

HS Consumer Math

Focused On Personal And Business Finance Related Math Skills

Tutor: Julie Renzema

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Completion of this course will satisfy 1 HS credit of general, consumer, or applied mathematics

According to Moody's Analytics, Americans under the age of 35 have a savings rate of negative 2%. A FINRA study of millennials aged 18 to 34 found that 67% have no rainy day funds, 60% aren't saving for retirement, and 43% use costly non-bank borrowing methods.

**9th - 12th Grades
Full Year Course**



**Class Fees:
\$300 Tuition Due 9/7/2022**

**\$50 Materials Fee
(Non-Refundable)
Due 9/7/2022
(See Details on backside)**

In this class your student will learn solid Biblical financial principles using well known speaker and author Dave Ramsey's Foundations in Personal Finance Curriculum. Within the class students will take the principles as well as practical math skills and apply them to real life situations such as:

How do I get a job? How much money am I worth and how do I calculate my pay? What do I do with my paycheck after I get it?



At the beginning of the course Mrs. Renzema is the students' boss but as the year progresses students expand upon the financial skills they've learned as they apply them to running their own businesses where they learn the skills to address questions like:

How many employees do I need? What are my profits? How do I do my taxes? Students learn the answers to these basic questions that each small business owner needs to know as they create businesses and sell products to the other students.

Meet the Tutor:

Julie Renzema graduated from WMU with a B.S. in Occupational Therapy. She is the wife of Mr. Eric Renzema, a local Driver Education Instructor. She and her family attend Vicksburg Bible Church. She and her husband have homeschooled since 2000 with 4 of their 6 children now graduated and with their last two on their way to completion.

Helping people to succeed in their activities of daily living has always been important to Mrs. Renzema. She has attended Financial Peace University several times as her husband led classes in local churches.

She never expected to need to know business finance principles with her vocation choice. But God placed various opportunities over the years in her path in order to develop these skills. From having her own business to volunteering for several local organizations where a basic knowledge of business finance allowed her to be able to serve her family and others.

Many students start out earning money with their own business, whether it be babysitting or mowing lawn. Having an understanding of basic business finance will help them to succeed in their own endeavors and introduce them to potential long term career options.

Tuition Policy:

Tuition for this class is \$300. Full payment is expected by September 7, 2022.

Late Payments & Refunds:

Late payments will be charged a \$10.00 late fee for each week the payment is late.

If the class is dropped before the 3rd week of class a prorated tuition refund will be given, after this day no refunds will be given.

LAMP Students:

I will accept LAMP funds as payment for the tuition fee.

- The tuition amount to be submitted to LAMP is \$300.00. LAMP does not cover material fees or books.
- Any tuition shortages must be paid by the 3rd Wednesday of October.
- Any missed monthly payments from LAMP are expected to be paid by the family no later than the 3rd Wednesday of the month. Anything after that will receive a late fee (again, the family's responsibility, see above).
- If a student drops the class, the remaining tuition payment for the semester is expected within a week of the student leaving the class.

Books/Materials:

CTM Bank Student Subscription (included in the \$10.00 Materials fee)

Foundations in Personal Finance: High School Edition for Homeschool Student Text (Principles text) \$24.99 from daveramsey.com/store

Consumers Math Student Workbook Set 2020 for around (Practicum Text) \$69.95
<https://curriculumthatmatters.com/product/consumer-math-student-workbook-set-2020/>

Money, Possessions and Eternity by Randy Alcorn with study guide \$17.99

