



Class Title: Orange Real Life Math & Personal Finance

Subjects Covered: Math

Teacher Name: Anna Roman

Class Day: Friday

Class Size: 18

Overall Class Cost: \$40

Individual Student Supply Fee: \$0

Class Fee: \$96

Ages or color group served: Orange

What level is this class: Level 3

Prerequisites: NA

Graduation Requirements: NA

Homework Requirements: Yes, there will be homework.

Class Description:

Real Life Math & Personal Finance is a course that shows students how everyday math — percentages, ratios, multiplication, and basic algebra — powers real financial decisions. Each week pairs a personal finance topic (careers, budgeting, banking, saving, credit, debt, taxes, investing, transportation, and decision-making) with the specific math skill behind it. The course is anchored by one continuous, hands-on project: My Future Life. In Week 1, each student is assigned a career and a starting income. From there, their 'Future Self' earns paychecks, builds and adjusts a real budget, opens bank accounts, saves toward goals, takes on credit and debt, pays taxes, chooses transportation, invests for retirement, and gets hit with unpredictable Life Happens events along the way — just like a real adult. By Week 12, every student presents the full financial story of the life they built.

Week 1:

Welcome & My Future Life Kickoff

Students see how everyday math — percentages, ratios, quick mental math — lies behind real-money decisions. Then each student draws a Career Card, assigning their "Future Self" a job and a starting salary that will drive every decision for the rest of the semester.

Week 2:

Careers & Paychecks

Students learn the difference between gross pay (what you're paid before anything is taken out) and net pay (what actually lands in the bank), and practice calculating deductions for taxes, Social Security, and health insurance. They then determine their Future Self's actual take-home pay.

Week 3:

Budgeting Basics

Students learn to sort needs from wants and use the 50/30/20 guideline (roughly 50% needs, 30% wants, 20% savings) to build their Future Self's first monthly budget — one where every dollar of income is assigned a job, and the numbers balance to zero.

Week 4:

Banking + First Life Happens Event

Students learn how checking and savings accounts differ and practice reconciling a bank register (tracking deposits and withdrawals to a running balance). They open a bank account for their Future Self, then draw their first "Life Happens" surprise-event card and adjust their plans on the spot.

Week 5:

Saving & the Power of Interest

Students compare simple interest to compound interest ("interest on interest"), learn the Rule of 72 for estimating how fast money doubles, and calculate how long it will take their Future Self to build a 3-month emergency fund.

Week 6:

Credit + Second Life Happens Event

Students learn how credit scores are built and see, with real numbers, how paying only the minimum on a credit card can quietly cost hundreds of extra dollars in interest. They decide whether their Future Self opens a credit card and navigate a second Life Happens event tied to that choice.

Week 7:

Debt & Loans

Students compare real loan offers with different interest rates and repayment terms, learn two debt payoff strategies (the snowball and avalanche methods), and — if their Future Self's career requires a degree — calculate a student loan payment and add it to the budget.

Week 8:

Taxes + Third Life Happens Event

Students learn how income tax brackets actually work (only the income within a bracket is taxed at that bracket's rate — not your whole paycheck at one rate) and complete a simplified mock tax filing. They then recalculate their Future Self's more accurate take-home pay and face a tax-season Life Happens event.

Week 9:

Transportation

Students calculate the true 5-year cost of owning a car — purchase price or loan payment, insurance, gas, maintenance, and depreciation — and compare it with alternatives such as used vs. new, leasing, or public transit. They then choose transportation for their Future Self and add the real monthly cost to their budget.

Week 10:

Investing for the Future + Fourth Life Happens Event

Students learn the basics of stocks, bonds, and retirement accounts (401(k) and IRA), and see how starting to invest even 10 years earlier can lead to dramatically more money at retirement thanks to compound growth. They set a retirement contribution for their Future Self and weather a market-related Life Happens event.

Week 11:

Making Smart Financial Decisions

Students learn a simple decision-making framework grounded in cost-benefit analysis and opportunity cost (what you give up by choosing one option over another), and review common red flags of financial scams. They apply the framework to a "Big

Decision" for their Future Self, such as relocating for a job or choosing to buy vs. rent a home.

Week 12:

Final Presentations — My Future Life Showcase

Students present their Future Self's complete financial story from the semester: career and starting income, a budget snapshot, the Life Happens events they survived, their Big Decision, and the single biggest money lesson they're taking into their real lives.