

## More Information

**Free of Charge:** The curriculum is provided to teachers and educational programs at no cost.

To obtain *Money Math: Lessons for Life* Download the lessons from [MyMoney.gov](http://MyMoney.gov)

or

Send an e-mail to [moneymath@bpd.treas.gov](mailto:moneymath@bpd.treas.gov) with your name and mailing address.



# Money Math: Lessons 4 Life

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**Teaching Mathematical  
Concepts through Real World  
Personal Finance Scenarios**



National surveys reveal that students lack a basic understanding of personal financial concepts needed to succeed in life. These include managing money, balancing a checkbook, and creating a budget. Provide your students with examples of real-life financial concepts that illustrate to your students the practical ways math affects them.

### **So What's the Challenge?**

Finding room for financial education in the school day.

### **So What's the Solution?**

Using *Money Math: Lessons for Life* to integrate financial education into existing school curricula.

**Money Math: Lessons for Life** is a four-lesson curriculum supplement that addresses mathematical concepts using real-world scenarios. All students, no matter what their employment plans are for life, benefit from the skills emphasized in Money Math.

- Target Audience: Designed for students grades 7-9.
- Format: Four lessons, written to national math standards, will complement your curriculum with financially relevant topics.
- Not just for math teachers: Appropriate for a variety of classes, including consumer sciences and social studies. Also good for after school and other programs targeted to kids in grades 7-9 to teach them practical finances, math skills, and/or technology.

## **About the Lessons**

### **Lesson 1: The Secret to Becoming A Millionaire**

Demonstrates how savings, interest rates, compounding, inflation and purchasing power affect wealth. Concepts include problem solving, percents, decimals and data analysis.

### **Lesson 2: Wallpaper**

Illustrates the real-life cost of simple home renovation. Students use basic math concepts along with measurement and dimensions skills to "wallpaper" the classroom.

### **Lesson 3: Math & Taxes**

Examines careers and math at work. Students learn the principles behind the federal income tax and its calculation.

### **Lesson 4: Spreading the Budget**

Deals with managing money. Students learn about income, expenses and how to organize numerical data by creating a college student's budget using a spreadsheet.

**Money Math: Lessons for Life** is a multi-media, interdisciplinary lesson kit for students grades 7-9. **Free of Charge.** Kit includes reproducible activity pages for students.