

Everyday Math Teacher Guide



Technical Information (Click on any topic)

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Bills, Budgets and Bank Accounts

This program includes 20 sequential and guided activities dealing with every aspect of Noah's personal finances and job as he takes his first full-time job and begins life on his own. Each activity deals with a different aspect of his financial and work life. The majority of these activities require math computations. To review the math content of this program, select Bills, Budgets and Bank Accounts from the Teacher Guides menu.

Get Rich With Math

In this real world math challenge, students will work their way through five levels of multi-step problems pertaining to the categories of **Money, Wheels, Home, Stuff** and **Fun**. Each time they solve a problem correctly, they improve their lifestyle. To review the math content of this program, select Get Rich With Math from the Teacher Guides menu.

On Your Own Coast-to-Coast

During this simulation, your students can choose to live in any of twelve cities across the United States. They will be in complete control of their finances and will have to live with the decisions they make. One option available in this simulation is the addition of real world math problems based on the decisions each individual students makes. To review the math content of this simulation, select On Your Own Coast-to-Coast from the Teacher Guides menu.

Everyday Math Activities in the Current Curriculum Collection

This collection includes a wide variety of everyday math activities covering many aspects of day-to-day living. [Go to the Current Curriculum Collection](#)

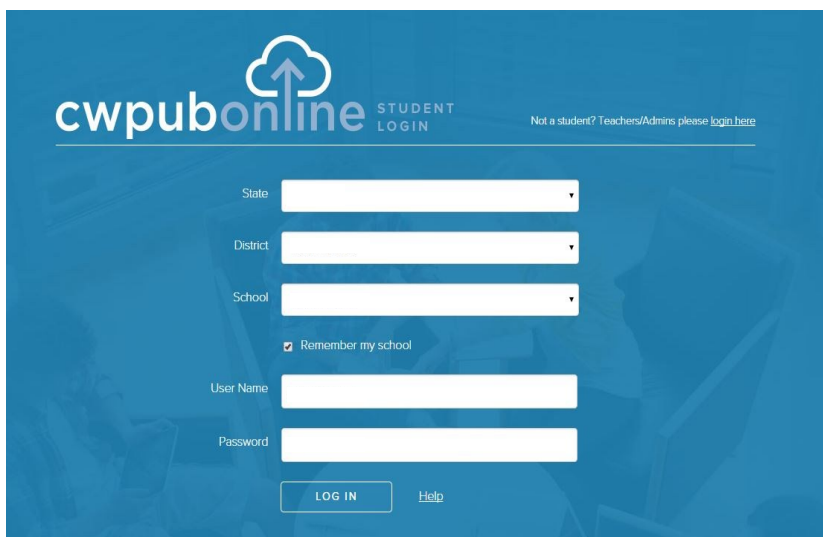
Student Login: How your students will access the math activities in the Current Curriculum library.

Example: If you want your students to complete the **Alicia's Spending** activity under the **Budgeting** topic, the students would do the following:

- 1) Go to www.cwpubonline.com
- 2) Click **STUDENT LOGIN** on the home page.

3) LOG IN :

- **State:** First, use the drop down menu to select your state.
- **District:** Next, use the drop down menu to select your district.
- **School:** Finally, use the drop down menu to select your school.
- **User Name:** Enter your user name.
- **Password:** Enter your password.
- Click **LOG IN**



- 4) Select Financial Literacy under Current Curriculum. See [page 6](#) for topic locations (financial literacy or real world math)

Program	Choose Your Program Current Curriculum Careers Financial Literacy Real World Math
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- 5) Select the Budgeting topic

Program	Choose Your Current Curriculum Topic Brad's Account Statements Budgeting Clothing
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- 6) Select Alicia's Spending

Program	Choose Your Current Curriculum Activity A Disney World Budget Alicia's Spending Making Budget Choices
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- 7) Click **BEGIN**

TIP: If you want to run the Current Curriculum Math Activities just as your students do, log in to your Teacher account and choose "Access the Programs".

The Programs Work Best in Full Screen Mode

To work in full screen mode, use the following commands based on your type of device:

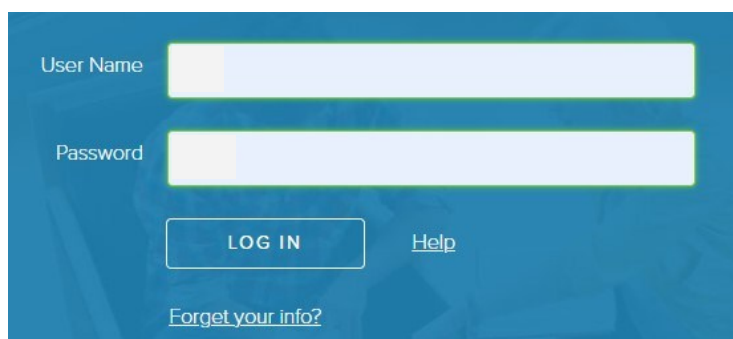
- Windows: F11
- Mac: Command + Shift + F
- Chromebook: Full Screen key

Teacher/Admin Log in

To log in to the system as a teacher or admin, you will click the **TEACHER/ADMIN LOGIN** at the top right of the cwpubonline.com homepage.

Enter your User Name and password and then click the **LOG IN** button.

If you cannot remember your user name or password, click the “Forget your info?” link under the **LOG IN** button and enter your email on the next screen and click the submit button. Your credentials will be emailed to your address.

A screenshot of a login interface with a blue background. It features two input fields: 'User Name' and 'Password', both with light blue borders and a small white cursor icon on the left. Below the 'Password' field is a 'LOG IN' button with a white border and blue text. To the right of the button is a 'Help' link in blue text. Below the 'LOG IN' button is a 'Forget your info?' link in blue text.

Note: Teacher and Admin accounts can only log into the admin portion of the portal.

TIP: If you want to run the Current Curriculum Math Activities just as your students do, log in to your Teacher account and choose “Access the Programs”.

Minimum System Requirements

- Reliable Broadband Internet Connection
- A web browser that supports HTML5. C.W. Publications recommends Google Chrome.
- Microsoft Windows: Windows 7 / Windows 8 / Windows 10 / Windows 11
- Mac OS X 10.6 or higher
- Chrome OS
- Monitor

A Color Monitor with minimum resolution of 1024 x 768 is required.

- Sound Capability

The sound is optional and may be turned off by clicking on the Audio Icon located in Program Utilities.

- For technical support email support@cwpub.com or call 815.441.4308













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Generating Student Reports

To create the reports for one or more students:

- 1) Click the “Classes” link on the left side of the page
- 2) Click the green reports icon next to the class containing the student(s) for which you want to generate the report(s)

Classes

School	First Name	Last Name	Class	# of Students current/max	Expiration Date	Student Management
Demo School	Demo	Teacher	Demo 3	10/50	1/17/2016	   
Demo School	Demo	Teacher	Demo 2	4/100	1/23/2016	   
Demo School	Demo	Teacher	Demo 1	1/50	1/5/2016	   

Most Recent

<

>

- 3) On the Reports screen that opens, click the radio button next to the report you wish to print. If you are choosing to print a budget or a spending report, you will also need to choose the month from the drop down box.

- 4) Select the Student Name, or choose the All Students option if you want to print your entire class, from the drop down menu

- 5) Press the **Get Report** button

Reports for Demo 2 - Demo School

Select Report:

On Your Own

☐ Summary

☒ Spending

☐ Budget

On The Job

☐ Personnel File

August

Select Student:

Student504, Demo

Get Report Cancel

- 6) The report for the student will be present on the screen. If you wish to print the report, click the **Print Report** button and a printable version of the report will be created.

NOTE: You are only able to generate reports for the current or finished simulation for students. If a student starts a new simulation the report data will reset.

Limiting Program Availability to Students

By default, all students in your class(es) have access to all programs available within the cwpubonline portal. If you wish to limit your student(s) to certain programs this can be accomplished through the Admin Portal.

LIMITING INDIVIDUAL STUDENTS:

- 1) Log into the Admin Portal
- 2) Click the “Students” link on the left hand side of the screen
- 3) You can scroll through the list of students on the bottom section of the screen or you can use the search box at the top of the screen to quickly find the student you wish to limit
- 4) Click the “Pencil Icon” next to the student
- 5) Click the check box next to “Customize access to simulations for this student (overrides current class setting)”
- 6) Remove the check marks next to the programs you do not want your student to access
- 7) Click the “Update” button

LIMITING YOUR ENTIRE CLASS TO ONE OR MORE PROGRAMS:

- 1) Log into the Admin Portal
- 2) Click on the “Classes” link on the left hand side of the page
- 3) Click the “Pencil Icon” next to the class in which you to set the limits
- 4) Check the box next to “Select simulations available to students in the class”
- 5) Remove the check marks next to the programs you do not want your students to access
- 6) Click the “Update” button at the bottom of the screen
- 7) You will see a warning box state that setting limits for a class will override individual student selections,

Everyday Math Activities in the Current Curriculum Collection

(Click on any topic to view the activities available for that topic.)

Location in the CWPubOnline Menu

Topic: At The Movies	Current Curriculum / Real World Math
Topic: Brad's Account Statements	Current Curriculum / Financial Literacy
Topic: Budgeting	Current Curriculum / Financial Literacy
Topic: Clothing	Current Curriculum / Financial Literacy
Topic: Credit	Current Curriculum / Financial Literacy
Topic: Financial Planning	Current Curriculum / Financial Literacy
Topic: Food	Current Curriculum / Financial Literacy
Topic: Housing	Current Curriculum / Financial Literacy
Topic: Insurance	Current Curriculum / Financial Literacy
Topic: Money and Banking	Current Curriculum / Financial Literacy
Topic: Money Matters	Current Curriculum / Real World Math
Topic: Paychecks	Current Curriculum / Financial Literacy
Topic: Play Ball	Current Curriculum / Real World Math
Topic: School Days	Current Curriculum / Real World Math
Topic: Taxes	Current Curriculum / Financial Literacy
Topic: The Cost Of Living	Current Curriculum / Real World Math
Topic: Transportation	Current Curriculum / Financial Literacy

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Click on any activity title to view a description of the activity and the answers

Topic: At The Movies

Activity: [Blockbusters](#)

Activity: [Making Money At The Multiplex](#)

Activity: [The Movie Box Office](#)

Activity: [The Top Ten](#)

Activity: [Top Gun Maverick](#)

Topic: Credit

Activity: [Consumer Debt](#)

Activity: [Credit Card Debt](#)

Activity: [Donna's New Electric Car](#)

Activity: [Household Debt In America](#)

Activity: [Megan's First Credit Card](#)

Activity: [Student Loan Debt](#)

Activity: [Where To Borrow](#)

Topic: Brad's Account Statements

Activity: [Brad's Checking Account](#)

Activity: [Brad's Credit Card](#)

Activity: [Brad's Investment Account](#)

Activity: [Brad's Savings Account](#)

Topic: Financial Planning

Activity: [Beth's 401k](#)

Activity: [Matt's Financial Decisions](#)

Topic: Budgeting

Activity: [A Disney World Budget](#)

Activity: [Alicia's Spending](#)

Activity: [Teen Spending Survey](#)

Activity: [The Smith Family Budget](#)

Topic: Food

Activity: [Brad Goes Grocery Shopping](#)

Activity: [Comparing Brands](#)

Activity: [Fast Food Inflation](#)

Activity: [Smashburger](#)

Topic: Clothing

Activity: [A Pair Of Jeans](#)

Activity: [Jan's 5% Rule](#)

Activity: [Jim's 5% Rule](#)

Activity: [Shopping The Sales](#)

Topic: Housing

Activity: [Brent's First Apartment](#)

Activity: [Location, Location, Location](#)

Activity: [The Heat Is On](#)

Activity: [The Marshal's First Home](#)

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Click on any activity title to view a description of the activity and the answers

Topic: Insurance

Activity: [Auto Insurance Coverages](#)

Activity: [Jessica's Car Insurance Premium](#)

Activity: [Metropolitan Health Insurance](#)

Activity: [The Cost Of Health Insurance](#)

Topic: Play Ball

Activity: [Cubs vs Pirates](#)

Activity: [March Madness](#)

Topic: School Days

Activity: [The Cost Of College](#)

Topic: Money and Banking

Activity: [A Checking Account Statement](#)

Activity: [Alysia's Savings Account](#)

Activity: [Cryptocurrency](#)

Activity: [Whitney's Spending](#)

Topic: Taxes

Activity: [Lily Porter's Tax Return](#)

Activity: [Tax Freedom Day](#)

Activity: [Where Our Tax Money Goes](#)

Topic: Money Matters

Activity: [Household Debt In America](#)

Activity: [It Could Happen To You](#)

Activity: [Nia's Spending](#)

Activity: [Payday](#)

Topic: The Cost Of Living

Activity: [A Walmart Receipt](#)

Activity: [Groceries For One](#)

Activity: [Tara Wants To Move](#)

Topic: Paychecks

Activity: [Education Pays](#)

Activity: [How Much Can They Make](#)

Activity: [Minimum Wage](#)

Activity: [Six Paychecks](#)

Topic: Transportation

Activity: [Buying A Hybrid](#)

Activity: [Gary's Jeep](#)

Activity: [Rachel's Electric Car](#)

Activity: [Steve's Used Truck](#)

Activity: [U. S. Gasoline Prices](#)

[Alignment with the Common Core State Standards for Math](#)

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Activity: Blockbusters

Description: Students will solve problems using the information about the highest grossing movie each year from 2020 through 2024. Students will be calculating:

- The average price per ticket sold.
- The percentage of revenue from the U.S. and 10 foreign countries.
- The gross profit earned by each movie.
- The gross loss made by each year's biggest box office failure.

Screen 1

Answer 1	\$9.18
Answer 2	\$9.57
Answer 3	\$10.53
Answer 4	\$10.78
Answer 5	\$10.78
Answer 6	\$3,027,181,000
Answer 7	\$ 605,436,200
Answer 8	26.9%
Answer 9	21.0%
Answer 10	24.7%

Screen 3

Answer 1	\$ 289,472,000
Answer 2	\$1,621,207,000
Answer 3	\$1,208,642,000
Answer 4	\$1,217,063,000
Answer 5	\$1,396,195,000
Answer 6	- \$ 80,149,000
Answer 7	- \$125,802,000
Answer 8	- \$ 81,122,000
Answer 9	- \$118,452,000
Answer 10	- \$ 80,245,000

Screen 2

Answer 1	48.2%
Answer 2	42.4%
Answer 3	49.1%
Answer 4	44.0%
Answer 5	38.5%
Answer 6	6.0%
Answer 7	4.8%
Answer 8	4.5%
Answer 9	3.9%
Answer 10	3.6%
Answer 11	3.3%
Answer 12	2.9%
Answer 13	2.9%
Answer 14	2.8%
Answer 15	2.2%

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Activity: Making Money At The Multiplex

Description: Students will calculate the portion of a movie theater's ticket revenue that goes to the distributor and the portion that the theater keeps.

Students will calculate the percentage markup on soft drinks and popcorn at the concession stand.

Answer 1	\$8.55
Answer 3	\$8.08
Answer 5	\$7.60
Answer 7	\$5.23
Answer 9	\$4.75
Answer 11	\$4.28
Answer 13	\$2.38
Answer 15	\$1.90
Answer 17	\$5.35

Answer 2	\$.95
Answer 4	\$1.42
Answer 6	\$1.90
Answer 8	\$4.27
Answer 10	\$4.75
Answer 12	\$5.22
Answer 14	\$7.12
Answer 16	\$7.60
Answer 18	\$4.15

Answer 1	971.4%
Answer 2	798.4%
Answer 3	788.2%
Answer 4	1,757.1%
Answer 5	1,129.5%
Answer 6	767.3%

Activity: The Movie Box Office

Description: Students will calculate the percentage change in the total movie theater box office revenue from 2012 through 2021. They will also calculate the average ticket price each year.

Answer 1	- 1.0%
Answer 2	- 5.6%
Answer 3	8.7%
Answer 4	1.0%
Answer 5	- 2.5%
Answer 6	8.7%
Answer 7	- 5.8%
Answer 8	- 82.0%
Answer 9	122.2%

Answer 10	\$7.96
Answer 11	\$8.12
Answer 12	\$8.15
Answer 13	\$8.45
Answer 14	\$8.67
Answer 15	\$8.72
Answer 16	\$9.12
Answer 17	\$9.15
Answer 18	\$9.23
Answer 19	\$9.20

Activity: The Top Ten

Description: Students will solve 9 problems referring to a table listing the U. S. Revenue and Tickets Sold for the top ten grossing movies of 2022.

Answer 1	\$3,247.14 million
Answer 2	21.6%
Answer 3	6.1%
Answer 4	10.5%
Answer 5	354.06 million
Answer 6	11.6%
Answer 7	12.7%
Answer 8	11.4%
Answer 9	\$9.17

Activity: Top Gun Maverick

Description: Students will calculate the percentage change in the weekly U.S. gross revenue for Top Gun Maverick.

Students will calculate the gross revenue per theater each week and the total gross revenue in the U.S. for the first ten weeks.

Answer 1	- 43%
Answer 2	- 12%
Answer 3	- 32%
Answer 4	- 8%
Answer 5	- 45%
Answer 6	- 19%
Answer 7	- 17%
Answer 8	- 17%

Answer 9	\$43,422
Answer 10	\$28,992
Answer 11	\$18,495
Answer 12	\$17,114
Answer 13	\$11,969
Answer 14	\$11,301
Answer 15	\$ 6,848
Answer 16	\$ 5,955
Answer 17	\$ 5,170
Answer 18	\$ 4,513

Answer 19	\$655,480,244
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Activity: Brad's Checking Account

Description: Students will calculate the balance in Brad's checking account on February 9th and on February 22nd.

Answer 1	\$1,072.69
Answer 2	\$1,110.94

Activity: Brad's Credit Card

Description: Students will complete the Summary of Account Activity from two of Brad's credit card statements.

Answer 1	\$105.45
Answer 2	\$237.32
Answer 3	\$237.32

Answer 4	\$ 50.00
Answer 5	\$157.62
Answer 6	\$344.94

Activity: Brad's Investment Account

Description: Students will complete the Summary of Account Activity from two of Brad's credit card statements.

Answer 1	\$511.00
Answer 2	\$265.40
Answer 3	\$105.60
Answer 4	\$120.00
Answer 5	\$100.00
Answer 6	\$100.00

Answer 7	\$290.00
Answer 8	\$116.80
Answer 9	\$ 98.60
Answer 10	\$1,480.20
Answer 11	\$583.20

Activity: Brad's Savings Account

Description: Students will compute the balance in Brad's savings account on July, 29th and answer a series of questions pertaining to his account statement.

Answer 1	\$502.88
Answer 2	\$415.00
Answer 3	\$ 41.50

Answer 4	\$ 32.50
Answer 5	\$445.46

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Activity: A Disney World Budget

Description: Students will calculate the cost of a three day trip to Disney World in 2017 and 2024 that Reese took with her grandmother. They will also calculate the percentage of her grandmother’s salary spent on each trip.

Answer 1	\$1,562.01
Answer 2	3.5%

Answer 3	\$2,653.68
Answer 4	5.1%

Activity: Alicia’s Spending

Description: Students will use Alicia’s spending calendar to determine how much she spent during the month in 9 different budget categories.

Answer 1	\$1,175.00	Answer 4	\$ 244.60	Answer 7	\$ 331.37
Answer 2	\$ 247.23	Answer 5	\$ 103.79	Answer 8	\$ 62.56
Answer 3	\$ 211.25	Answer 6	\$ 461.51	Answer 9	\$ 306.00
				Answer 10	\$3,143.31

Activity: Teen Spending Survey

Description: Students will solve a series of problems based on a Student Spending Survey.

Answer 1	\$473.40
Answer 2	\$307.71
Answer 3	\$449.73

Answer 4	\$236.70
Answer 5	\$307.71
Answer 6	\$189.36

Answer 7	\$71.01
Answer 8	10.3%

Activity: The Smith Family Budget

Description: Students will use a pie chart illustrating the Smith family budget to calculate how much they spent in each of 10 budget categories.

Answer 1	\$24,564.79
Answer 2	\$12,693.05
Answer 3	\$ 9,333.13
Answer 4	\$ 8,437.15
Answer 5	\$ 5,823.87

Answer 6	\$3,807.92
Answer 7	\$2,463.95
Answer 8	\$2,389.28
Answer 9	\$1,717.30
Answer 10	\$3,359.93

Activity: A Pair Of Jeans

Description: Students will calculate the sale price of ten different pairs of jeans based on the discount being given. They will calculate the total cost of a pair of jeans including sales tax. They will calculate the average discount offered on the 10 pairs of jeans.

Answer 1	\$41.16
Answer 2	\$46.57
Answer 3	\$18.00
Answer 4	\$18.00
Answer 5	\$17.50
Answer 6	\$45.18

Answer 7	\$41.34
Answer 8	\$38.23
Answer 9	\$48.50
Answer 10	\$41.70
Answer 11	\$210.31
Answer 12	46.8%

Activity: Jan's 5% Rule

Description: Students will calculate Jan's monthly clothing budget based on the 5% rule. They will also calculate how much she overspent in November and December.

Answer 1	\$1,500.00
Answer 2	\$ 227.25
Answer 3	\$1,272.75

Answer 4	\$127.28
Answer 5	\$119.42
Answer 6	\$ 86.96

Activity: Jim's 5% Rule

Description: Students will calculate Jim's monthly clothing budget based on the 5% rule. They will also calculate how much he overspent in November and December.

Answer 1	\$1,884.62
Answer 2	\$ 300.60
Answer 3	\$1,584.02

Answer 4	\$158.40
Answer 5	\$235.45
Answer 6	\$ 46.10

Activity: Shopping The Sales

Description: Students will do several calculations related to purchases Brenda made while shopping at the Northland Mall sales.

Answer 1	\$ 36.51
Answer 2	\$271.21
Answer 3	\$ 22.30
Answer 4	\$ 8.90
Answer 5	\$139.98
Answer 6	\$ 2.71

Answer 7	\$8.50
Answer 8	\$518.76
Answer 9	20.7%
Answer 10	79.3%
Answer 11	\$104.35

Activity: Consumer Debt

Description: Students will calculate the percentage increase in 5 types of consumer debt from the 4th quarter of 2019 to the 4th quarter of 2023. They will also calculate the percentage increase in total consumer debt over the same period.

Answer 1	\$14.15 Trillion
Answer 2	\$17.50 Trillion
Answer 3	- 7.7%
Answer 4	21.1%

Answer 5	21.5%
Answer 6	6.0%
Answer 7	27.9%
Answer 8	23.7%

Activity: Credit Card Debt

Description: Students will calculate the percentage change in credit card debt from 2015 through 2024. They will read 8 statements regarding Ray’s first credit card and decide if each is good or bad credit card management.

Answer 1	7.5%
Answer 2	5.7%
Answer 3	4.7%
Answer 4	- 5.9%
Answer 5	- 3.7%
Answer 6	12.7%
Answer 7	16.2%
Answer 8	13.5%

Answer 9	Good
Answer 10	Bad
Answer 11	Good
Answer 12	Bad
Answer 13	Bad
Answer 14	Good
Answer 15	Good
Answer 16	Bad

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Activity: Donna’s New Electric Car

Description: Students will calculate Donna’s total of payments and finance charge on car loans of 3, 4, 5 and 6 years. They will also calculate her first month’s interest payment, principal payment and remaining unpaid balance.

Answer 1	\$17,744.40
Answer 2	\$ 2,244.40
Answer 3	\$18,511.20
Answer 4	\$ 3,011.20
Answer 5	\$19,305.60
Answer 6	\$ 3,805.60

Answer 7	\$20,116.80
Answer 8	\$ 4,616.80
Answer 9	\$ 116.25
Answer 10	\$15,230.60
Answer 11	\$14,685.72

Activity: Household Debt In America

Description: Students will calculate the percentage change in household debt every two years from 2002 through 2022.

Answer 1	20.8%
Answer 2	- 4.4%
Answer 3	- 4.6%
Answer 4	1.8%
Answer 5	5.5%

Answer 6	7.6%
Answer 7	7.9%
Answer 8	11.1%
Answer 9	91.3%

Activity: Megan's First Credit Card

Description: Students will complete Megan's second and third credit card statements.

Answer 1	\$ 48.35
Answer 2	\$168.06
Answer 3	\$168.06
Answer 4	\$331.94

Answer 5	\$100.00
Answer 6	\$ 93.81
Answer 7	\$ 2.11
Answer 8	\$163.98
Answer 9	\$336.02

Activity: Student Loan Debt

Description: Students will calculate the percentage change in student loan debt from 2012 through 2021. they will also calculate Amanda's new loan balance after making three student loan payments.

Answer 1	5.7%
Answer 2	5.0%
Answer 3	4.8%
Answer 4	5.0%
Answer 5	4.6%

Answer 6	4.9%
Answer 7	3.7%
Answer 8	1.7%
Answer 9	\$27,966.05
Answer 10	\$27,805.88

Activity: Where To Borrow

Description: Bob wants to buy a motorcycle. Juanita needs a new computer. Gary wants a new electric car. And Malik and Jada want to buy their first home. In this activity, your students will decide where they can borrow the money and how much it will cost them .

Screen 1: Bob

Answer 1	Yes
Answer 2	No
Answer 3	Yes
Answer 4	No
Answer 5	Yes
Answer 6	No
Answer 7	\$ 182.70
Answer 8	\$4,711.44
Answer 9	\$ 326.74
Answer 10	19 Hours

Screen 2: Juanita

Answer 1	Yes
Answer 2	Yes
Answer 3	No
Answer 4	No
Answer 5	Yes
Answer 6	No
Answer 7	\$3,048.43
Answer 8	\$ 46.50
Answer 9	\$ 762.11
Answer 10	\$2,514.96

Screen 3: Gary

Answer 1	Yes
Answer 2	Yes
Answer 3	Yes
Answer 4	No
Answer 5	No
Answer 6	No
Answer 7	\$31,767.50
Answer 8	\$35,139.00
Answer 9	\$ 682.44
Answer 10	\$ 1,373.28

Screen 4: Malik and Jada

Answer 1	Yes
Answer 2	Yes
Answer 3	No
Answer 4	No
Answer 5	No
Answer 6	Yes
Answer 7	\$ 17,500
Answer 8	\$160,950
Answer 9	\$385,560
Answer 10	\$224,610

Activity: Beth's 401k

Description: Students will calculate Beth's yearly combined contribution to her 401k and the total for five years.

Answer 1	\$3,750.00
Answer 2	\$3,937.50
Answer 3	\$4,950.00
Answer 4	\$5,197.50

Answer 5	\$ 5,454.00
Answer 6	\$23,289.00
Answer 7	Withdrawals

Activity: Matt's Financial Decisions

Description: Students will decide if Matt has made the right financial decision in four different situations including (1) opening a savings account; (2) starting a 401(k) plan; (3) choosing a high risk mutual fund and (4) trading online.

They will also solve a series of financial math problems related to each situation.

(1)

Answer 1	Yes
Answer 2	\$1,923.08
Answer 3	\$96.15
Answer 4	\$2,499.90
Answer 5	\$57,500
Answer 6	\$2,211.54
Answer 7	\$110.58
Answer 8	\$2,875.08
Answer 9	\$5,374.98
Answer 10	Compound Interest

(2)

Answer 1	Yes
Answer 2	\$2,600
Answer 3	\$1,300
Answer 4	\$175
Answer 5	\$6,825
Answer 6	No
Answer 7	\$3,600

(3)

Answer 1	No
Answer 2	\$17,184.72
Answer 3	\$3,871.12
Answer 4	\$1,843.41
Answer 5	\$25,005.50
Answer 6	\$31,131,847

(4)

Answer 1	No
Answer 2	\$2,581
Answer 3	\$611
Answer 4	\$1,574.50
Answer 5	\$643
Answer 6	\$1,405.50

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Activity: Brad Goes Grocery Shopping

Description: Students will calculate the total cost of Brad’s groceries including sales tax. They will also calculate the percentage of his biweekly take home pay that he spent on groceries.

Answer 1	\$101.55
Answer 2	\$ 2.03
Answer 3	\$103.58
Answer 4	8.3%

Activity: Comparing Brands

Description: Students will compare the total cost of 7 national brand grocery items and the store brands of the same items. They will also calculate the percentage difference between the cost of each national brand item and its store brand equivalent.

Answer 1	\$31.41
Answer 2	\$19.14
Answer 3	95.4%
Answer 4	41.1%
Answer 5	7.7%

Answer 6	142.0%
Answer 7	62.1%
Answer 8	46.7%
Answer 9	74.3%
Answer 10	64.1%

Activity: Fast Food Inflation

Description: Students will compute the percentage increase in the price of 5 menu items at three fast food restaurants between 2019 and 2024.

Answer 1	201.6%	Answer 6	79.0%	Answer 11	96.4%
Answer 2	87.7%	Answer 7	19.0%	Answer 12	78.8%
Answer 3	68.8%	Answer 8	19.0%	Answer 13	81.2%
Answer 4	215.0%	Answer 9	51.6%	Answer 14	64.8%
Answer 5	109.4%	Answer 10	64.8%	Answer 15	79.8%

Activity: Smashburger

Description: Students will compute the cost of each meal that six friends ordered at Smashburger including the sales tax.

Answer 1	\$13.08	Answer 4	\$11.07
Answer 2	\$17.92	Answer 5	\$16.52
Answer 3	\$13.20	Answer 6	\$10.08

Activity: Brent’s First Apartment

Description: Brent is considering four different apartments. For each apartment, students will calculate his total apartment expense for the first year and his monthly apartment rent as a percentage of his monthly gross pay.

Answer 1	\$10,130.00
Answer 2	22.0%
Answer 3	\$10,880.00
Answer 4	23.4%

Answer 5	\$11,525.00
Answer 6	24.8%
Answer 7	\$9,885.00
Answer 8	20.7%

Activity: Location, Location, Location

Description: Students will calculate the percentage of Rachel’s salary that she would have to pay for an apartment in each of 15 cities.

Answer 1	25.8%
Answer 2	27.5%
Answer 3	43.7%
Answer 4	26.8%
Answer 5	26.4%
Answer 6	23.5%
Answer 7	38.1%
Answer 8	32.2%

Answer 9	42.0%
Answer 10	24.5%
Answer 11	23.8%
Answer 12	21.7%
Answer 13	35.7%
Answer 14	61.9%
Answer 15	39.2%

Activity: The Heat Is On

Description: Students will compare the Wilson’s cost of home heating with natural gas in November from one year to the next. They will also calculate the Johnson’s percentage change in natural gas usage from month to month for a year.

Screen 1

Answer 1	\$.90
Answer 2	\$ 1.48
Answer 3	\$307.40

Screen 2

Answer 4	83.0%
Answer 5	355.0%
Answer 6	81.5%
Answer 7	47.4%

Screen 2

Answer 8	20.7%
Answer 9	12.7%
Answer 10	— 39.9%
Answer 11	— 85.3%

Screen 2

Answer 12	1,505.6 therms
Answer 13	\$2,032.56

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Activity: The Marshal's First Home

- Description:** 1) Students will calculate the amount the Marshal's will finance for their first home. They will also calculate the total of payments and finance charge over a 30 year mortgage at three different interest rates.
- 2) Students will calculate the Marshal's first month's interest payment and the remaining unpaid balance on their loan using three different interest rates.
- 3) Students will calculate the total cost of building materials needed to remodel the upstairs including sales tax.

Answer 1	\$ 80,100.00
Answer 2	\$137,667.60
Answer 3	\$172,897.20
Answer 4	\$211,593.60
Answer 5	\$ 57,567.60
Answer 6	\$ 92,797.20
Answer 7	\$131,493.60

Answer 8	\$264.33
Answer 9	\$79,981.92
Answer 10	\$400.50
Answer 11	\$80,020.23
Answer 12	\$528.66
Answer 13	\$80,040.90

Answer 14	\$1,534.88
Answer 15	\$ 115.10
Answer 16	\$1,649.78

Activity: Auto Insurance Coverages

- Description:** 1) Students will read a short description of seven auto insurance coverages and then decide which coverages would be used in several different situations
- 2) Students will do a series of calculations dealing with the cost of auto insurance.

Answer 1	\$ 80,100.00
Answer 2	\$137,667.60
Answer 3	\$172,897.20
Answer 4	\$211,593.60
Answer 5	\$ 57,567.60
Answer 6	\$ 92,797.20

Answer 1	\$ 80,100.00
Answer 2	\$137,667.60
Answer 3	\$172,897.20
Answer 4	\$211,593.60
Answer 5	\$ 57,567.60
Answer 6	\$ 92,797.20

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Activity: Jessica’s Car Insurance Premium

Description: 1) Students will read brief descriptions of the various coverages in Jessica’s car insurance policy.

2) Students will calculate the percentage increase in Jessica’s six-month car insurance premiums from 2022 through 2024 for each of the coverages and for the entire policy.

Answer 1	7.2%	Answer 5	5.0%	Answer 9	7.4%	Answer 13	5.9%
Answer 2	2.6%	Answer 6	12.1%	Answer 10	17.2%	Answer 14	9.6%
Answer 3	28.1%	Answer 7	10.3%	Answer 11	27.9%	Answer 15	17.4%
Answer 4	16.9%	Answer 8	1.8%	Answer 12	9.2%	Answer 16	7.6%
						Answer 17	\$66.75

Activity: Metropolitan Health Insurance

Description: Students will calculate the portion of Joyce’s hospital costs that would be paid by each of six Metropolitan health insurance plans.

Answer 1	\$1,695.00
Answer 2	\$1,410.50
Answer 3	\$1,605.00
Answer 4	\$1,309.75
Answer 5	\$1,515.00
Answer 6	\$1,209.00

Activity: Metropolitan Health Insurance

Description: Students will calculate the portion of Jeff’s hospital costs that would be paid by each of six Metropolitan health insurance plans.

Answer 1	\$16,035.60
Answer 2	\$13,721.40
Answer 3	\$14,893.50
Answer 4	\$12,624.30
Answer 5	\$13,771.40
Answer 6	\$12,069.20

Activity: The Cost Of Health Insurance

Description: Students will calculate the percentage change in the premiums for single and family employer sponsored health insurance from 2000 through 2021. They will also calculate the average annual premium increase for both single and family coverage.

Answer 1	62.8%
Answer 2	25.5%
Answer 3	23.8%
Answer 4	19.5%
Answer 5	3.6%
Answer 6	69.0%

Answer 7	26.6%
Answer 8	27.4%
Answer 9	21.6%
Answer 10	4.1%
Answer 11	\$250.88
Answer 12	\$751.57

Activity: A Checking Account Statement

Description: Students will calculate the balance in a checking account on two different dates using the checking account statement.

Answer 1	\$ 697.78
Answer 2	\$1,113.34

Activity: Alysia's Savings Account

Description: Students will make several calculations using Alysia's savings account statement. These include her balance, her total deposits, her average deposits and withdrawals and her average daily balance.

Answer 1	\$851.89
Answer 2	\$730.00
Answer 3	\$ 73.00
Answer 4	\$ 80.00
Answer 5	\$654.98

Activity: Cryptocurrency

Description: Students will read a brief description of Bitcoin, the most popular cryptocurrency. They will then answer 12 True/False questions concerning cryptocurrency. They will also calculate the portion of one bitcoin that Rayven received as a gift for her future education and its changing value of that gift over the years.

Answer 1	True
Answer 2	False
Answer 3	False
Answer 4	False
Answer 5	True
Answer 6	True

Answer 7	False
Answer 8	False
Answer 9	True
Answer 10	False
Answer 11	True
Answer 12	True

Answer 1	.87
Answer 2	\$4,091.95
Answer 3	\$6,122.69
Answer 4	\$8,378.67
Answer 5	\$10,162.31
Answer 6	\$41,035.02
Answer 7	\$18,385.45
Answer 8	\$22,560.38
Answer 9	\$51,303.81
Answer 10	\$182,068.96

Activity: Whitney's Spending

Description: Students will solve problems related to Whitney's spending for the week.

Students will calculate Whitney's biweekly gross and net pay using her two week work schedule. They will also calculate the balance in her checkbook based on her spending for a week.

Answer 1	\$87.69
Answer 2	\$12.53
Answer 3	19.8%
Answer 4	24.7%
Answer 5	35.3%
Answer 6	20.2%

Answer 7	6
Answer 8	\$1,215.00
Answer 9	\$956.20
Answer 10	\$1,044.70
Answer 11	47.9%

Activity: Household Debt In America

Description: Students will calculate the percentage change in household debt every two years from 2002 through 2020.

Answer 1	20.8%
Answer 2	- 4.4%
Answer 3	- 4.6%
Answer 4	1.8%
Answer 5	5.5%

Answer 6	7.6%
Answer 7	7.9%
Answer 8	11.1%
Answer 9	91.3%

Activity: It Could Happen To You

Description: Students will calculate the amount of Jeff’s hospital bill that would have been paid by Metropolitan Health Insurance Plans A—F.

Answer 1	\$29,480
Answer 2	\$25,445
Answer 3	\$27,488

Answer 4	\$23,498
Answer 5	\$25,515
Answer 6	\$21,570

Activity: Nia’s Spending

Description: Students will calculate the amount of Nia’s monthly gross income she spends on each of 14 budget categories. They will also determine how much less she spent than her monthly gross income.

Answer 1	\$680.00
Answer 2	\$424.61
Answer 3	\$292.31
Answer 4	\$153.85
Answer 5	\$384.62
Answer 6	\$141.54
Answer 7	\$369.23
Answer 8	\$258.46

Answer 9	\$ 61.54
Answer 10	\$ 33.85
Answer 11	\$ 55.38
Answer 12	\$101.54
Answer 13	\$ 9.23
Answer 14	\$ 92.31
Answer 15	\$ 18.45

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Activity: Payday

Description: Students will calculate the biweekly gross pay for seven workers at a fast food restaurant. They will also calculate the net take home pay for Cheryl, a cashier.

Answer 1	\$252.26
Answer 2	\$460.40
Answer 3	\$276.72
Answer 4	\$327.04
Answer 5	\$516.12

Answer 6	\$562.95
Answer 7	\$714.21
Answer 8	\$ 17.16
Answer 9	\$ 4.01
Answer 10	\$ 8.02

Answer 11	\$ 9.69
Answer 12	\$237.84

Activity: Education Pays

Description: Students will calculate the increase in median annual income for 7 different levels of education.

Answer 1	\$40,612.00
Answer 2	\$45,604.00
Answer 3	\$48,774.00
Answer 4	\$67,859.00

Answer 5	\$80,338.00
Answer 6	\$98,019.00
Answer 7	\$98,434.00

Activity: How Much Can They Make?

Description: Students will use the hourly wage in 8 cities to calculate Cheryl's annual wage in that city and then use the cost of living for each city to calculate her real wage.

Answer 1	\$66,435
Answer 2	\$65,777
Answer 3	\$69,202
Answer 4	\$65,907
Answer 5	\$81,016
Answer 6	\$63,294
Answer 7	\$75,171
Answer 8	\$78,303

Answer 9	\$72,550
Answer 10	\$61,483
Answer 11	\$67,080
Answer 12	\$82,815
Answer 13	\$80,642
Answer 14	\$43,124
Answer 15	\$78,998
Answer 16	\$36,743

Activity: Minimum Wage

Description: Students will calculate Barb's biweekly gross pay based on changes in the minimum wage. They will also calculate the percentage change in the minimum wage from 2021 through 2025.

Answer 1	\$ 880.00
Answer 2	\$ 960.00
Answer 3	9.1%
Answer 4	\$1,040.00
Answer 5	8.3%

Answer 6	\$1,120.00
Answer 7	\$7.7%
Answer 8	\$1,200.00
Answer 9	7.1%

Activity: Six Paychecks

Description: Students will calculate the paychecks for six people who are paid in different ways.

	Reuben Garza
Answer 1	\$1,360.00
Answer 2	\$ 96.56
Answer 3	\$ 76.16
Answer 4	\$ 84.32
Answer 5	\$ 19.72
Answer 6	\$ 13.60
Answer 7	\$ 276.76
Answer 8	\$1,083.24

	Rachel Thornton
Answer 1	\$1,793.38
Answer 2	\$ 147.06
Answer 3	\$ 134.50
Answer 4	\$ 111.19
Answer 5	\$ 26.00
Answer 6	\$ 418.75
Answer 7	\$1,374.63

	Angela Houston
Answer 1	\$1,269.23
Answer 2	\$ 83.77
Answer 3	\$ 72.35
Answer 4	\$ 78.69
Answer 5	\$ 18.40
Answer 6	\$ 253.21
Answer 7	\$1,016.02

	Amanda Chin
Answer 1	\$3,234.36
Answer 2	\$ 242.58
Answer 3	\$ 173.98
Answer 4	\$ 200.53
Answer 5	\$ 46.90
Answer 6	\$ 667.90
Answer 7	\$2,566.46

	John Neeley
Answer 1	\$2,267.80
Answer 2	\$ 217.71
Answer 3	\$ 124.73
Answer 4	\$ 140.60
Answer 5	\$ 32.88
Answer 6	\$ 713.37
Answer 7	\$1,554.43

	Tyler Clark
Answer 1	\$4,189.00
Answer 2	\$ 356.07
Answer 3	\$ 289.04
Answer 4	\$ 519.44
Answer 5	\$ 121.48
Answer 6	\$1,286.03
Answer 7	\$2,902.97

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Activity: Cubs vs Pirates

Description: Students will determine the total number of hits in the game. They will calculate the game batting average for seven players and the team batting average. They will also calculate what percentage of team runs were earned runs.

Answer 1	23
Answer 2	.167
Answer 3	.754
Answer 4	.680
Answer 5	.548

Answer 6	.259
Answer 7	.400
Answer 8	.800
Answer 9	.479
Answer 10	.905

Activity: March Madness

Description: Students will solve a series of 16 problems using the bracket showing the results of the first two rounds of the NCAA men's basketball tournament in the Midwest Region.

Answer 1	83.9
Answer 2	71.1
Answer 3	155
Answer 4	12.8
Answer 5	2.4
Answer 6	61.3%
Answer 7	34.5%
Answer 8	15.1%

Answer 9	14.3%
Answer 10	16.7%
Answer 11	20.8%
Answer 12	1.1%
Answer 13	23.8%
Answer 14	25.6%
Answer 15	20.0%
Answer 16	22.2%

Activity: The Cost Of College

Description: Students will calculate the percentage change in the cost of college from year to year. For the following types of institutions:

(1) Public 2 year in-state (2) Public 4 year in-state (3) Private 4 year

Students will also calculate Aaron's college cost for his 4 year degree.

Answer 1	110.7%
Answer 2	61.8%
Answer 3	83.1%
Answer 4	43.4%
Answer 5	10.3%
Answer 6	158.7%
Answer 7	65.0%
Answer 8	84.0%

Answer 9	34.0%
Answer 10	20.5%
Answer 11	136.6%
Answer 12	65.1%
Answer 13	48.8%
Answer 14	42.4%
Answer 15	17.7%
Answer 16	\$66,018

Activity: Lily Porter's Tax Return

Description: Students will complete Lily Porter's federal tax return.

Answer 1	\$18,000.06
Answer 2	\$18,089.30
Answer 3	\$ 5,539.30
Answer 4	\$ 553.00
Answer 5	\$ 409.00

Activity: Tax Freedom Day

Description: Screen 1: Students will calculate the tax burden on Americans over several decades based on Tax Freedom Day.

Screen 2: Students will calculate the individual tax burden for six types of taxes.

Screen 3: Students will calculate the tax burden in 4 higher tax states and 4 lower tax states.

Screen 1

Answer 1	6.0%
Answer 2	12.1%
Answer 3	18.1%
Answer 4	27.7%
Answer 5	30.4%
Answer 6	33.2%
Answer 7	27.1%

Answer 8	28.8%
Answer 9	29.0%
Answer 10	29.6%
Answer 11	29.9%
Answer 12	B
Answer 13	D
Answer 14	False

Screen 2

Answer 1	40.0%
Answer 2	24.8%
Answer 3	14.3%
Answer 4	10.5%
Answer 5	4.8%
Answer 6	5.7%

Screen 3

Answer 1	36.7%	Answer 5	32.6%	Answer 9	27.1%	Answer 13	26.0%
Answer 2	\$18,350	Answer 6	\$16,300	Answer 10	\$13,550	Answer 14	\$13,000
Answer 3	33.7%	Answer 7	32.1%	Answer 11	26.6%	Answer 15	25.8%
Answer 4	\$16,850	Answer 8	\$16,050	Answer 12	\$13,000	Answer 16	\$12,900

Activity: Where Our Tax Money Goes

Description: Students will calculate the total amount spent by the federal government in 2021 and the percentage of the total that was spent for 7 different categories of government expenses.

Answer 1	\$6.864 Trillion
Answer 2	23.3%
Answer 3	16.0%
Answer 4	11.6%

Answer 5	11.0%
Answer 6	10.2%
Answer 7	5.2%
Answer 8	22.8%

Activity: A Walmart Receipt

Description: Students will calculate the percentage change in price of 10 identical items at Walmart in August, 2019 and December, 2024. They will also calculate the percentage change in price for all 10 items during the same time period.

Answer 1	29.4%
Answer 2	47.5%
Answer 3	29.2%
Answer 4	19.0%
Answer 5	9.1%

Answer 6	26.6%
Answer 7	26.0%
Answer 8	35.1%
Answer 9	— 23.8%
Answer 10	— 6.3%

Activity: Groceries For One

Description: Students will compare the monthly cost of groceries for one person in a major city in each state and in the four regions of the country.

Screen 1: Northeast	Screen 2: Midwest	Screen 3: South	Screen 4: West
Answer 1	Answer 1	Answer 1	Answer 1
Answer 2	Answer 2	Answer 2	Answer 2
Answer 3	Answer 3	Answer 3	Answer 3
Answer 4	Answer 4	Answer 4	Answer 4
Answer 5	Answer 5	Answer 5	Answer 5
Answer 6	Answer 6	Answer 6	Answer 6
Answer 7	Answer 7	Answer 7	Answer 7
Answer 8	Answer 8	Answer 8	Answer 8
Answer 9	Answer 9	Answer 9	Answer 9

Activity: Tara Wants To Move

Description: Students will determine the cost of 9 identical items in six cities Tara is considering moving to. Based on the percentage change in the cost of the items in the six cities, they will determine the salary she will need to maintain the same standard of living.

Answer 1	\$ 89,984
Answer 2	\$140,608
Answer 3	\$ 90,944

Answer 4	\$ 74,240
Answer 5	\$109,568
Answer 6	\$155,072

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Activity: Buying A Hybrid

Description: Students will compare Amiri’s cost of driving his current car to driving a new hybrid by doing the following calculations with four different gasoline prices:

- 1) Calculate the annual fuel cost for each car if he drives 18,000 miles.
- 2) Calculate his annual savings by driving the hybrid.
- 3) Calculate his average savings per month on gas and his adjusted monthly payment.

Answer 1	\$2,250
Answer 2	\$1,080
Answer 3	\$1,170
Answer 4	\$385.83
Answer 5	\$3,000
Answer 6	\$1,440
Answer 7	\$1,560
Answer 8	\$353.33

Answer 9	\$3,750
Answer 10	\$1,800
Answer 11	\$1,950
Answer 12	\$320.83
Answer 13	\$4,500
Answer 14	\$2,160
Answer 15	\$2,340
Answer 16	\$288.33

Activity: Gary’s Jeep

Description: Students will calculate the various costs of financing a late model used Jeep. They will also calculate the cost of gasoline for Gary’s commute to work, his insurance premium and the total amount he will spend each month on transportation.

Answer 1	\$27,499.00
Answer 2	\$ 1,979.93
Answer 3	\$29,784.93
Answer 4	\$35,640.00
Answer 5	\$ 5,855.07
Answer 6	\$ 43.08
Answer 7	\$ 208.33
Answer 8	\$ 974.65

Activity: Rachel's Electric Car

Description: Students will calculate the total of payments and the finance charge on a new electric car if she takes 3, 4, 5, 6, or 7 years to pay off her loan. They will also determine the best length of her loan based upon her biweekly take home pay.

Answer 1	\$23,546.52
Answer 2	\$ 2,046.52
Answer 3	\$24,236.64
Answer 4	\$ 2,736.64
Answer 5	\$24,939.60
Answer 6	\$ 3,439.60

Answer 7	\$25,655.04
Answer 8	\$ 4,155.04
Answer 9	\$26,382.72
Answer 10	\$ 4,882.72
Answer 11	4 Years
Answer 12	\$107.50

Activity: Steve's Used Truck

Description: Students will complete the sales contract for a used truck that Steve is buying.

Students will calculate the cost of maintenance on his truck.

Students will calculate the cost of repairs on his truck after an accident.

Answer 1	\$ 8,455.00
Answer 2	\$ 573.41
Answer 3	\$ 9,293.41
Answer 4	\$ 9,293.41
Answer 5	\$10,185.84
Answer 6	\$ 892.43

Answer 7	\$334.07
Answer 8	\$378.48
Answer 9	\$ 14.58
Answer 10	\$776.21

Answer 11	\$ 294.00
Answer 12	\$ 273.00
Answer 13	\$ 92.64
Answer 14	\$1,465.05

Activity: U. S. Gasoline Prices

Description: Students will calculate the cost of driving 300 miles in a gasoline engine SUV compared to a hybrid SUV based on the price of gasoline from 2000 through 2024. They will also calculate the percentage increase in the price of gasoline from 2020 to 2022. And they will calculate the cost of driving on vacation in 2024 in both types of vehicles.

Answer 1	\$27.30
Answer 2	\$16.38
Answer 3	\$36.90
Answer 4	\$22.14
Answer 5	\$20.80
Answer 6	\$12.48
Answer 7	\$42.20

Answer 8	\$25.32
Answer 9	\$34.60
Answer 10	\$20.76
Answer 11	102.9%
Answer 12	\$135.66
Answer 13	\$226.49

Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for math which is aligned with *cwpubonline* has been marked with a red arrow.

Standards for Mathematical Practice

- ▶ 1. Make sense of problems and persevere in solving them.
- ▶ 2. Reason abstractly and quantitatively.
- 3. Construct viable arguments and critique the reasoning of others.
- ▶ 4. Model with mathematics.
- ▶ 5. Use appropriate tools strategically.
- ▶ 6. Attend to precision.
- ▶ 7. Look for and make use of structure.
- ▶ 8. Look for and express regularity in repeated reasoning.