edge:** You will need these tools for a few problems.
- ☐ **3-Ring Binder:** You will want a 3-ring binder to store either the teacher portion of this guide or the student exercises as they are completed (see Preparing to Get Started on page 8).
- ☐ **Bible:** You will need a Bible to look up verses. This course primarily used ESV, or you may use your preferred version.

Optional Items

- ☐ **Index Cards or Flashcard System:** Make flashcards of information you need to memorize.
- ☐ **Marker:** Use this to help make the flashcards if utilizing an index card system.
- ☐ **Graph Paper:** This is primarily just needed for optional problems.
- ☐ **Spreadsheet Program:** If you would like to try your hand at some of the spreadsheet features discussed, you can do so in any spreadsheet program (Excel, Google™ spreadsheets, Libre Office, or another program). Be sure to get a parent's permission to use the programs or online apps or websites.
- ☐ **Online Access:** We will mention some resources that are available online. There are also some optional activities that require Internet access. These are entirely optional and can be skipped without a problem. Please note that we have no control over online resources; they may change from when we used them. These require parental permission.

Calendar		Assignment	Due Date	✓	Grade
First Semester-First Quarter					
Week 1	Day 1	Consumer Math Student Book • Lesson 1 • Pages 9–12 • (CM) Consumer Math Teacher Guide • Lesson 1 • Exercise 1 Pages 21–22 • (TG)			
	Day 2	Lesson 1 • Pages 13–14 • (CM) Lesson 1 • Exercise 2 • Pages 23–24 • (TG)			
	Day 3	Lesson 1 • Pages 15–16 • (CM) Lesson 1 • Exercise 3 • Pages 25–26 • (TG)			
	Day 4	Lesson 1 • Pages 17–18 • (CM) Lesson 1 • Exercise 4 • Page 27 • (TG)			
	Day 5	Lesson 1 • Pages 19–20 • (CM) Lesson 1 • Exercise 5 • Pages 29–30 • (TG)			
Week 2	Day 6	Lesson 1 • Pages 21–22 • (CM) Lesson 1 • Exercise 6 • Pages 31–32 • (TG)			
	Day 7	Lesson 1 • Pages 23–24 • (CM) Lesson 1 • Exercise 7 • Page 33 • (TG)			
	Day 8	Lesson 1 • Pages 25–26 • (CM) Lesson 1 • Exercise 8 • Pages 35–36 • (TG)			
	Day 9	Lesson 1 • Pages 27–28 • (CM) Lesson 1 • Exercise 9 • Pages 37–38 • (TG)			
	Day 10	**Lesson 1 Quiz** • Page 341 • (TG)			
Week 3	Day 11	Lesson 2 • Pages 29–30 • (CM) Lesson 2 • Exercise 1 • Pages 39–40 • (TG)			
	Day 12	Lesson 2 • Pages 31–32 • (CM) Lesson 2 • Exercise 2 • Pages 41–42 • (TG)			
	Day 13	Lesson 2 • Pages 33–34 • (CM) Lesson 2 • Exercise 3 • Pages 43–44 • (TG)			
	Day 14	Lesson 2 • Pages 35–36 • (CM) Lesson 2 • Exercise 4 • Page 45 • (TG)			
	Day 15	Lesson 2 • Pages 37–38 • (CM) Lesson 2 • Exercise 5 • Pages 47–48 • (TG)			
Week 4	Day 16	Lesson 2 • Pages 39–40 • (CM) Lesson 2 • Exercise 6 • Page 49 • (TG)			
	Day 17	Lesson 2 • Pages 41–42 • (CM) Lesson 2 • Exercise 7 • Pages 51–52 • (TG)			
	Day 18	Lesson 2 • Pages 43–44 • (CM) Lesson 2 • Exercise 8 • Pages 53–54 • (TG)			
	Day 19	Lesson 2 • Page 45 • (CM) Lesson 2 • Exercise 9 • Pages 55–56 • (TG)			
	Day 20	**Lesson 2 Quiz** • Pages 343–344 • (TG)			

Calendar		Assignment	Due Date	✓	Grade
	Day 21	Lesson 3 • Pages 47–48 • (CM) Lesson 3 • Exercise 1 • Page 57 • (TG)			
	Day 22	Lesson 3 • Pages 49–50 • (CM) Lesson 3 • Exercise 2 • Pages 59–60 • (TG)			
Week 5	Day 23	Lesson 3 • Pages 51–52 • (CM) Lesson 3 • Exercise 3 • Pages 61–62 • (TG)			
	Day 24	Lesson 3 • Pages 53–54 • (CM) Lesson 3 • Exercise 4 • Pages 63–64 • (TG)			
	Day 25	Lesson 3 • Pages 55–56 • (CM) Lesson 3 • Exercise 5 • Pages 65–66 • (TG)			
	Day 26	Lesson 3 • Pages 57–58 • (CM) Lesson 3 • Exercise 6 • Pages 67–68 • (TG)			
	Day 27	Lesson 3 • Pages 59–60 • (CM) Lesson 3 • Exercise 7 • Pages 69–70 • (TG)			
Week 6	Day 28	Lesson 3 • Pages 61–62 • (CM) Lesson 3 • Exercise 8 • Page 71 • (TG)			
	Day 29	Lesson 3 • Pages 63–64 • (CM) Lesson 3 • Exercise 9 • Pages 73–74 • (TG)			
	Day 30	**Lesson 3 Quiz** • Pages 345–346 • (TG)			
	Day 31	Lesson 4 • Pages 65–66 • (CM) Lesson 4 • Exercise 1 • Page 75 • (TG)			
	Day 32	Lesson 4 • Pages 67–68 • (CM) Lesson 4 • Exercise 2 • Page 77 • (TG)			
Week 7	Day 33	Lesson 4 • Pages 69–70 • (CM) Lesson 4 • Exercise 3 • Page 79 • (TG)			
	Day 34	Lesson 4 • Pages 71–72 • (CM) Lesson 4 • Exercise 4 • Pages 81–82 • (TG)			
	Day 35	Lesson 4 • Pages 73–74 • (CM) Lesson 4 • Exercise 5 • Pages 83–84 • (TG)			
	Day 36	Lesson 4 • Pages 75–76 • (CM) Lesson 4 • Exercise 6 • Pages 85–86 • (TG)			
	Day 37	Lesson 4 • Pages 77–78 • (CM) Lesson 4 • Exercise 7 • Pages 87–88 • (TG)			
Week 8	Day 38	Lesson 4 • Pages 79–80 • (CM) Lesson 4 • Exercise 8 • Pages 89–90 • (TG)			
	Day 39	Lesson 4 • Pages 81–82 • (CM) Lesson 4 • Exercise 9 • Pages 91–92 • (TG)			
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	Day 41	Lesson 5 • Pages 83–84 • (CM) Lesson 5 • Exercise 1 • Pages 93–94 • (TG)			
	Day 42	Lesson 5 • Pages 85–87 • (CM) Lesson 5 • Exercise 2 • Pages 95–96 • (TG)			
Week 9	Day 43	Lesson 5 • Pages 89–90 • (CM) Lesson 5 • Exercise 3 • Pages 97–98 • (TG)			
	Day 44	Lesson 5 • Page 91 • (CM) Lesson 5 • Exercise 4 • Pages 99–100 • (TG)			
	Day 45	**Quarter 1 Test** • Pages 373–374 • (TG)			

Calendar		Assignment	Due Date	✓	Grade
First Semester-Second Quarter					
Week 1	Day 46	Lesson 6 • Pages 93–96 • (CM) Lesson 6 • Exercise 1 • Pages 101–102 • (TG)			
	Day 47	Lesson 6 • Pages 97–98 • (CM) Lesson 6 • Exercise 2 • Pages 103–104 • (TG)			
	Day 48	Lesson 6 • Pages 99–100 • (CM) Lesson 6 • Exercise 3 • Pages 105–106 • (TG)			
	Day 49	Lesson 6 • Pages 101–102 • (CM) Lesson 6 • Exercise 4 • Pages 107–108 • (TG)			
	Day 50	Lesson 6 • Pages 103–104 • (CM) Lesson 6 • Exercise 5 • Pages 109–110 • (TG)			
Week 2	Day 51	Lesson 6 • Pages 105–106 • (CM) Lesson 6 • Exercise 6 • Pages 111–112 • (TG)			
	Day 52	Lesson 6 • Pages 107–108 • (CM) Lesson 6 • Exercise 7 • Pages 113–114 • (TG)			
	Day 53	Lesson 6 • Pages 109–110 • (CM) Lesson 6 • Exercise 8 • Pages 115–116 • (TG)			
	Day 54	Lesson 6 • Page 111 • (CM) Lesson 6 • Exercise 9 • Pages 117–118 • (TG)			
	Day 55	**Lesson 6 Quiz** • Pages 349–350 • (TG)			
Week 3	Day 56	Lesson 7 • Pages 113–114 • (CM) Lesson 7 • Exercise 1 • Page 119 • (TG)			
	Day 57	Lesson 7 • Pages 115–116 • (CM) Lesson 7 • Exercise 2 • Pages 121–122 • (TG)			
	Day 58	Lesson 7 • Pages 117–118 • (CM) Lesson 7 • Exercise 3 • Pages 123–124 • (TG)			
	Day 59	Lesson 7 • Pages 119–120 • (CM) Lesson 7 • Exercise 4 • Pages 125–126 • (TG)			
	Day 60	Lesson 7 • Pages 121–122 • (CM) Lesson 7 • Exercise 5 • Pages 127–128 • (TG)			
Week 4	Day 61	Lesson 7 • Pages 123–124 • (CM) Lesson 7 • Exercise 6 • Pages 129–130 • (TG)			
	Day 62	Lesson 7 • Pages 125–126 • (CM) Lesson 7 • Exercise 7 • Pages 131–132 • (TG)			
	Day 63	Lesson 7 • Pages 127–128 • (CM) Lesson 7 • Exercise 8 • Pages 133–134 • (TG)			
	Day 64	Lesson 7 • Pages 129–130 • (CM) Lesson 7 • Exercise 9 • Pages 135–136 • (TG)			
	Day 65	**Lesson 7 Quiz** • Pages 351–352 • (TG)			

Calendar		Assignment	Due Date	✓	Grade
	Day 66	Lesson 8 • Pages 131–132 • (CM) Lesson 8 • Exercise 1 • Pages 137–138 • (TG)			
	Day 67	Lesson 8 • Pages 133–134 • (CM) Lesson 8 • Exercise 2 • Pages 139–140 • (TG)			
Week 5	Day 68	Lesson 8 • Pages 135–136 • (CM) Lesson 8 • Exercise 3 • Pages 141–142 • (TG)			
	Day 69	Lesson 8 • Pages 137–138 • (CM) Lesson 8 • Exercise 4 • Pages 143–144 • (TG)			
	Day 70	Lesson 8 • Pages 139–140 • (CM) Lesson 8 • Exercise 5 • Pages 145–146 • (TG)			
	Day 71	Lesson 8 • Pages 141–142 • (CM) Lesson 8 • Exercise 6 • Pages 147–148 • (TG)			
	Day 72	Lesson 8 • Pages 143–144 • (CM) Lesson 8 • Exercise 7 • Pages 149–150 • (TG)			
Week 6	Day 73	Lesson 8 • Pages 145–146 • (CM) Lesson 8 • Exercise 8 • Pages 151–152 • (TG)			
	Day 74	Lesson 8 • Page 147 • (CM) Lesson 8 • Exercise 9 • Pages 153–154 • (TG)			
	Day 75	**Lesson 8 Quiz** • Pages 353–354 • (TG)			
	Day 76	Lesson 9 • Pages 149–150 • (CM) Lesson 9 • Exercise 1 • Pages 155–156 • (TG)			
	Day 77	Lesson 9 • Pages 151–152 • (CM) Lesson 9 • Exercise 2 • Page 157 • (TG)			
Week 7	Day 78	Lesson 9 • Pages 153–154 • (CM) Lesson 9 • Exercise 3 • Pages 159–160 • (TG)			
	Day 79	Lesson 9 • Pages 155–156 • (CM) Lesson 9 • Exercise 4 • Page 161 • (TG)			
	Day 80	Lesson 9 • Pages 157–158 • (CM) Lesson 9 • Exercise 5 • Page 163–164 • (TG)			
	Day 81	Lesson 9 • Pages 159–160 • (CM) Lesson 9 • Exercise 6 • Pages 165–166 • (TG)			
	Day 82	Lesson 9 • Pages 161–162 • (CM) Lesson 9 • Exercise 7 • Pages 167–168 • (TG)			
Week 8	Day 83	Lesson 9 • Pages 163–164 • (CM) Lesson 9 • Exercise 8 • Pages 169–170 • (TG)			
	Day 84	Lesson 9 • Pages 165–166 • (CM) Lesson 9 • Exercise 9 • Pages 171–172 • (TG)			
	Day 85	**Lesson 9 Quiz** • Pages 355–356 • (TG)			
	Day 86	Lesson 10 • Pages 167–168 • (CM) Lesson 10 • Exercise 1 • Pages 173–174 • (TG)			
	Day 87	Lesson 10 • Pages 169–170 • (CM) Lesson 10 • Exercise 2 • Pages 175–176 • (TG)			
Week 9	Day 88	Lesson 10 • Pages 171–172 • (CM) Lesson 10 • Exercise 3 • Pages 177–178 • (TG)			
	Day 89	Lesson 10 • Pages 173–174 • (CM) Lesson 10 • Exercise 4 • Pages 179–180 • (TG)			
	Day 90	**Quarter 2 Test** • Pages 375–376 • (TG)			
		Mid-Term Grade			

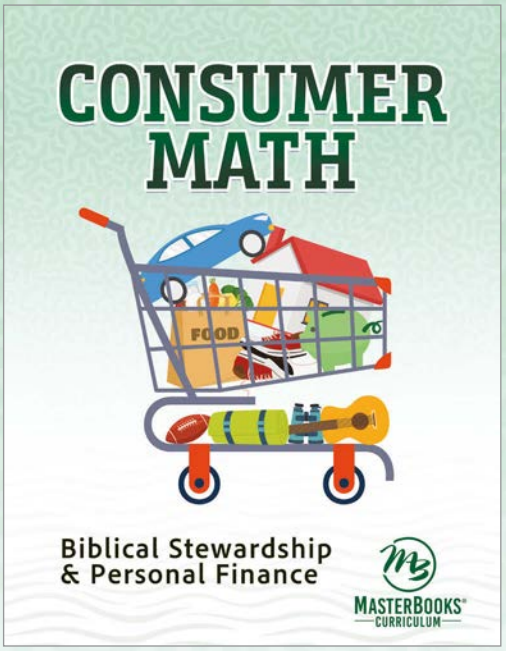
Calendar		Assignment	Due Date	✓	Grade
Second Semester-Third Quarter					
Week 1	Day 91	Lesson 11 • Pages 175–178 • (CM) Lesson 11 • Exercise 1 • Pages 181–182 • (TG)			
	Day 92	Lesson 11 • Pages 179–180 • (CM) Lesson 11 • Exercise 2 • Pages 183–184 • (TG)			
	Day 93	Lesson 11 • Pages 181–182 • (CM) Lesson 11 • Exercise 3 • Pages 185–186 • (TG)			
	Day 94	Lesson 11 • Pages 183–184 • (CM) Lesson 11 • Exercise 4 • Pages 187–188 • (TG)			
	Day 95	Lesson 11 • Pages 185–186 • (CM) Lesson 11 • Exercise 5 • Pages 189–190 • (TG)			
Week 2	Day 96	Lesson 11 • Pages 187–188 • (CM) Lesson 11 • Exercise 6 • Pages 191–192 • (TG)			
	Day 97	Lesson 11 • Pages 189–190 • (CM) Lesson 11 • Exercise 7 • Pages 193–194 • (TG)			
	Day 98	Lesson 11 • Pages 191–192 • (CM) Lesson 11 • Exercise 8 • Pages 195–196 (TG)			
	Day 99	Lesson 11 • Pages 193–194 • (CM) Lesson 11 • Exercise 9 • Pages 197–198 • (TG)			
	Day 100	**Lesson 11 Quiz** • Pages 357–358 • (TG)			
Week 3	Day 101	Lesson 12 • Pages 195–196 • (CM) Lesson 12 • Exercise 1 • Pages 199–200 • (TG)			
	Day 102	Lesson 12 • Pages 197–198 • (CM) Lesson 12 • Exercise 2 • Pages 201–202 • (TG)			
	Day 103	Lesson 12 • Pages 199–200 • (CM) Lesson 12 • Exercise 3 • Pages 203–204 • (TG)			
	Day 104	Lesson 12 • Pages 201–202 • (CM) Lesson 12 • Exercise 4 • Pages 205–206 • (TG)			
	Day 105	Lesson 12 • Pages 203–204 • (CM) Lesson 12 • Exercise 5 • Pages 207–208 • (TG)			
Week 4	Day 106	Lesson 12 • Pages 205–206 • (CM) Lesson 12 • Exercise 6 • Pages 209–210 • (TG)			
	Day 107	Lesson 12 • Pages 207–208 • (CM) Lesson 12 • Exercise 7 • Pages 211–212 • (TG)			
	Day 108	Lesson 12 • Pages 209–210 • (CM) Lesson 12 • Exercise 8 • Pages 213–214 • (TG)			
	Day 109	Lesson 12 • Pages 211–212 • (CM) Lesson 12 • Exercise 9 • Pages 215–216 • (TG)			
	Day 110	**Lesson 12 Quiz** • Page 359 • (TG)			

Calendar		Assignment	Due Date	✓	Grade
	Day 111	Lesson 13 • Pages 213–214 • (CM) Lesson 13 • Exercise 1 • Page 217 • (TG)			
	Day 112	Lesson 13 • Pages 215–216 • (CM) Lesson 13 • Exercise 2 • Pages 219–220 • (TG)			
Week 5	Day 113	Lesson 13 • Pages 217–218 • (CM) Lesson 13 • Exercise 3 • Pages 221–222 • (TG)			
	Day 114	Lesson 13 • Pages 219–220 • (CM) Lesson 13 • Exercise 4 • Pages 223–224 • (TG)			
	Day 115	Lesson 13 • Pages 221–222 • (CM) Lesson 13 • Exercise 5 • Pages 225–226 • (TG)			
	Day 116	Lesson 13 • Pages 223–224 • (CM) Lesson 13 • Exercise 6 • Pages 227–228 • (TG)			
	Day 117	Lesson 13 • Pages 225–226 • (CM) Lesson 13 • Exercise 7 • Pages 229–230 • (TG)			
Week 6	Day 118	Lesson 13 • Pages 227–228 • (CM) Lesson 13 • Exercise 8 • Pages 231–232 • (TG)			
	Day 119	Lesson 13 • Pages 229–230 • (CM) Lesson 13 • Exercise 9 • Pages 233–234 • (TG)			
	Day 120	**Lesson 13 Quiz** • Pages 361–362 • (TG)			
	Day 121	Lesson 14 • Pages 231–232 • (CM) Lesson 14 • Exercise 1 • Pages 235–236 • (TG)			
	Day 122	Lesson 14 • Pages 233–234 • (CM) Lesson 14 • Exercise 2 • Pages 237–238 • (TG)			
Week 7	Day 123	Lesson 14 • Pages 235–236 • (CM) Lesson 14 • Exercise 3 • Pages 239–240 • (TG)			
	Day 124	Lesson 14 • Pages 237–238 • (CM) Lesson 14 • Exercise 4 • Pages 241–242 • (TG)			
	Day 125	Lesson 14 • Pages 239–240 • (CM) Lesson 14 • Exercise 5 • Pages 243–244 • (TG)			
	Day 126	Lesson 14 • Pages 241–242 • (CM) Lesson 14 • Exercise 6 • Pages 245–246 • (TG)			
	Day 127	Lesson 14 • Pages 243–244 • (CM) Lesson 14 • Exercise 7 • Pages 247–248 • (TG)			
Week 8	Day 128	Lesson 14 • Pages 245–246 • (CM) Lesson 14 • Exercise 8 • Pages 249–250 • (TG)			
	Day 129	Lesson 14 • Pages 247–248 • (CM) Lesson 14 • Exercise 9 • Pages 251–252 • (TG)			
	Day 130	**Lesson 14 Quiz** • Pages 363–364 • (TG)			
	Day 131	Lesson 15 • Pages 249–250 • (CM) Lesson 15 • Exercise 1 • Pages 253–254 • (TG)			
	Day 132	Lesson 15 • Pages 251–252 • (CM) Lesson 15 • Exercise 2 • Pages 255–256 • (TG)			
Week 9	Day 133	Lesson 15 • Pages 253–254 • (CM) Lesson 15 • Exercise 3 • Pages 257–258 • (TG)			
	Day 134	Lesson 15 • Pages 255–256 • (CM) Lesson 15 • Exercise 4 • Pages 259–260 • (TG)			
	Day 135	**Quarter 3 Test** • Pages 377–378 • (TG)			

Calendar		Assignment	Due Date	✓	Grade
Second Semester-Fourth Quarter					
Week 1	Day 136	Lesson 16 • Pages 257–260 • (CM) Lesson 16 • Exercise 1 • Pages 261–262 • (TG)			
	Day 137	Lesson 16 • Pages 261–262 • (CM) Lesson 16 • Exercise 2 • Pages 263–264 • (TG)			
	Day 138	Lesson 16 • Pages 263–264 • (CM) Lesson 16 • Exercise 3 • Pages 265–266 • (TG)			
	Day 139	Lesson 16 • Pages 265–266 • (CM) Lesson 16 • Exercise 4 • Pages 267–268 • (TG)			
	Day 140	Lesson 16 • Pages 267–268 • (CM) Lesson 16 • Exercise 5 • Pages 269–270 • (TG)			
Week 2	Day 141	Lesson 16 • Pages 269–270 • (CM) Lesson 16 • Exercise 6 • Pages 271–272 • (TG)			
	Day 142	Lesson 16 • Pages 271–272 • (CM) Lesson 16 • Exercise 7 • Pages 273–274 • (TG)			
	Day 143	Lesson 16 • Pages 273–274 • (CM) Lesson 16 • Exercise 8 • Page 275 • (TG)			
	Day 144	Lesson 16 • Pages 275–276 • (CM) Lesson 16 • Exercise 9 • Pages 277–278 • (TG)			
	Day 145	**Lesson 16 Quiz** • Pages 365–366 • (TG)			
Week 3	Day 146	Lesson 17 • Pages 277–278 • (CM) Lesson 17 • Exercise 1 • Pages 279–280 • (TG)			
	Day 147	Lesson 17 • Pages 279–280 • (CM) Lesson 17 • Exercise 2 • Page 281–282 • (TG)			
	Day 148	Lesson 17 • Pages 281–282 • (CM) Lesson 17 • Exercise 3 • Pages 283–284 • (TG)			
	Day 149	Lesson 17 • Pages 283–284 • (CM) Lesson 17 • Exercise 4 • Pages 285–286 • (TG)			
	Day 150	Lesson 17 • Pages 285–286 • (CM) Lesson 17 • Exercise 5 • Pages 287–288 • (TG)			
Week 4	Day 151	Lesson 17 • Pages 287–288 • (CM) Lesson 17 • Exercise 6 • Pages 289–290 • (TG)			
	Day 152	Lesson 17 • Pages 289–290 • (CM) Lesson 17 • Exercise 7 • Pages 291–292 • (TG)			
	Day 153	Lesson 17 • Pages 291–292 • (CM) Lesson 17 • Exercise 8 • Pages 293–294 • (TG)			
	Day 154	Lesson 17 • Page 293 • (CM) Lesson 17 • Exercise 9 • Pages 295–296 • (TG)			
	Day 155	**Lesson 17 Quiz** • Pages 367–368 • (TG)			

Calendar		Assignment	Due Date	✓	Grade
	Day 156	Lesson 18 • Pages 295–296 • (CM) Lesson 18 • Exercise 1 • Pages 297–298 • (TG)			
	Day 157	Lesson 18 • Pages 297–298 • (CM) Lesson 18 • Exercise 2 • Pages 299–300 • (TG)			
Week 5	Day 158	Lesson 18 • Pages 299–300 • (CM) Lesson 18 • Exercise 3 • Pages 301–302 • (TG)			
	Day 159	Lesson 18 • Pages 301–302 • (CM) Lesson 18 • Exercise 4 • Pages 303–304 • (TG)			
	Day 160	Lesson 18 • Pages 303–304 • (CM) Lesson 18 • Exercise 5 • Pages 305–306 • (TG)			
	Day 161	Lesson 18 • Pages 305–306 • (CM) Lesson 18 • Exercise 6 • Pages 307–308 • (TG)			
	Day 162	Lesson 18 • Pages 307–308 • (CM) Lesson 18 • Exercise 7 • Pages 309–310 • (TG)			
Week 6	Day 163	Lesson 18 • Pages 309–310 • (CM) Lesson 18 • Exercise 8 • Pages 311–312 • (TG)			
	Day 164	Lesson 18 • Pages 311–312 • (CM) Lesson 18 • Exercise 9 • Pages 313–314 • (TG)			
	Day 165	**Lesson 18 Quiz** • Pages 369–370 • (TG)			
	Day 166	Lesson 19 • Pages 313–314 • (CM) Lesson 19 • Exercise 1 • Pages 315–316 • (TG)			
	Day 167	Lesson 19 • Pages 315–316 • (CM) Lesson 19 • Exercise 2 • Pages 317–318 • (TG)			
Week 7	Day 168	Lesson 19 • Pages 317–318 • (CM) Lesson 19 • Exercise 3 • Pages 319–320 • (TG)			
	Day 169	Lesson 19 • Pages 319–320 • (CM) Lesson 19 • Exercise 4 • Pages 321–322 • (TG)			
	Day 170	Lesson 19 • Pages 321–322 • (CM) Lesson 19 • Exercise 5 • Pages 323–324 • (TG)			
	Day 171	Lesson 19 • Pages 323–324 • (CM) Lesson 19 • Exercise 6 • Pages 325–326 • (TG)			
	Day 172	Lesson 19 • Pages 325–326 • (CM) Lesson 19 • Exercise 7 • Pages 327–328 • (TG)			
Week 8	Day 173	Lesson 19 • Pages 327–328 • (CM) Lesson 19 • Exercise 8 • Pages 329–330 • (TG)			
	Day 174	Lesson 19 • Page 329 • (CM) Lesson 19 • Exercise 9 • Pages 331–332 • (TG)			
	Day 175	**Lesson 19 Quiz** • Pages 371–372 • (TG)			
	Day 176	Lesson 20 • Page 331 • (CM) Lesson 20 • Exercise 1 • Pages 333–334 • (TG)			
	Day 177	**Quarter 4 Test** • Pages 379–380 • (TG)			
Week 9	Day 178	Lesson 20 • Pages 333–334 • (CM) Lesson 20 • Exercise 2 • Pages 335–336 • (TG)			
	Day 179	Lesson 20, Exercise 3 • Pages 337–338 • (TG)			
	Day 180	**Final Exam** • Pages 381–384 • (TG)			
		Final Grade			

Note: Lesson 19 is optional but recommended. If skipped, have students fill out the *Principles I Learned* sheet from the **Resource Section** during Lesson 18.



Exercises

- Quarter One 21
- Quarter Two 101
- Quarter Three 181
- Quarter Four 261

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Write the correct answers on the lines.

1. **Scripture Sleuth:** Look up Matthew 25:14–30 in your Bible to answer the questions. Keep in mind that a talent was a huge amount of money. Note that the parable applies both to money and to other areas of life.

   a. _____ Were the servants in the parable responsible for their own resources or their master's?

   b. _____ How much did the servant with 5 talents make?

   c. _____ How much did the servant with 2 talents make?

   d. _____ How much did the servant with 1 talent make?

   e. _____ What did the servant with only 1 talent say he felt toward his master that kept him from putting that talent to work?

Write a short answer.

   f. How could your answer to subproblem 1e keep someone from stewarding their wealth or abilities well?

   _____

   _____

   g. Based on the punishment given to the servant given 1 talent, do you think he represents a true believer or a false one?

   _____

   h. What is one conclusion you can draw from this parable?

   _____

   _____

   _____

Continued on next page

2.  **Scripture Sleuth:** Look at 1 Timothy 6:2–10 in your Bible in order to see the verse about the love of money in context.

   a. Who is this passage discussing?

   _____

   _____

   b. How was the love of money leading them astray?

   _____

   _____

   c. What does verse 6 say is great gain?

   _____

   _____

   d. What does verse 7 point out about earthly riches?

   _____

   _____

3. **Principle Summary:** Give the two biblical principles about money shared in the *Student* book today.

   a. _____

   _____

   b. _____

   _____

Study Note:

- Throughout the course, there are terms and formulas highlighted in the *Student* book. You do not have to memorize everything highlighted.
- Places marked with a ⋙ or bolded are important points.
- Set up a system for notetaking.
- Decide on a system (like flashcards) to help memorize important terms and formulas.
- Consider underlining or highlighting key information on problems that have a lot of text to help you figure out how to solve them.
- Do not hesitate to look back at previous sections in the *Student* book to review as needed.

Write the correct answers on the lines.

1. **Addition Problems**



   a. _____ If you buy items that cost $4.50, $3.99, and $2.50, what is your total?

   b. _____ If you spend $23 on food, $99.98 on admission, and $53.50 on special events and souvenirs, how much did your trip to the amusement park cost?

2. **Subtraction Problems**

   a. _____ If you start with $83 and spend $5.99, how much do you have left?

   b. _____ How much more does a cell service cost at $54.99 a month than one that is $29.99 a month?

   c. _____ If you spent $500, but then returned $45, how much did you spend in total after the return?

Notice that the last subproblem showed a *total* in a subtraction problem.

3. **Mixed Problems**

   a. _____ You choose to sell items online. If you sell items for $5.99, $23.99, $30.25, and $23.99, how much money did you get from your sales that day?

   b. _____ You are selling an item you made. If you are able to reduce your cost for creating the item from $40.15 to $30, how much more are you making on each sale?

   c. _____ wpm You can type 90 words per minute (wpm). You have been told you need to increase your speed to 120 wpm for the job you want. By how many words per minute do you need to increase?

   d. _____ Imagine you own a small farm and take produce in to market every week. One month, you earn $450.56 the first week, $321.70 the second, $678.34 the third, and $567.82 the fourth. How much did you earn that month?

4. **Time for Time:** Remember, ≈ means approximately equal; it indicates the value is a rounded value.

   a. 1 mo. ≈ _____ wks.

   b. 1 yr. = _____ qtrs.

   c. 1 qtr. = _____ mos.

   d. 1 yr. ≈ _____ ds.

Write a short answer.

5. **In Your Own Life:**

   a. Share one way you might use addition in your own life.

   _____

   _____

   _____

   _____

   b. Share one way you might use subtraction in your own life.

   _____

   _____

   _____

   _____

Study Note: Take notes or make flashcards (or use whatever memorization method works for you) for the time abbreviations and relationships, as you will be using them throughout this course. Continue to take notes/make flashcards on highlighted information as needed throughout this course. You will not be reminded each time they occur in the text.

Write the correct answers on the lines.



1. **Multiplication Problems**
   a. _____ The MacAffees sell pick-your-own apples for $10 a bag. If they sell 66 bags one day, how much money did they receive that day?
   b. _____ You sign up for a streaming service that costs $7.99 a month. How much will you pay over a year?
   c. _____ If you make $500 a week, how much will you make per year, assuming you are paid each week of the year?
2. **Division Problems**
   a. _____ After a successful season at the orchard, the MacAffees split $2,550 among their 3 teens for their help in the orchard. How much did each teen get?
   b. _____ The MacAffees spend $4,560 on property tax for the year. How much is that costing them per month?
   c. _____ If you make $49,972 a year, how much do you make per week?
3. **Mixed Problems:** These problems could use any of the operations we have looked at, including addition and subtraction.
   a. _____ Jeremy decides to sell figures he whittles. It costs him $42 for enough wood to make 3 figures. If the wood is his only expense, how much does it cost him to make each figure?
   b. _____ Jeremy sells one of the figures for $19.99. How much will he have made after his costs?
   c. _____ If Jeremy sells all three figures for $19.99 each, how much will he have made after his costs?
4. **Fractions as Division:** Rewrite these division problems using a fraction line.
   a. _____ $56 \div 2$
   b. _____ $250 \div 6$

Continued on next page

5. **Multiplying & Dividing by Powers of 10:** Since multiplying and dividing by 10 and powers of 10 is so easy, try solving these problems without a calculator!

   a. _____ 10 × $8.99

   b. _____ 10 × $156.23

   c. _____ 100 × $234.56

   d. _____ $47,423.60 ÷ 10

   e. _____ 0.10 × $67,879.20 *Note:* This could also be written $67,879.20 ÷ 10.

   f. _____ 0.10 × $2,410.30 *Note:* This could also be written $2,410.30 ÷ 10.

   g. _____ $235 ÷ 100

   h. _____ $34 ÷ 100

Write a short answer.

6. **In Your Own Life:**

   a. Share one way you might use multiplication in your own life.

   _____

   _____

   _____

   _____

   b. Share one way you might use division in your own life.

   _____

   _____

   _____

   _____

Write the correct answers on the lines.

1. **Applying the Equations:** Use the Income Distribution Equation to answer these questions.
   a. _____ If you make $5,000 a month, give $600, spend $2,000, and save the remainder, how much of your income that month are you saving?
   b. _____ If you spend $400 of your income in a month and want to give $400 and save $300, how much do you need to earn?
   c. _____ If you want to save $1,500 of your income each month and give $1,000 and you make $5,287 a month, how much can you spend each month, assuming you do not dip into savings?
   d. _____ If you make $4,000 a month and spend $3,100 of it (including giving), how much of your income each month are you saving?

2. **Mixed Problems**
   a. _____ Bill has to pay $120 a year to host his business website. How much is he really paying per month?
   b. _____ Another webhosting company charges $12.50 a month to host. If Bill switches to them, how much money would he lose per month?
   c. _____ How much would Bill lose after 1 year if he switches to the webhosting company in problem b?

3. **Multiplying & Dividing by Powers of 10**
   a. _____ $10 \times \$450$
   b. _____ $0.10 \times \$450$ *Note:* This could also be written as $\$450 \div 10$.
   c. _____ $\$670 \div 100$
   d. _____ $\frac{\$560}{100}$ *Note:* This could also be written as $\$560 \div 100$.

4. **Time for Time**
   a. 1 mo. ≈ _____ wks.
   b. 1 qtr. = _____ mos.

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Write the correct answers on the lines.

1. **Rounding Practice:** Round to the nearest dollar.
   a. _____ $4.23
   b. _____ $4.56
   c. _____ $4.83
   d. _____ $12.50
   e. _____ $11.29

2. Round to the nearest cent.
   a. _____ $3.56987
   b. _____ $1.33333
   c. _____ $1.3657
   d. _____ $1.5425
   e. _____ $8.793
   f. _____ $4.695
   g. _____ $2.997

3. **Understanding and Writing Percentages:** Rewrite in % form. Remember to round to the fourth decimal where needed before rewriting as a %.
   a. _____ 0.86
   b. _____ 0.7264
   c. _____ $\frac{75}{100}$
   d. _____ $\frac{431}{801}$

4. Rewrite as a decimal; do not round.
   a. _____ 56%
   b. _____ 35.89%
   c. _____ 46.23%

5. **Review**
   a. 1 yr. ≈ _____ ds.
   b. _____ You sign up for a subscription for $40 a quarter. How much does it cost per year?

Write a short answer.

6. **In Your Own Life:** Share one place you have seen a percent outside of a textbook.

_____

_____

_____

_____

NOTE: Remember, unless told otherwise, **round to the nearest cent.**
Decimals being rewritten in % notation should be rounded to the fourth decimal place so that the % has 2 decimal places, as in 82.**79**%.

Write the correct answers on the lines.

1. **Calculating the Percentage:** Calculate the amount you would give if you gave these percents of the given incomes.
   a. _____ 20% of $6,000
   b. _____ 18% of $9,235.12
   c. _____ 30% of $40,123.65

2. Calculate the dollar amount of the sale, given the percent off and item cost.
   a. _____ 25% off $29.99
   b. _____ 15% off $4.99
   c. _____ 30% off $17.99

3. **Mental Math:** Calculating 10% of a number is super easy — which comes in handy if you are trying to make sure you give at least 10%. Calculate 10% of these values.
   a. _____ $6,470
   b. _____ $45,600.12
   c. _____ $106,523.56

4. **Rewrite in % Notation**
   a. _____ $\frac{45}{700}$
   b. _____ $\frac{27}{80}$

5. **Other Review**
   a. _____ You buy items that cost $4.50, $7, and $12. What is your total?
   b. _____ If you start spending $2 more per month than you do now, how much more per year will that be?

Continued on next page

Write a short answer.

6.  **Scripture Sleuth:** Read 2 Corinthians 9 in your Bible. Write out one principle about giving from the passage.

_____

_____

_____

_____

7.  **In Your Own Life:** Calculate 10% of whatever you make per week (even if it is only an allowance). If you do not make anything, make up an income and determine 10% of it.

_____

_____

_____

_____

NOTE: Remember, unless told otherwise, **round to the nearest cent.**
Decimals being rewritten in % notation should be rounded to the fourth decimal place so that the % has 2 decimal places, as in 82.**79**%.

Write the correct answers on the lines.

1. **Calculate the Percent**
   a. _____ What percent of $14,000 is $2,000?
   b. _____ What percent of $56,000 is $10,000?
   c. _____ What percent of $15,000 is $3,000?
   d. _____ What percent of $500 is $100?

2. **Calculating Giving:** You have given $1,280 and have made $16,000 so far this year.
   a. _____ What percent of your income have you given?
   b. _____ Calculate 10% of your income so far. 
   c. _____ If you committed to the Lord to give 10% of your income, how much more money do you still need to give?

3. You have given $2,500 this year and have made $20,000.
   a. _____ What percent of your income have you given?
   b. _____ If your giving goal was 15%, how much more money would you need to give to reach that goal?

4. **Review**
   a. _____ Rewrite as a percent: $\frac{71}{202}$
   b. _____ If you spend $2 a week, what will that be over a month?

Write a short answer.

5. **In Your Own Life:** What percent of what you currently make do you give? If you do not make anything, write down the percent that you plan to give when you are working.

_____

_____

_____

_____

Page intentionally blank

Circle the correct answers.

1. **Methods & Heart of Giving**

a.	is	is not	It _____ wise to send large volumes of cash in the mail, as it is easy to steal.
b.	do	do not	Charities _____ get the same amount from your gift if you use credit cards versus a direct withdrawal or check.
c.	do	do not	Donor-advised funds _____let you do all your giving to different charities in one place and may help save on taxes.
d.	does	does not	Good stewardship _____ mean waiting to give until in a better financial situation.
e.	sometimes	never	Employers _____ let you give directly from your check.

Write the correct answers on the lines.

2. **Percentages**

a. _____ What percent of $20,000 is $5,000?

b. _____ What percent of $60,000 is $9,000?

c. _____ What would a 10% tithe be on a million dollars?

3. **Giving**

a. _____ You have given $10,000 this year and have made $80,000. What percent of your income have you given?

b. _____ Your giving goal was 20% for the same situation outlined in 3a. How much more money would you need to give to reach that goal?

c. _____ Your giving goal was 15%. You gave $5,000 and made $50,000. How much more money would you need to give to reach that goal?

4. **Review**

a. _____ Rewrite as a decimal; do not round: 89.76%

b. _____ Rewrite in % notation: 0.785632

c. 1 mo. ≈ _____ wks.

Continued on next page

Optional: Teacher's Discretion ☐ No ☐ Yes Due Date: _____

5. **Exploring Donor Funds:** With a parent's permission, search online for donor funds. You may include the word "Christian" in your search. Choose two or more donor funds and check out their websites. Write down what you noticed about how they work.

_____

_____

_____

_____

_____

_____

Optional: Teacher's Discretion ☐ No ☐ Yes Due Date: _____

6. **Scripture Sleuth:** Read at least three Scriptures in your Bible related to giving or tithing and write down the points made. You can find these verses in the resource your parent selects.

   ☐ concordance (Look up "giving" or "tithing.")

   ☐ online (With a parent's permission, search for "Bible verses on giving" or "Bible verses on tithing.")

_____

_____

_____

_____

_____

_____

Write the correct answers on the lines.

1. **Mental Math**
   a. _____ 89.34×100
   b. _____ 89.34×0.10
   c. _____ If Sarah tithed 10% of an income of $74,000, how much did she tithe?
   d. _____ qtrs. = 1 yr.

2. **Percentages**
   a. _____ Rewrite $\frac{9}{33}$ as a percent.
   b. _____ Rewrite 0.89675 as a percent.
   c. _____ Calculate how much you are spending per month if you pay $40 a week for piano lessons given that there are approximately 4.33 weeks per month.

Write a short answer.

3. **Income Distribution Equation**
   a. Write out the Income Distribution Equation. Make sure you know it for the quiz!

   _____

Write the correct answers on the lines.

   b. _____ Jedediah makes $1,200 a month. He wants to give $400 and save $400. How much does that leave him for spending?
   c. _____ Julie makes $3,600 a month. She wants to give 10% and has estimated her spending at $2,000 a month. How much does that leave her for saving?

4. **Giving**
   a. _____ What percent of $120,000 is $10,000?
   b. _____ What percent of $70,000 is $8,000?

5. **Giving, Part 2**
   a. _____ You have given $14,400 this year and have made $160,000. What percent of your income have you given?
   b. _____ If your giving goal was 10%, how much more money would you need to give to reach that goal?

Mark the correct answer.

   c. The New Testament _____ examples of people giving more than 10%.
      ☐ contains
      ☐ does not contain

Write a short answer.

6. **Case Study**

   a. How does the "Handful of Rice" story challenge the thinking that giving a little bit does not make a difference?

   _____

   _____

   _____

   b. If the Mizoram people did not set aside rice at each meal, considering their poverty, do you think they would have had anything to bring to church on Sunday?

   _____

   _____

   _____

   c. How does a steady plan like setting aside a handful of rice each meal help protect against using everything you have yourself and not giving anything?

   _____

   _____

   _____

   d. Contrast the difference between the Mizoram Christians' attitudes and other attitudes you have seen toward giving.

   _____

   _____

   _____

   e. How could you implement a "handful of rice" concept — the idea of setting aside something for God regularly — in your own life right now?

   _____

   _____

   _____

Study Note:

- Each Exercise 9 is designed to help you review and prepare for the quiz.
- On every Exercise 9, you may also wish to review your notes from the lesson.
- Each quiz or test includes a question about the biblical stewardship principles covered as well. Make sure you review those parts.

- Each subproblem is worth 9 points, except for problem 5, which is worth 10 points.
- Do problem 1 orally with the student before handing them a calculator to complete the rest.

Write the correct answers on the lines.

1. **Mental Math**
   a. _____ $0.10 \times \$456.67$
   b. _____ 100×0.6789
2. **Percent Problems**
   a. _____ Rewrite $\frac{61}{205}$ as a percent.
   b. _____ Rewrite 0.879654 as a percent.
   c. _____ Calculate how much you are spending per year if you go on one $50 outing each quarter.
3. **Income Distribution Equation**
   a. _____ You make $3,300 a month. You want to give $700 and save $500. How much does that leave for spending?
   b. _____ You make $5,000 a month. You estimate your spending at $2,000 a month and want to give $1,000 a month. How much does that leave for saving?
4. **Giving**
   a. _____ What percent of $30,000 is $7,000?
   b. _____ You see that you have given $12,400 this year and have made $90,000. What percent of your income have you given?
   c. _____ How much more money would you have to give to have given 20%?

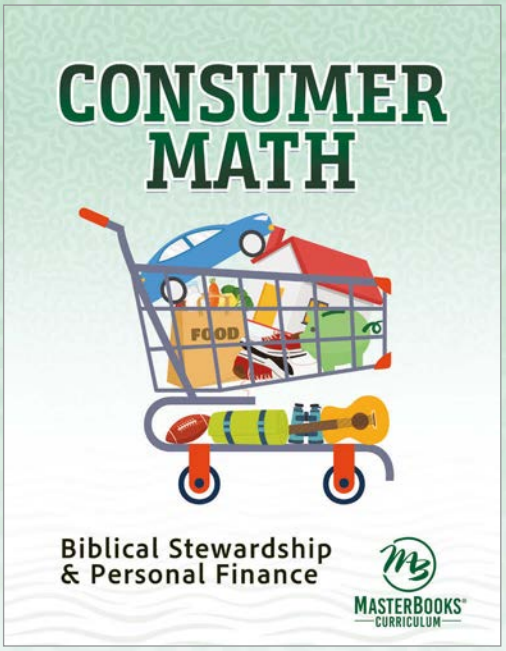
Write a short answer.

5. **Grasping the Heart**
   What are some truths you could try to share with a friend who thinks she should not start giving until she earns more money, as she does not think what she could give will make a difference? Base your answer on biblical principles covered in this lesson.

_____

_____

Important: Keep this quiz (and all future quizzes) in a safe place. You may want to go back over quizzes when studying for tests and the Final Exam.



Answer Key

- Exercises Answer Key 401
- Quizzes Answer Key 453
- Tests and Final Exam Answer Key. 459

Notes on Grading

Division: Fraction lines are often used to show division. They are not only simpler to handwrite once you get used to it, but this practice also prepares the students for algebra and scientific math applications, where fractions are used to show division.

Rounding: Once rounding is reviewed in Lesson 2, unless the problem instructs otherwise, the Answer Key rounds the following:

- a percent to two decimal places (such as 20.23%)
- to the nearest cent (i.e., the second decimal place) since that is common when working with money
- answers for Federal income tax or a budget to the nearest dollar

If students have a different answer due to rounding, that is okay; just remind them of the convention.

On multi-step problems, a student may get a slightly different answer than that listed if they rounded at each step; this is fine, so long as the difference is not much and the correct process was followed. Encourage students to use their calculator to avoid rounding at each step as much as possible by inputting all the steps at once, using () as needed.

Mental Math

- On all problems where students are supposed to give an approximate answer, the actual answer will be given underneath. Any answer you deem close enough to the actual is fine; students might get a different approximate if they use a different method.
- Encourage the student to try again if they get a problem wrong, giving them guidance or having them look back at Lesson 2 where different strategies are discussed. That way, they are learning.
- If mental math is frustrating for the student, consider allowing them to use paper, and encourage them to write down as little as possible. Gradually see if they can move away from the paper. The goal is to help improve their skills, not frustrate them. The mental math portion of this course is optional. However, encouraging better mental math is a helpful life skill.

Units of Measure: To make things simpler, units of measure are often not shown in the solution. However, you will notice we have written them on the exercises as a reminder to students of what they really found.

Oral Answers: On any open-ended questions, feel free to have student discuss their answer with you instead of writing it out. Questions are not meant to be frustrating to students who do not like to write; the point is to make sure they are learning the concepts well enough to explain them.

Optional Activities: Optional activities are not graded. They are additional learning exercises. Notes about them are included in the Answer Key. Instructors may award bonus points at their discretion for completion if they choose.

Calculating Monthly Amounts: If students use 4.33 to calculate monthly amounts, they may get a slightly different answer than the Answer Key, which calculates the yearly amount and divides by 12. This is not a problem.

Grasping the Heart: Quizzes and tests ask students to share what they learned about Godly stewardship. Feel free to conduct this assessment orally with the student if they do not like to write. The point is to make sure they are learning the biblical principles as they go.

Determining a Course Grade

Exercise Grades: Assign up to 20 points toward the final grade on exercise completion. At your discretion, you may assign additional bonus points for optional problems completed.

- If a student completes all exercises and has shown that they have put forth their best effort in doing so, assign 20 points.
- If they did not complete them all/did not put forth their best effort, deduct as many points from the 20 as you see fit.
- Optionally add as many bonus points as you think appropriate for completion of optional activities.
- This suggestion is to make it so teachers are not having to come up with a grade for each day, and also to encourage students to not panic if they get a problem wrong. The point of the exercises is to help them learn the material — the key is that they work diligently and learn from any mistakes so that by the time the quiz is taken, they have mastered it.

Quizzes and Tests: Specific grading suggestions to calculate a numerical grade (i.e., a 95, 80, etc.) are given on the quizzes and tests themselves.

- Average of the Quizzes – Add up all the quiz grades and divide that total by 16 (the number of quizzes) to determine the average of all the quizzes. *Note:* If students struggle on a quiz, consider letting them continue to study while they complete the next lesson, and then retake the quiz. The goal is eventual mastery.
- Average of the Tests – Add up all the test grades and divide that total by 4 (the number of tests, excluding the final exam, which will be accounted for separately) to calculate the average of all the tests.

Budget: Students will work on putting a hypothetical budget together in quarters 2 and 3. Instructions for grading it are given after Test 3, where it is due.

Overall Grade: Calculate the final score like this:
exercise points earned
+ 0.2 × *average quiz grade*
+ 0.2 × *budget activity grade* (*due with Test 3*)
+ 0.3 × *average test grade*
+ 0.1 × *final exam grade*

Assigning a Letter Grade: If you want to use a letter grade, translate the numerical grade into a letter grade using whatever system you choose. One possible grading system is shown.

- 90 and up A
- 80–89 B
- 70–79 C
- 60–69 D
- lower than 60 F

THE BIG PICTURE & KEY SKILLS

Lesson 1, Exercise 1, Day 1, Pages 21–22

1. a. their master's
   b. 5 talents
   c. 2 talents
   d. 0 talents *or* nothing
   e. fear
   f. Answer will vary. Fear can make us want to hoard our money or abilities instead of giving cheerfully.
   g. A false one. (The servant is cast out of the master's presence into what seems to be representing Hell. The parable reminds us that those who are truly in Christ will show some evidence of actually being God's servant instead of no evidence like this servant, who does not appear to have really known the master.)
   h. Answer will vary. A conclusion to draw from the parable of the talents could include one of the following: that God wants us to invest what He gives us well (money and abilities), that God plans to let us into His joy over what we allow Him to accomplish in our lives, or that God asks us to be faithful with what He has given us, be that little or much.
2. a. The verses are discussing false teachers who are after material gain.
   b. The love of money had led them away from preaching and living the truth.
   c. "Godliness with contentment" (1 Timothy 6:6).
   d. You can not take them with you when you die.
3. a. It is all God's.
   b. Loving money produces slavery.

Lesson 1, Exercise 2, Day 2, Pages 23–24

1. a. $10.99
   b. $176.48
2. a. $77.01
   b. $25
   c. $455
3. a. $84.22
   b. $10.15
   c. 30
   d. $2,018.42
4. a. 4.33
   b. 4
   c. 3
   d. 365
5. a. Answer will vary. One way the student might use addition is to add up the time it takes to do various activities to see the total time needed or adding up change.
   b. Answer will vary. One way the student might use subtraction is to subtract money they plan to spend or subtract problems they got wrong to calculate their grade.

Lesson 1, Exercise 3, Day 3, Pages 25–26

1. a. $660
   b. $95.88
   c. $26,000
2. a. $850
   b. $380
   c. $961
3. a. $14
   b. $5.99
   c. $17.97
4. a. $\frac{56}{2}$
   b. $\frac{250}{6}$
5. a. $89.90
   b. $1,562.30
   c. $23,456
   d. $4,742.36
   e. $6,787.92
   f. $241.03
   g. $2.35
   h. $0.34
6. a. Answer will vary. One way the student might use multiplication is to figure the total supplies purchased if there is a certain number in a package or total time spent if they spend a certain amount of time each day.
   b. Answer will vary. One way the student might use division is to figure the total pages they need to read to finish a book in a certain number of days or the cost of each item in a package.

Lesson 1, Exercise 4, Day 4, Page 27

1. *Note:* Problems used *income = giving + saving + spending* equation.
   a. $2,400
   b. $1,100
   c. $2,787
   d. $900
2. a. $10
   b. $2.50
   c. $30
3. a. $4,500
   b. $45
   c. $6.70
   d. $5.60
4. a. 4.33
   b. 3

Lesson 1, Exercise 5, Day 5, Pages 29–30

1. a. $4
   b. $5
   c. $5
   d. $13
   e. $11
2. a. $3.57
   b. $1.33
   c. $1.37
   d. $1.54
   e. $8.79
   f. $4.70
   g. $3
3. a. 86%
   b. 72.64%
   c. 75%
   d. 53.81%
4. a. 0.56
   b. 0.3589
   c. 0.4623
5. a. 365
   b. $160
6. Answer will vary. A place should be stated where the student has seen a percent outside of a textbook, such as on a sign, at a store, or in an advertisement.

Lesson 1, Exercise 6, Day 6, Pages 31–32

1. a. $1,200
   b. $1,662.32
   c. $12,037.10
2. a. $7.50
   b. $0.75
   c. $5.40
3. a. $647
   b. $4,560.01
   c. $10,652.36
4. a. 6.43%
   b. 33.75%
5. a. $23.50
   b. $24
6. Answer will vary. Principles about giving from 2 Corinthians 9 include the need to give willingly/cheerfully (vv. 5 and 7), the blessings in giving generously (v. 6), that each person is accountable to God for what he gives (v. 7), that God can provide what we need (vv. 8–12), that giving produces thanks to God (vv. 12–14), and that giving is an inexpressible gift (v. 15).
7. Answer will vary and will be 10% of what the student makes or of a hypothetical income.

Lesson 1, Exercise 7, Day 7, Page 33

1. a. 14.29%
   b. 17.86%
   c. 20%
   d. 20%
2. a. 8%
   b. $1,600
   c. $320
3. a. 12.5%
   b. $500
4. a. 35.15%
   b. $8.66
5. Answer will vary. Answer will be the percent the student currently gives or a percent of a hypothetical income and amount given.

Lesson 1, Exercise 8, Day 8, Pages 35–36

1. a. is not
   b. do not
   c. do
   d. does not
   e. sometimes
2. a. 25%
   b. 15%
   c. $100,000
3. a. 12.5%
   b. $6,000
   c. $2,500
4. a. 0.8976
   b. 78.56%
   c. 4.33
5. Answer will vary. Student will explain information about two donor funds.
6. Answer will vary. Student will give at least three verse references and the points made about giving or tithing in those verses.

Lesson 1, Exercise 9, Day 9, Pages 37–38

1. a. $8,934
   b. $8.93
   c. $7,400
   d. 4
2. a. 27.27%
   b. 89.68%
   c. $173.20
3. a. *income = giving + saving + spending*
   b. $400
   c. $1,240
4. a. 8.33%
   b. 11.43%
5. a. 9%
   b. $1,600
   c. contains
6. a. Answer will vary. The "Handful of Rice" story shows that giving even a handful of rice at each meal can make a difference.
   b. Answer will vary. Probably not. If the Mizoram people did not set rice aside at each meal, they would have spent what they had.
   c. Answer will vary. A steady plan keeps you from using up what you have; it keeps giving on the forefront of your thoughts.
   d. Answer will vary. The Mizoram people saw giving as a privilege; their attitude is God-centered. In contrast, many Christians see giving as something that gets something from God; it is a me-centered attitude.
   e. Answer will vary. I could set aside a portion of whatever I receive; I could set aside a portion of my time each week for service.

Lesson 2, Exercise 1, Day 11, Pages 39–40

1. *Note:* Answers may be given in any order.
   a. Wants are not needs.
   b. What you spend makes a difference.
2. a. $10
   b. $120
   c. $4
   d. $208
   e. $480
   f. $20
   g. $140
   h. $2,080
   i. $3,028
   j. $15,140
   k. $30,280
3. Answer will vary. Comment on financial decisions related to one of these Scriptures: 1 Timothy 6:8; Philippians 4:11–13; or Psalm 16:11.
4. a. Answer will vary. State one item a person may not need, such as a new toy, a new car, the nicest cell phone, or pets.
   b. Answer will vary. State one way to cut living expenses, such as to make less expensive meals, shop at thrift stores, or limit eating out.

Lesson 2, Exercise 2, Day 12, Pages 41–42

1. a. $0.84
   b. $41
   c. $6
   d. $10
   e. $2.90
2. a. $1
   b. $40
   c. $6
   d. $10
   e. $3
3. a. $0.05
   b. $1.25
   c. $7
   d. $0.18
   e. $0.16
   f. $0.60
   g. $4.80
4. a. $0
   b. $1
5. a. 2 quarters, 1 dime, 1 nickel
   $0.65
   b. 2 quarters, 2 pennies
   $0.52
   c. 2 quarters, 1 nickel
   $0.55
   d. 1 quarter, 2 dimes, 3 pennies
   $0.48
   e. 2 quarters
   $0.50
   f. yes

Lesson 2, Exercise 3, Day 13, Pages 43–44

1. a. $0.23 per oz.
   b. $4 per lb.
   c. $1.67 per item
   d. $3.50 per gal.
   $0.18 per oz.
   $4.50 per lb.
   $1.60 per item
   $2.99 per gal.
2. a. $0.05
   b. $0.50
   c. $0.07
   d. $0.51
   e. $1.13
   f. $58.76
3. a. $700
   b. $100
   c. $650
   d. $150
   e. no change
4. a. $3.20
   b. $0.34
   c. $18.25
   d. $4.88
   e. $5
5. Answer will vary. Having a plan for spending can keep you looking at big-picture goals and can keep you from being as swayed by advertisements/the mood of the moment.
6. When Mary poured perfume at Jesus' feet, she showed a heart of love for Jesus and abundant giving to Him.

CONSUMER MATH QUIZ ANSWER KEY

Quiz 1, Day 10, Page 341

1. a. $45.67
   b. 67.89
2. a. 29.76%
   b. 87.97%
   c. $200
3. a. $2,100
   b. $2,000
4. a. 23.33%
   b. 13.78%
   c. $5,600
5. Answer will vary. Encourage her that giving is about growing in faith, not the amount given. We are all called to be giving people, not to wait on that blessing until we have more. Giving will help us live for God, not money.

Quiz 2, Day 20, Pages 343–344

1. a. $1.25
   b. $2.10
   c. $44, *Actual answer:* $43.84
   d. $45, *Actual answer:* $44.99
   e. $0.40, *Actual answer:* $0.36
2. a. 7
   b. $20
3. $260
4. a. $5.33 per lb
   b. $11.98 per lb.
5. a. 70%
   b. $20.79
6. a. Answer will vary. Contentment is found in knowing and following Jesus, not in things. The Bible says we only need food and clothing.
   b. Answer will vary. An example of how living expenses can be affected by choices are eating at home versus eating out or purchasing expensive clothing versus less expensive options.

Quiz 3, Day 30, Pages 345–346

1. a. Answer will vary. One purpose for which you might save, such as general savings, as a bill buffer, medical expenses, emergencies, big expenses, or retirement.
   b. $0.39
   c. $400
   d. decreases
2. a. Answer will vary. Answer should be one positive about credit cards, such as that credit cards are a convenient way to pay for items.
   b. Answer will vary. Answer should be one caution about credit cards, such as that credit cards are an easy way to end up in debt.
3. a. more
   b. do not
   c. do
4. a. $728,120.65
   b. $67,218.43
   c. $15,019.59
   d. $8,000
5. $105,000
6. a. Answer will vary. Answer should be one biblical principle about saving (e.g., wisdom in saving).
   b. Answer will vary. Should be one biblical principle about debt (e.g., slave of the lender).

Quiz 4, Day 40, Pages 347–348

1.

Total Income	a. $	**25,740**
Adjusted Gross Income	b. $	**25,640**
Deductions	c. $	**13,850**
Taxable Income	d. $	**11,790**
Federal Income Taxes	e. $	**1,195**

2. a. $880
   b. $4,000
   c. $0.26
   d. $85.35
3. a. 22% bracket
   b. does not
4. a. do
   b. credit
   c. Flat
5. a. are not
   b. does
   c. will not
6. Answer will vary. You should pay what you owe. You should be grateful to God for His provision of that income.