

All lessons are designed to be approximately 60 minutes in length.

*To access lesson guides and answer keys, please visit the [Financial Algebra course page](#) while logged into your NGPF teacher account.

2.1 How Checking Works

Personal Finance

Objectives:

- ✓ Explain the purpose and benefits of a checking account
- ✓ Read a bank statement
- ✓ Analyze the consequences of not being in the banking system
- ✓ Compare two different graph representations of account balance data
- ✓ Analyze real-world data presented in a pie chart and bar graph.

Common Core Math Standards

- [CCSS.HSF.IF.B.4](#)
- [CCSS.HSF.IF.C.9](#)

Jump\$tart Standards

Spending

- 9b: Develop a system for keeping track of spending, saving, and investing

Managing Credit

- 13a: Identify products and practices that are classified as alternative financial services
- 13b: Discuss the costs and benefits of using alternative financial services relative to traditional banking

Resources

- [Student Activity Packet](#)
- Lesson Guide*

2.2 Beware of Banking Fees

Personal Finance

Objectives:

- ✓ Identify common checking account fees and how to avoid them
- ✓ Explain how overdraft protection works and the impact of overdraft fees
- ✓ Compare overdraft policies at major US banks
- ✓ Calculate with percents using appropriate units

Common Core Math Standards

- [CCSS.HSN.O.A.1](#)

Jump\$tart Standards

Spending

- 9c: Research financial technology options for financial record-keeping

Saving

- 3b: Compare and contrast the features of mobile payment accounts, cryptocurrency accounts, and checking/ savings accounts

Resources

- [Student Activity Packet](#)
- Lesson Guide*

2.3 Linear Growth Patterns

Math

Objectives:

- ✓ Explore and describe linear functions using pattern recognition
- ✓ Identify the initial value and rate of change of a linear pattern
- ✓ Write an equation for a linear function based on pattern

Common Core Math Standards

- [CCSS.HSF.BF.A.1](#)
- [CCSS.HSF.LE.A.1.B](#)
- [CCSS.HSF.LE.A.2](#)

Jump\$tart Standards

- There are no relevant personal finance standards for this lesson

Resources

- [Student Activity Packet](#)
- [Application Problems*](#)
- Lesson Guide*

2.4 Writing Linear Equations

Math

Objectives:

- ✓ Write a linear equation in slope-intercept form from a table and word problem
- ✓ Evaluate a linear expression by plugging in a given x-value.
- ✓ Evaluate fee structures of checking accounts

Common Core Math Standards

- [CCSS.HSF.BF.A.1](#)
- [CCSS.HSF.LE.A.1.B](#)
- [CCSS.HSF.LE.A.2](#)

Jump\$tart Standards

Managing Credit

- 13b: Discuss the costs and benefits of using alternative financial services relative to traditional banking

Resources

- [Student Activity Packet](#)
- [Application Problems*](#)
- Lesson Guide*

2.5 Graphing Linear Equations

Math

Objectives:

- ✓ Graph a linear equation using slope-intercept form
- ✓ Make connections between sign and size of slope and the graph
- ✓ Apply linear equations to real-world wage scenarios

Common Core Math Standards

- [CCSS.HSF.IF.B.4](#)
- [CCSS.HSF.IF.B.5](#)

Jump\$tart Standards

Earning Income

- 4b: Explain why wages or salaries vary among employees in different types of jobs and among workers in the same jobs
- 5a: Discuss how economic and labor market conditions can affect income, career opportunities, and employment status

Resources

- [Student Activity Packet](#)
- [Application Problems*](#)

- Lesson Guide*

2.6 Online and Mobile Banking

Personal Finance

Objectives:

- ✓ Analyze the prevalence of online and mobile banking as compared to more analog banking options
- ✓ Set up online bill pay as one-time and recurring payments
- ✓ Enumerate the benefits of direct deposit for your paychecks
- ✓ Navigate an online bank account
- ✓ Differentiate between person-to-person apps, messenger-based payments, and digital wallets
- ✓ Identify ways to protect your money in a digital world
- ✓ Analyze graphs

Common Core Math Standards

- Not applicable

Jump\$tart Standards

Spending

- 9c: Research financial technology options for financial record-keeping

Saving

- 3a: Research mobile payment account alternatives
- 3b: Compare and contrast the features of mobile payment accounts, cryptocurrency accounts, and checking/savings accounts
- 3c: Explain why storing money in a mobile payment account can reduce the ability to grow savings

Resources

- [Student Activity Packet](#)
- Lesson Guide*

2.7 Scatter Plots and Linear Regression

Math

Objectives:

- ✓ Graph data point given in a table to create a scatter plot
- ✓ Use technology to find a linear regression equation
- ✓ Use a linear regression model to make predictions about the given data

Common Core Math Standards

- [CCSS.HSF.LE.A.2](#)
- [CCSS.HSF.LE.B.5](#)

Jump\$tart Standards

- There are no relevant personal finance standards for this lesson

Resources

- [Student Activity Packet](#)
- [Application Problems*](#)
- Lesson Guide*

2.0 Unit Assessment

- 20 multiple-choice questions, 5 open-ended math questions, and 1 free response personal finance question.
- Please access the Unit Test from the [Financial Algebra course page](#) while logged in to your teacher account.