### **Unit 1: Investing in You**

#### **Texas Essential Knowledge and Skills (TEKS)**

## The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:

- M1.A apply mathematics to problems arising in everyday life, society, and the workplace;
- **M1.B** use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;
- **M1.C** select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;
- **M1.D** communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;
- M1.E create and use representations to organize, record, and communicate mathematical ideas;
- M1.F analyze mathematical relationships to connect and communicate mathematical ideas; and
- **M1.G** display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

## The student uses mathematical processes with graphical and numerical techniques to study patterns and analyze data related to personal finance. The student is expected to:

- **M.2A** use rates and linear functions to solve problems involving personal finance and budgeting, including compensations and deductions;
- M.2B solve problems involving personal taxes; and
- **M.2C** analyze data to make decisions about banking, including options for online banking, checking accounts, overdraft protection, processing fees, and debit card/ATM fees.

# The student uses mathematical processes with algebraic formulas, graphs, and amortization modeling to solve problems involving credit. The student is expected to:

- **M.3A** use formulas to generate tables to display series of payments for loan amortizations resulting from financed purchases;
- **M.3B** analyze personal credit options in retail purchasing and compare relative advantages and disadvantages of each option;
- **M.3C** use technology to create amortization models to investigate home financing and compare buying a home to renting a home; and
- **M.3D** use technology to create amortization models to investigate automobile financing and compare buying a vehicle to leasing a vehicle.

# The student uses mathematical processes with algebraic formulas, numerical techniques, and graphs to solve problems related to financial planning. The student is expected to:

- M.4A analyze and compare coverage options and rates in insurance;
- **M.4B** investigate and compare investment options, including stocks, bonds, annuities, certificates of deposit, and retirement plans; and
- **M.4C** analyze types of savings options involving simple and compound interest and compare relative advantages of these options.

- I can use rates and linear functions to solve problems involving personal finance and budgeting. I can determine reasonableness of my solutions and justify my thinking.
- I can solve problems involving personal taxes. I can determine reasonableness of my solutions and justify my thinking.
- I can analyze data to make decisions about banking and justify my thinking.
- I can use formulas to generate tables to display series of payments for loan amortizations from financed purchases in order to make and justify decisions.
- I can use technology to create amortization models to investigate home and automobile financing. I can compare buying a home to renting a home or buying a vehicle to leasing a vehicle in order to make and justify decisions.
- I can analyze personal credit options in retail purchasing and compare relative advantages and disadvantages of each option in order to make and justify decisions.
- I can analyze and compare coverage options and rates in insurance in order to make and justify decisions.
- I can investigate and compare investment options in order to make and justify decisions.
- I can analyze types of savings options involving simple and compound interest and compare relative advantages of these options in order to make and justify decisions.

#### **Unit 2: On the Move**

#### **Texas Essential Knowledge and Skills (TEKS)**

## Mathematical process standards. The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:

M1.A apply mathematics to problems arising in everyday life, society, and the workplace;

**M1.B** use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;

**M1.C** select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;

**M1.D** communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;

M1.E create and use representations to organize, record, and communicate mathematical ideas;

M1.F analyze mathematical relationships to connect and communicate mathematical ideas; and

**M1.G** display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

# The student applies mathematical processes with algebraic techniques to study patterns and analyze data as it applies to science. The student is expected to:

**M.5A** use proportionality and inverse variation to describe physical laws such as Hooke's Law, Newton's Second Law of Motion, and Boyle's Law;

**M.5B** use exponential models available through technology to model growth and decay in areas, including radioactive decay; and

M.5C use quadratic functions to model motion.

- I can use quadratic functions to model motion in order to analyze and solve problems.
- I can use proportionality and inverse variation to describe physical laws in order to analyze and solve problems.
- I can use exponential models with technology to model growth and decay in areas in order to analyze and solve problems.

### Unit 3: Draw It, Build It, Play It

#### Texas Essential Knowledge and Skills (TEKS)

## Mathematical process standards. The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:

M1.A apply mathematics to problems arising in everyday life, society, and the workplace;

**M1.B** use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;

**M1.C** select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;

**M1.D** communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;

M1.E create and use representations to organize, record, and communicate mathematical ideas;

M1.F analyze mathematical relationships to connect and communicate mathematical ideas; and

**M1.G** display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

# The student applies mathematical processes with algebra and geometry to study patterns and analyze data as it applies to architecture and engineering. The student is expected to:

**M.6A** use similarity, geometric transformations, symmetry, and perspective drawings to describe mathematical patterns and structure in architecture;

**M.6B** use scale factors with two-dimensional and three-dimensional objects to demonstrate proportional and non-proportional changes in surface area and volume as applied to fields;

M.6C use the Pythagorean Theorem and special right-triangle relationships to calculate distances; and

**M.6D** use trigonometric ratios to calculate distances and angle measures as applied to fields.

# The student uses mathematical processes with algebra and geometry to study patterns and analyze data as it applies to fine arts. The student is expected to:

**M.7A** use trigonometric ratios and functions available through technology to model periodic behavior in art and music;

**M.7B** use similarity, geometric transformations, symmetry, and perspective drawings to describe mathematical patterns and structure in art and photography;

**M.7C** use geometric transformations, proportions, and periodic motion to describe mathematical patterns and structure in music; and

**M.7D** use scale factors with two-dimensional and three-dimensional objects to demonstrate proportional and non-proportional changes in surface area and volume as applied to fields.

- I can use similarity, geometric transformations, symmetry, and perspective drawings to describe mathematical patterns and structure in architecture.
- I can use scale factors with two-dimensional objects to demonstrate proportional and non-proportional changes as applied to architecture and engineering to make sense of the world around me.

- I can use scale factors with three-dimensional objects to demonstrate proportional and non-proportional changes in surface area and volume as applied to architecture and engineering to make sense of the world around me.
- I can use scale factors with three-dimensional objects to demonstrate proportional and non-proportional changes in surface area and volume as applied to architecture and engineering to make sense of the world around me.
- I can use trigonometric ratios to calculate distances and angle measures as applied to architecture and engineering to make sense of the world around me.
- I can use trigonometric ratios and functions available through technology to model periodic behavior in art and music to make sense of the world around me.
- I can use geometric transformations, proportions, and periodic motion to describe mathematical patterns and structure in music to make sense of the world around me.
- I can use similarity, geometric transformations, symmetry, and perspective drawings to describe mathematical patterns and structure in art and photography to make sense of the world around me.
- I can use scale factors with two-dimensional and three-dimensional objects to demonstrate
  proportional and non-proportional changes involving surface area and volume in the fields of art and
  photography.

#### **Unit 4: Chances Are**

#### **Texas Essential Knowledge and Skills (TEKS)**

## Mathematical process standards. The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:

M1.A apply mathematics to problems arising in everyday life, society, and the workplace;

**M1.B** use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;

**M1.C** select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;

**M1.D** communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;

M1.E create and use representations to organize, record, and communicate mathematical ideas;

M1.F analyze mathematical relationships to connect and communicate mathematical ideas; and

**M1.G** display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

# The student applies mathematical processes with algebra and geometry to study patterns and analyze data as it applies to architecture and engineering. The student is expected to:

**M.6A** use similarity, geometric transformations, symmetry, and perspective drawings to describe mathematical patterns and structure in architecture;

**M.6B** use scale factors with two-dimensional and three-dimensional objects to demonstrate proportional and non-proportional changes in surface area and volume as applied to fields;

M.6C use the Pythagorean Theorem and special right-triangle relationships to calculate distances; and

**M.6D** use trigonometric ratios to calculate distances and angle measures as applied to fields.

# The student uses mathematical processes with algebra and geometry to study patterns and analyze data as it applies to fine arts. The student is expected to:

**M.7A** use trigonometric ratios and functions available through technology to model periodic behavior in art and music;

**M.7B** use similarity, geometric transformations, symmetry, and perspective drawings to describe mathematical patterns and structure in art and photography;

**M.7C** use geometric transformations, proportions, and periodic motion to describe mathematical patterns and structure in music; and

**M.7D** use scale factors with two-dimensional and three-dimensional objects to demonstrate proportional and non-proportional changes in surface area and volume as applied to fields.

- I can analyze problems using a mathematical modeling cycle to determine the number of ways an event may occur by using combinations, permutations, and the Fundamental Counting Principle.
- I can compare theoretical to empirical probabilities and report the conclusions and the reasoning behind the conclusions.
- I can conduct experiments to determine the reasonableness of a binomial or geometric theoretical model.

### **Unit 5: Survey Says...**

### **Texas Essential Knowledge and Skills (TEKS)**

### Mathematical process standards. The student uses mathematical processes to acquire and demonstrate mathematical understanding. The student is expected to:

M1.A apply mathematics to problems arising in everyday life, society, and the workplace;

**M1.B** use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution;

**M1.C** select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems;

**M1.D** communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate;

M1.E create and use representations to organize, record, and communicate mathematical ideas;

M1.F analyze mathematical relationships to connect and communicate mathematical ideas; and

**M1.G** display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

## The student applies mathematical processes and mathematical models to analyze data as it applies to social sciences. The student is expected to:

**M.9A** interpret information from various graphs, including line graphs, bar graphs, circle graphs, histograms, scatterplots, dot plots, stem-and-leaf plots, and box and whisker plots, to draw conclusions from the data and determine the strengths and weaknesses of conclusions;

**M.9B** analyze numerical data using measures of central tendency (mean, median, and mode) and variability (range, interquartile range or IQR, and standard deviation) in order to make inferences with normal distributions;

**M.9C** distinguish the purposes and differences among types of research, including surveys, experiments, and observational studies;

**M.9D** use data from a sample to estimate population mean or population proportion;

**M.9E** analyze marketing claims based on graphs and statistics from electronic and print media and justify the validity of stated or implied conclusions; and

**M.9F** use regression methods available through technology to model linear and exponential functions, interpret correlations, and make predictions.

# The student applies mathematical processes to design a study and use graphical, numerical, and analytical techniques to communicate the results of the study. The student is expected to:

**M.10A** formulate a meaningful question, determine the data needed to answer the question, gather the appropriate data, analyze the data, and draw reasonable conclusions; and

**M.10B** communicate methods used, analyses conducted, and conclusions drawn for a data-analysis project through the use of one or more of the following: a written report, a visual display, an oral report, or a multi-media presentation.

- I can interpret information from various graphs to draw conclusions and determine the strength and weaknesses of the conclusions made. I can justify and report the reasoning behind the conclusions.
- I can use measures of central tendency (mean, median, and mode) and variability (range, IQR, and standard deviation) to analyze and make inferences about data with normal distributions.
- I can distinguish the purposes and differences among types of research to report on the conclusions and the reasoning behind the conclusions of the research.
- I can use data from a sample to estimate population mean or population proportion, report the conclusions and explain the reasoning behind the conclusions of the data.
- I can analyze marketing claims based on graphs and statistics from electronic and print media and justify the validity of stated or implied conclusions.
- I can use regression methods available through technology to model linear and exponential functions, interpret correlations, and make predictions.
- I can design a study and use graphical, numerical, and analytical techniques to communicate the results of the study.