



Financial Algebra: Advanced Algebra with Financial Applications

By Robert Gerver, Richard J. Sgroi

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By combining algebraic and graphical approaches with practical business and personal finance applications, South-Western's FINANCIAL ALGEBRA, motivates high school students to explore algebraic thinking patterns and functions in a financial context. FINANCIAL ALGEBRA will help your students achieve success by offering an applications based learning approach incorporating Algebra I, Algebra II, and Geometry topics. Authors Robert Gerver and Richard Sgroi have spent their 25+ year-careers teaching students of all ability levels and they have found the most success when math is connected to the real world. FINANCIAL ALGEBRA encourages students to be actively involved in applying mathematical ideas to their everyday live - credit, banking insurance, the stock market, independent living and more!

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Editorial Review

Review

1. **THE STOCK MARKET.** Business Organization. Stock Market Data. Stock Market Data Charts. Simple Moving Averages. Stock Market Ticker. Stock Transactions. Stock Transaction Fees. Stock Splits. Dividend Income. **MATH TOPICS:** Candlestick chart. Fractions, decimals, and percents. Linear equation. Literal equation. Mean - arithmetic average. Percent increase and decrease. Ratio and proportion. Read, interpret, and create bar and line graphs. Simple moving average. Spreadsheets and formulas. 2. **MODELING A BUSINESS.** Interpret Scatterplots. Linear Regression. Supply and Demand. Fixed and Variable Expenses. Graphs of Expense and Revenue Functions. Breakeven Analysis. The Profit Equation. Mathematically Modeling a Business. **MATH TOPICS:** Causal relationship. Functions - domain and range. Linear equation - slope-intercept form. Linear regression. Parabola - vertex and axis of symmetry. Quadratic formula. Scatterplots and correlation. Spreadsheets and formulas. Transitive property of dependence. 3. **BANKING SERVICES.** Checking Accounts. Reconcile a Bank Statement. Savings Accounts. Explore Compound Interest. Compound Interest Formula. Continuous Compounding. Future Value of Investments. Present Value of Investments. **MATH TOPICS:** Exponential functions. Exponential base (e). Exponential growth and decay. Formulas. Linear equations and inequalities. Limits. Order of operations. Recursive and iterative thinking: patterns, growth, decline, compound interest. 4. **CONSUMER CREDIT.** Introduction to Consumer Credit. Loans. Loan Calculations and Regression. Credit Cards. Credit Card Statement. Average Daily Balance. **MATH TOPICS:** Cubic regression. Exponential growth and decay. Linear equations and inequalities. Linear regression. Measures of central tendency. Natural logarithm, base e. Percents. Quadratic regression. Spreadsheets and formulas. 5. **AUTOMOBILE OWNERSHIP.** Classified Ads. Buy or Sell a Car. Graph Frequency Distributions. Automobile Insurance. Linear Automobile Depreciation. Historical and Exponential Depreciation. Driving Data. Driving Safety Data. Accident Investigation Data. **MATH TOPICS:** Circles (radius, diameter, chord). Distance Formula. Exponential growth and decay. Linear equations and inequalities. Linear and exponential functions. Measures of central tendency. Metric System. Natural logarithm. Percents and Proportions. Piecewise functions. Range. Read and interpret data: frequency tables, stem-and-leaf plots, box plots. Quartiles. Straight line equations (depreciation). Slope, slope-intercept form. Square root equations. Spreadsheets and formulas. Systems of linear equations and inequalities in two variables. 6. **EMPLOYMENT BASICS.** Look for Employment. Pay Periods and Hourly Rates. Commissions, Royalties, and Piecework Pay. Employee Benefits. Social Security and Medicare. **MATH TOPICS:** Cusps. Piecewise functions. Exponential functions. Graphs. Linear functions. Literal expressions. Measures of central tendency. Percent discount. Spreadsheets and formulas. 7. **INCOME TAXES.** Tax Tables, Worksheets, and Schedules. Modeling Tax Schedules. Income Statements. Forms 1040EZ and 1040A. Form 1040 and Schedules A and B. **MATH TOPICS:** Domains. Linear equations and inequalities. Literal expressions. Percent. Piecewise functions. 8. **INDEPENDENT LIVING.** Find a Place to Live. Read a Floor Plan. Mortgage Application Process. Purchase a Home. Rentals, Condominiums, and Cooperatives. **MATH TOPICS:** Area and scale factor. Area of irregular regions. Bar graphs. Exponential regression. Greatest integer function. Literal expressions. Monte Carlo method. Probability. Rational and exponential equations. Scale drawings. Scatterplots and linear regression. Spreadsheets and formulas. Systems of linear equations and inequalities in two variables. 9. **PLANNING FOR RETIREMENT.** Retirement Income from Savings. Social Security Benefits. Pensions. Life Insurance. **MATH TOPICS:** Collect, organize, and interpret data. Domain. Expected value. Exponential equations. Greatest integer functions. Histogram. Inequalities. Literal expressions. Measures of central tendency. Percent increase. Probability. Rational equations. Spreadsheets and formulas. Slope-intercept forms. 10. **PREPARE A BUDGET.** Utility Expenses. Electronic Utilities. Charting a Budget. Cash Flow and Budgeting. **MATH TOPICS:** Circle (sectors, central angle).

Cusp. Domain. Fractions, decimals, and ratios. Greatest integer function. Linear equations and inequalities. Literal expressions. Matrices. Piecewise functions. Proportions. Rational and exponential equations. Read and interpret data: line graphs, bar graphs, circle graphs. Slope and graphing linear functions. Spreadsheets and formulas. Systems of equations. Volume and Budgeting. Appendix Tax Tables.

About the Author

Robert Gerver is a well-known mathematics teacher, author, and speaker at mathematics conferences throughout the U.S. Robert Gerver received his undergraduate degree from Queens College of the City University of New York where he was elected to Phi Beta Kappa. He received his Ph.D. from New York University. Dr. Gerver has received the Presidential Award for Excellence in Mathematics Teaching for New York state.

Richard Sgroi is a well-known mathematics teacher, author, and speaker at mathematics conferences throughout the U.S. Dr. Sgroi received his Ph.D. from New York University. Over the course of their 25-year careers, Gerver and Sgroi have developed teaching methods to unmask the mystery of mathematics with applications to music, business, finance, and practical living skills. Together they authored *Sound Foundations: A Mathematics Simulation*, which received recognition from the U.S. Department of Education's Program Effectiveness Panel and was included in the publication, *Educational Programs that Work*.

Users Review

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