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ABSTRACT

This curriculum guide outlines a one-to-two week consumer education unit for eighth grade students. It was written in response to Illinois Senate Bill 977 which required that all students in grades 8-12 be given instruction in consumer education. The lessons were developed to involve the students in stating problems, writing definitions, establishing goals, and suggesting activities. Specific objectives are given for each lesson, along with some suggested student activities. The lessons included are: understanding a definition of a consumer; individual consumer goals; banking, writing checks, and simple interest; installment purchases; budgeting; and comparison of prices and discounts. (RS)

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CURRICULUM GUIDE
CONSUMER EDUCATION IN
EIGHTH GRADE CORE AND MATHEMATICS
1970

Community Consolidated School District 15

Palatine, Illinois

E. S. Castor, Superintendent

SE 012 096

ACKNOWLEDGMENTS

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CONSUMER EDUCATION IN
EIGHTH GRADE CORE AND MATHEMATICS

PURPOSE

In response to Illinois Senate Bill 977 requiring when teenagers in public schools grades 8-12 shall be given instruction in consumer education, the Office of the Superintendent of Public Instruction adopted the following definition: "Consumer Education is the development of the individual in the skills, concepts and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources."

Since it has been recommended that the high school student should spend a semester or two in consumer education, the curriculum committee of District 15 recommends that students be given an introduction to consumer education lasting one to two weeks as a part of the core and mathematics program.

The curriculum has been designed to aim at a vital, student-involving study that will noticeably change the buying habits of eighth grade students. They will see themselves and their parents as the hub around which the world's greatest economy revolves.

Guidelines for Consumer Education published by the Office of the Superintendent of Public Instruction states, "It has been estimated that teenage spending in 1967 accounted for eighteen billion dollars. It is predicted that by 1970, the buying power of the U.S. teenager will exceed twenty billion dollars."

When they become aware of their tremendous role in the American marketplace, they will also see the responsibility such a position entails - responsibility to themselves and to their society for the wise use of corporate and personal resources.

Within this framework the following lessons have been prepared as resource material for teachers to adopt or to use to initiate their own planning. Lessons have been developed to achieve the maximum student involvement in stating problems, writing definitions, establishing goals, and suggesting activities.

Each lesson states an objective and lists suggested student activities for achieving the objective. Resource material is listed.

Such lessons are, of course, sterile print until a creative teacher charges them with his own enthusiasm.

CONSUMER EDUCATION IN EIGHTH GRADE CORE

The Role of the Consumer

LESSON I - STUDENTS' INTRODUCTION TO CONSUMER EDUCATION

Specific Objective: Students will work out their own definition of a consumer.

Suggested Procedure: The teacher may write this question on the board:

"What is a consumer?"

The teacher may list students' answers on the board, or he may ask a student to do so.

If students' answers omit certain phases of the consumer's role, the teacher, by skillful questioning, may assist the students to understand that each individual is a consumer from birth to death in any society into which he is born.

Students may be given time to discuss the myriad products an American baby, child, teenager, or adult has available to him. They may also contrast the consuming habits of people of other countries. (Wine in France, furs in Russia, hamburgers in the United States.) In such a context teachers can encourage respect for others' values. (Perhaps Frenchmen should not be criticized for drinking so much wine or the American teenager for eating hamburgers so often.)

If the consumption of services is not mentioned, the teacher may ask students to discuss the services available in America. When they have run the gamut from the dry cleaner to the President, the teacher can ask them to show that services are increasing at a very rapid rate. For example, dog kennels will board one's dog for a day or a year, and computers will recommend the type of person one should marry. Many interesting examples of services may be brought out by the class.

In discussing what a consumer is, the teacher will probably find it necessary to use the terms "goals" and "services". Since these words are being used as economic terms, they are not likely to be in eighth grade vocabularies; therefore, the teacher should assist students to understand their meaning.

By asking students to discuss goods and services available to everyone in the United States today but not available to kings a hundred years ago, teachers may demonstrate the advantages today's poor consumer has over the richest consumers of the past. (For example, good roads, electric light, wonder drugs, etc.)

From the discussion and from the ideas listed on the board teachers may ask students to write their definition of a consumer. This could be a homework assignment, or it could be prepared in class.

LESSON II - INDIVIDUAL CONSUMER GOALS

Specific Objective: Students will list the goals an individual should develop to guide him as he spends his resources for goods and services.

Suggested Procedure: The teacher may ask a representative number of students to read their definitions of a consumer. Students may summarize the main ideas brought out in the introduction lesson to consumer education, and the teacher may point up possible student omissions.

Lesson two may follow the previous days' procedure: listing students' goals on the board, discussion, and culminating activity. However, the teacher may prefer a group procedure. In that case the class would be divided into groups of four or five. The teacher would designate a presiding officer and a secretary. Groups would be expected to discuss and list the goals they believe should be met by the expenditure of money for goods and services.

Groups may be given a time limit of five or ten minutes, or the teacher may prefer to call time as he observes that groups have finished. When goals have been written and the class has reassembled in normal class arrangement, presiding officers will read the goals while someone lists them on the board. As the students' goals are put on the board, the teacher may check to see that the following general goals are stated in students' terms:

1. Satisfying the basic needs of food, clothing, and shelter.
2. Obtaining necessary education and training.
3. Providing recreation.
4. Obtaining a secure place for each individual in his own interest group. (For example, purchase of an instrument if his interest is music; etc.)

5. Ensuring an individual's maximum satisfaction and happiness within the framework of his values and income.

When the goals have been discussed and listed on the board, students may list the purchases they have made during the last two weeks in this format:

Purchase	Met Goals	Did Not Meet Goals
Record	X	
Sweater		X

SUGGESTIONS FOR OTHER LESSONS AND ACTIVITIES

Time does not permit preparation of all consumer education lessons by the curriculum committee. In the absence of texts the following lessons and activities are offered. Lesson procedures for developing topics may be similar to those used in introductory lessons, or teachers may devise their own.

A. Motivational factors

Students may analyze various motivational factors at work on the American consumer.

Activity: Each student will prepare a chart listing motivational factors: advertising, fashions, peer approval, income, customs, personal values, etc. The student may then place typical teen purchases for a month on the chart under the influence which determined its purchase.

B. Obtaining information about merchandise.

Students may learn how to obtain maximum information regarding merchandise from standard information sources.

Activity: Students will collect and bring to class labels, tags, seals, guarantees, instruction booklets, etc. They will make bulletin board displays showing what one should look for on clothing labels, food labels, appliance guarantees, etc.

C. Sales promotion devices

Students may analyze sales promotion devices used to encourage purchasing: trading stamps, contests, seasonal sales, changes, etc.

Activity: Students will be assigned to interview local merchants. They will introduce themselves by giving a brief explanation

of their consumer education study. Students will ask the merchant to cooperate by answering a questionnaire prepared by the class. For example, a student may interview the manager of National Food Store. The merchant will explain the terms of the contract National has with S & H Trading Stamp Company, the mark-up on his prices necessary to meet stamp costs, and the increase in sales by use of sales promotion, etc.

D. Persuasive techniques in advertising.

Students may analyze persuasive techniques in advertising. Advertising is one of the strongest motivational factors persuading Americans to make purchases. The following lessons may be used to make students aware of the psychology of advertising.

Specific Objectives:

The student will demonstrate his understanding of persuasive techniques in advertising by assembling a booklet of advertisements with an explanation of the technique used in each advertisement.

Suggested Procedure:

The teacher may introduce the lesson by discussing with the class "denotation" and "connotation". The class with the help of a thesaurus will give examples of "charged words". For example, words like "skinny" and "slender" show that synonyms may have completely different feelings or connotations associated with them.

The class will then think of product names and "charged words" that motivate people to buy. For example, students may mention:

1. Terms like "economy size" rather than "cheap size", "fragrance" rather than "smell", "hair rinse" rather than "dye", "half size" rather than "large size" in clothing.

2. Cars' names with wild connotations as mustang, cougar, wildcat, jaguar.
3. Soaps with clean connotations, as Tide, Breeze, Spic 'n Span.
4. Cars with luxury connotations, as Marquis, Ambassador.

From persuasion by choice of single words or names, the class may proceed to analyze other persuasive techniques.

The students will find examples of advertisements which illustrate the following:

1. Testimonial
2. Card stacking
3. Jumping on the band wagon
4. Transfer
5. Plain folks
6. Glittering generality
7. Name calling (mud slinging)

(The teacher may mention that the above techniques are also used in political propaganda or election campaigns.)

A Suggested Activity:

Each student is to find magazine, T.V., radio, or newspaper advertisements as examples of each of the above techniques and also of charged words. He is to assemble this material in a booklet with an explanation of which technique has been used in each.

A Second Procedure and Suggested Activity:

To show how different companies use similar approaches to sell a commodity, the teacher may ask the class to consider a few specific products, such as cars, cigarettes, and soaps. For example, the class may note that in cigarette ads people are

usually young and happy, usually in couples, usually in the fresh outdoors, and are never coughing. Students then may be asked to find advertising articles to show how one specific product is advertised by various companies. These may or may not be assembled in a booklet.

Final Procedure and Suggested Activity:

The teacher may then ask each student to invent his own product; it can be something completely new or just a new brand of an already existing product. He is to prepare a commercial (radio or T.V.), a magazine or newspaper ad, and a package for his product.

E. Evaluation of study of consumer education

Students may evaluate their study of consumer education.

Activity: The students will prepare short one page themes concerning specific experiences in this course. The themes could be combined to form a "Consumers' Express". (Format may be similar to the Chicago Tribune's "Action Express"). For example, a student could explain changes in his and his family's buying habits, he might write about an interview with a merchant, he might explain his new viewpoint of advertising, he might give his own list of consumer "do's" and "don'ts", or he might write any experience he considers valuable to him. When the members of the class have completed the "Consumers' Express", they may submit it for publication to their school paper or their local paper.

BIBLIOGRAPHY

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Principals. Consumer Education: Its New Look.
Number 321, October 1967.

The basic function of this bulletin is to give some goals
for consumer education.

Office of the Superintendent of Public Instruction.
Guidelines for Consumer Education. Printed by
Authority of the State of Illinois. June 1968.

This paperback is in the Professional Library of District 15.

President's Committee on Consumer Interests.

Consumer Education. Washington, D.C. Office of Consumer Education.

This small pamphlet answers questions people most often ask
about consumer education.

CONSUMER EDUCATION IN EIGHTH GRADE MATHEMATICS

LESSON I - BANKING

Three of the major activities of a bank are providing (1) checking accounts, (2) savings accounts, and (3) loans.

Specific Objectives:

1. The students will discuss the business of banking.
2. The students will write checks and balance a check book.
3. The students will compute the interest on a savings account.
4. The students will compute to find "simple" interest on a loan.

Initiating the Unit Discussion

The teacher may wish to invite a bank official to talk about the following questions or have the students discuss them:

1. What are the services of the bank?
2. What do the following words mean?
 - a. Depositor
 - b. Teller
 - c. Passbook
 - d. Endorse
 - e. Interest
 - f. Rate of Interest
 - g. Principal (in relation to interest)
 - h. Simple Interest
 - i. Compound Interest
3. What do banks do with money people deposit?

Class Activity - Writing a Check:

The teacher should make enough copies of a check so that each student can write at least two checks. Before they write their checks, the class should discuss (1) why checks should be written in ink, (2) what should be done if a mistake is made in writing it, (3) how a check written to themselves should be endorsed. Then students should be given two checks.

On the first check they will make the payee a company. On the second check, they will make the payee a specific person in the class. Each student should write a different payee. Then the payee, upon being given the check, should endorse the check properly (full, not blank endorsement).

Student Activity - Balancing a Check Book:

The teacher might like to give students a chart like the one below showing hypothetical business transactions. They should figure the balance after every transaction.

Example:

Before writing these checks the balance was \$187.60

Date	Check No.	Check Issued To	Amount	Balance
5/17		Ill. Bell Telephone Co.	\$ 14.51	
5/17		Libertyville Nat. Bank	72.45	
5/19		Franklin Life Ins.Co.	65.97	
5/23		Jewel Tea Co.	25.00	

Class Activity - Figuring Interest in a Savings Account:

The teacher should discuss with the class what it means to have interest compounded annually, quarterly, etc. Then the teacher should propose a hypothetical situation, and the students should compute the interest payments.

Example:

A bank pays 4% per year and compounds the interest quarterly.

Deposits added during 1st quarter	\$ 20.00
Deposits added during 2nd quarter	35.00
Deposits added during 3rd quarter	10.00
Deposits added during 4th quarter	5.00

For this savings account, what would be the interest payments?

(Remember, 4% per year means 1% per quarter and the interest compounds)

Class Activity - Finding Simple Interest on Loans:

Before starting this section, a discussion could be initiated with the class regarding the following formula:

$$\text{Rate} \times \text{Time} \times \text{Principal} = \text{Interest}$$

Then the students should work an example, such as this one taken from Mathematics in Daily Use, Page 283:

Mr. Stevens needed money to pay his employees. He had a good business reputation at his bank. His bank agreed to lend him \$2,750.00 for one month but required that he pay interest at the rate of 5% a year.

$$.05 \times 1/12 \times \$2,750 = \$11.46$$

Student Activity - Finding Simple Interest on Loans:

The teacher and students might locate problems that involve the finding of simple interest for loans. A few examples would be:

On \$3,000.00 at 5% for 3 years
On \$2,500.00 at 4% for 4 months

LESSON II - INSTALLMENT PURCHASING

Most real estate, automobiles, and household appliances are bought on an installment plan. The purchaser of the goods will usually make a down payment and sign an agreement to pay the balance according to the specific plan. For the privilege of having the goods before they are fully paid for, the purchaser will pay a carrying charge.

Since so much buying is done on the installment plan, it is wise for the students to learn how to exercise judgment in deciding on a down payment and the number of payments. It might be suggested that they get in the habit of figuring the total cost of an article.

Specific Objectives:

1. The students will figure payments including interest on a large purchase.
2. The students will find mortgage payments by using a table.
3. The students will figure the total cost on a large purchase or home mortgage.

Initiating the Unit - Discussion:

The teacher could direct the students in arriving at a definition of installment buying and in recognizing some of the advantages of this type of buying.

Class Activity - Figuring Payments:

The teacher may wish to present a problem to the class, such as:

Mr. White is buying a T.V. set priced at \$350.00. His down payment is \$50.00, and the interest rate on the balance is 10% per year. He will be making 12 monthly payments. What will be his payment each month?

The balance would be \$300.00. The students should figure the payments by the following steps:

- | | <u>Rate</u> | <u>Time</u> | <u>Principal</u> |
|--|-------------|-------------|------------------------|
| 1. The total interest would be | .10 | x 1 | x \$300 or \$30 |
| 2. The balance of the cost of the article would be | | | \$300 + \$30 or \$330. |
| 3. The monthly payments would be | | | \$330 ÷ 12 or \$27.50. |
| 4. The total cost of the article would be | | | \$380. |

Student Activity - Figuring Payments:

The students should be given problems similar to the problem worked by the class.

Class Activity - Finding Mortgage Payments:

The teacher could find it interesting to discuss with the students the difference between figuring simple interest and figuring the interest on a mortgage. The teacher could use the following question to stimulate discussion:

If Mr. Brown borrows \$12,000 at 6% for 10 years, why would it be unfair to charge him $\$12,000 \times .06 \times 10$ for interest?

Of course, most of the money won't be borrowed for the full ten years. The monthly interest payments on a mortgage would be figured by multiplying the money borrowed for that month by $1/12$ (one month) by the rate. In Mr. Brown's case this would mean:

1st month - $\$12,000 \times .06 \times 1/12 =$

Rather than the students figuring the mortgage payments, they should be supplied with a table of payments and learn to read from this. (See table on page 17).

HOW MUCH PER MONTH WILL THAT MORTGAGE COST?

Get the answer easily here. Just select the appropriate term and interest rate and then multiply the amount shown by the number of thousands of dollars you expect to borrow.

These figures cover both principal and interest. As you repay, a little more of each payment applies to principal and a little less goes for interest.

Monthly Payments per \$1,000

<u>TERM</u>	<u>4%</u>	<u>4 1/2%</u>	<u>4 3/4%</u>	<u>5%</u>	<u>5 1/2%</u>	<u>6%</u>
5 years	\$18.42	\$18.65	\$18.76	\$18.88	\$19.11	\$19.34
6	15.65	15.86	15.99	16.11	16.34	16.58
7	13.67	13.91	14.02	14.14	14.38	14.61
8	12.19	12.43	12.55	12.66	12.90	13.15
9	11.05	11.28	11.40	11.52	11.76	12.01
10	10.15	10.37	10.49	10.61	10.85	11.11
11	9.38	9.62	9.75	9.67	10.12	10.37
12	8.76	9.01	9.13	9.25	9.51	9.76
13	8.24	8.42	8.61	8.74	8.99	9.25
14	7.79	8.04	8.17	8.29	8.55	8.84
15	7.40	7.65	7.78	7.91	8.18	8.44
16	7.06	7.32	7.45	7.58	7.85	8.12
17	6.77	7.03	7.16	7.29	7.56	7.84
18	6.51	6.77	6.90	7.04	7.31	7.59
19	6.27	6.54	6.67	6.81	7.08	7.37
20	6.06	6.38	6.47	6.60	6.88	7.17
21	5.08	6.15	6.28	6.42	6.70	6.99
22	5.71	5.98	6.12	6.26	6.54	6.84
23	5.55	5.83	5.97	6.11	6.40	6.69
24	5.41	5.69	5.83	5.97	6.27	6.56
25	5.28	5.56	5.71	5.85	6.15	6.45

There are two activities that could follow the use of the table.

1. Students could find the payments on a mortgage for a specific term, rate, and principal.
2. Students could find the total cost of a specific mortgage.

LESSON III - BUDGETING

A budget is a plan for the spending of time or income. It is an estimate of probable income or time and the expenditure of it with a proper balance between the two. It is not to be used as an agent to restrict a person but instead to guide a person.

Specific Objectives:

1. The students will make a budget of time and income in a hypothetical situation provided by the teacher.
2. The students will estimate the length of time needed for a specific activity.
3. The students will estimate the cost of a specific item.
4. The students will represent on a graph a budget using approximate percents.
5. The students will make time and income budgets for themselves.
6. The students will make computations involving money and time.

Initiating the Unit - Discussion:

The teacher by use of pertinent questions may wish to direct students in arriving at a definition of a budget, some reasons for making a budget, and understanding of some kinds of budgets (time and money).

Class Activity - Figuring a Time Budget in a Hypothetical Situation:

The teacher might suggest a situation such as:

Jim complains that he does not have enough time to do his homework; he has a paper route, Boy Scout activities, YRO, and church activities.

Then the class should work on making a weekly budget of Jim's time.

The teacher may want the students to use the following steps:

1. Compute the number of hours in a week.
2. Make a list of necessary activities and approximate the time for each.

3. Subtract to find the hours left for other activities.
4. Make a list of other activities and approximate the time for each.
5. Subtract to find any surplus time Jim may have.

If students follow the above steps, it is possible that they may decide on a budget that is similar in many respects to the following one:

Sleep	7 x 8	=	56 hours
Meals	7 x 1½	=	10½ hours
Personal Hygiene	7 x 1	=	7 hours
Time in School	5 x 6	=	30 hours
Travel to and from school	5 x ¼	=	<u>1½</u> hours
Total			105 hours
Remainder			44½ hours
Part-time Job	7 x 2	=	14 hours
Recreation (T.V., Movies, etc.)		=	20 hours
Church		=	2 hours
Homework		=	<u>10</u> hours
Total			151 hours
Surplus	168-151	=	17 hours

Student Activity - Setting Up Weekly Time Budgets:

The teacher might suggest students set up several weekly budgets of their own time. The reason for "several" budgets is that the teacher wants the children to practice the procedure and not force the children into budgeting their time.

Class Activity - Figuring an Income Budget in a Hypothetical Situation:

The teacher should supply students with enough information about an imaginary eighth grader so that they can prepare a budget of the person's income. An example of this would be the following:

Sally is an eighth grader who has an allowance of \$1.50 per week and earns \$2.00 per week as a regular babysitter. She may bring her lunch to school and spend 3¢ per day for milk, or she may spend 35¢ for lunch in the school cafeteria.

The suggested items in the budget should come from the students.

The teacher could have them follow these steps:

1. Compute Sally's monthly income.
2. Make a list of items on which she might spend her money, (not to be used in form of budget).
3. Using step two, make a list of general categories of spending and the possible amount spent in each.
4. Find the total amount (include savings) which should not be more than step one.

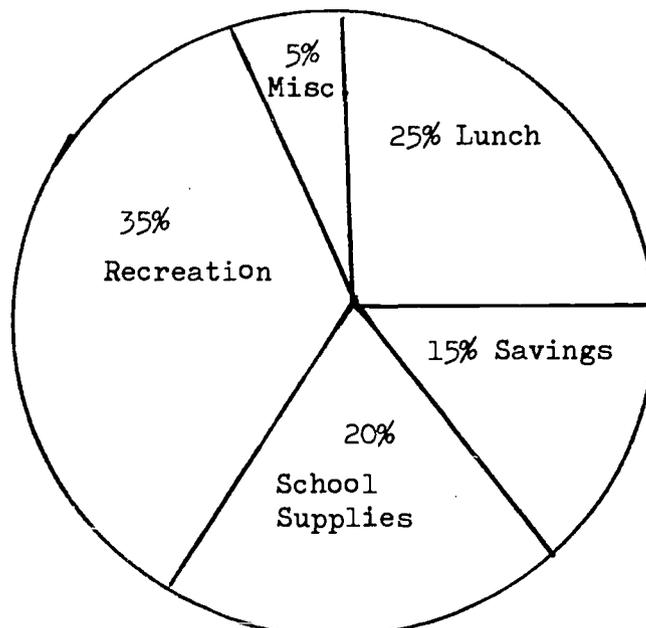
With the teacher's guidance, a budget that the students decide on may contain the following categories:

1. Lunch
2. School Supplies
3. Recreation
4. Savings
5. Miscellaneous

Class Activity - Making a Graph:

Either the budget developed above or another budget may be used for this project. Students could estimate the percentage of the total that was spent in each category. Then together, they should construct a circle graph to represent this.

Example:



Student Activities:

1. The teacher could have students make another budget for Sally with appropriate circle graph.
2. The teacher could have students make up their own budget with everyone having the same hypothetical income.

LESSON IV - COMPARISON OF PRICES

The teenage buyer mainly encounters two types of comparisons. One is the comparing of the price of an article during a sale to the regular price. The second comparison involves figuring the price of a certain article sold in different quantities and/or at different rates.

Specific Objectives:

1. The students will figure percent of discount.
2. The students will figure net price.
3. The students will figure the cost of one of an item when it is sold at a different rate. (For example, an item marked "3 for \$1.00")
4. The students will compute to find the cost per unit of measurement on a specific item.
5. The students will compare prices to find the "best" buy.

Initiating the Unit - Discussion:

The students could be asked to bring to class, for the first day of the unit, clippings that advertise an article on sale or one sold at a rate such as 6 for \$1.00. Through the teacher's questions, they should make a list of things that make price comparison difficult.

Class Activity - Review:

The teacher may wish to review with the class the following types of problems:

1. Given the list price and the net price, find the percent of discount.
2. Given the percent of discount and the list price, find the net price.

Student Activity - Price Comparison:

The teacher and students could prepare a list of prices to compare. The following examples are taken from a list in Trouble Shooting Mathematics Skills, pages 407-408.

The students should decide which is the better buy.

<u>Item</u>	<u>Store A</u>	<u>Store B</u>
1. Barbeque Grill	\$24.95 with 10% off	\$18.95
2. Lounge Chair	\$39.95 with 20% off	\$32.95
3. Man's Suit	\$75.00 with 1/3 off	\$55.95 with 10% off
4. Phonograph	\$62.50 with 1/4 off	\$52.00 with 5% off

Class Activity - Review:

The students will probably need to have a few examples worked by the teacher to review the method used to find the cost per unit of measurement. One example that may be used is as follows:

Find the cost per ounce and the best buy.

<u>Item</u>	<u>Amount</u>	<u>Price</u>
Canned Pineapple	13½ oz. can	2 for \$.49
Canned Pineapple	1 lb. 4½ oz can	\$.29

In this problem the answer should be expressed to the nearest hundredth of a cent. For the slower students the teacher should use a less involved problem.

Group Activity - Comparison Shopping:

For this activity the students might be in groups of no more than five students. Each group will first decide on the item for which they will shop. Next, each student will select a store near his home that carries the item. That day, after school, each student will go to his chosen store and make a list of the brands, quantities, and price. Then on his own he will compute to find the cost per unit of measurement (previously decided by the group) and bring the results back to the group.

The group will then decide on the brand and quantity which would be the best buy.

Sample Materials:

The material that follows may suggest additional activities to be used by the classroom teacher. See pages 25 through 30.

TRIUMPH

SALES AND SERVICE

ARIEL

LARGE STOCKS OF NEW
AND USED PARTS, TIRES,
BATTERIES, ACCESSORIES
ALL MAKES AND MODELS.

Lynn's Motorcycle Shop

1700 East University Avenue
DES MOINES, IOWA

CYLINDER REBORING.
COMPLETE MOTOR
REBUILDING IS
OUR SPECIALTY.

The Yamaha YG1-K is made in Japan where the metric system is used. If you work with one there are two conversions you must be able to make: 1 kilometer (km.) = 0.62137 miles and 1mm = .03937 inches. The speedometer of the Yamaha cycle measures speed in terms of km/h (kilometers per hour).

What would be the km/h equivalents for:

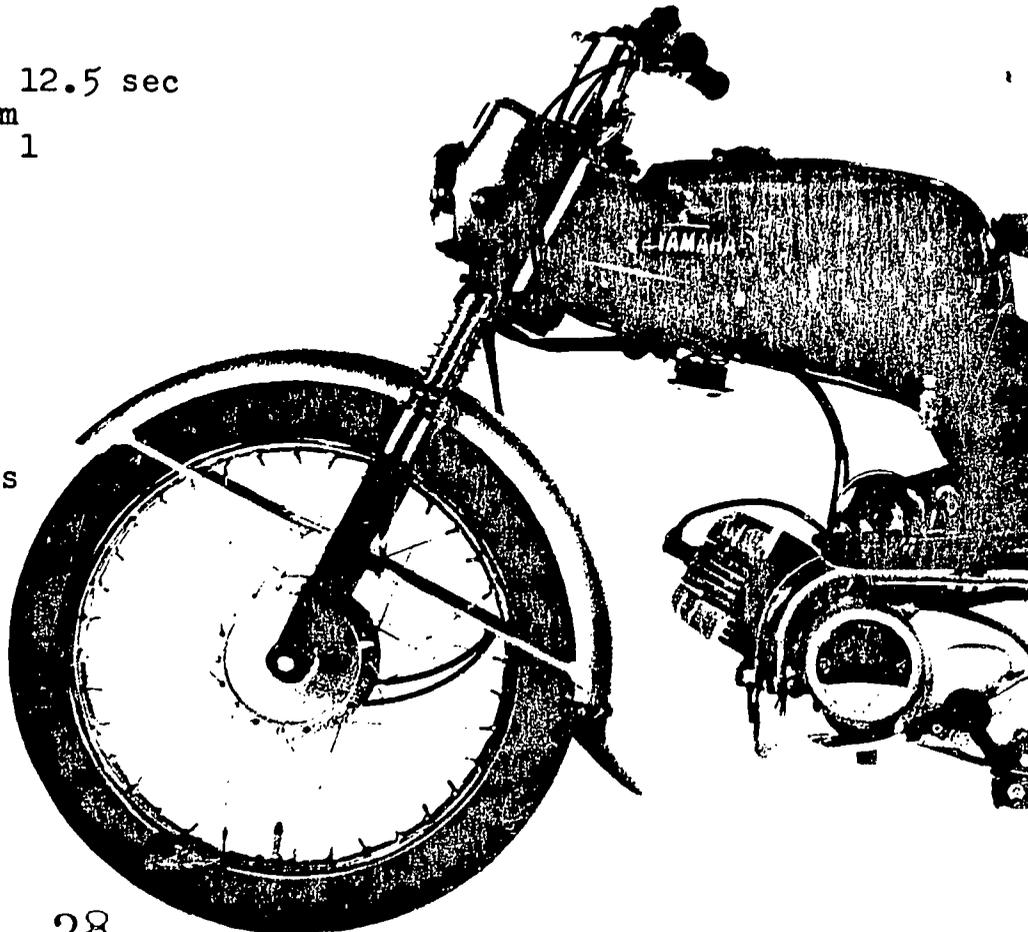
20	mp/h
30	mp/h
35	mp/h
45	mp/h
60	mp/h

All measurements, tolerances, etc. for the Yamaha cycles are listed in terms of millimeters. What would be the equivalent measures in terms of inches?

Acceleration 1/8 mile in 12.5 sec
Bore & Stroke 47 x 42 mm
Compression Ratio 7.5 : 1
Speed Range 50-60 mp/h
Gearbox 4 speed
Overall Length 1,815 mm
Overall Width 625 mm
Overall Height 960 mm
Wheelbase 1,145 mm
Ground Clearance 150 mm

Fuel Capacity 6.2 liters
Oil Capacity 1.1 liters
Weight 70 kg

**YAMAHA
SPORT
80**





HIGGINS - FORD

sales, inc.

444 East Fourth 288-2271
DES MOINES, IOWA 50309

Dear Mr. Thomas:

In response to your letter of the 24th, I am happy to inform you that we can deliver the '66 2+2 Fastback Mustang with the 289 engine to you by the 1st of the month at the quoted price of \$ 2787.50 . In case you desire to finance through us I'm including a monthly payment chart for your convenience.

Balance	12	18	24	30	36
2000	180.00	124.44	96.67	80.00	68.89
2100	189.00	130.67	101.50	84.00	72.33
2200	198.00	136.89	106.33	88.00	75.78
2300	207.00	143.11	111.17	92.00	79.22
2400	216.00	149.33	116.00	96.00	82.67
2500	225.00	155.56	120.83	100.00	86.11
2600	234.00	161.78	125.67	104.00	89.56
2700	243.00	168.00	130.50	108.00	93.00
2800					
2900					

Mr Thomas pays \$ 287.50 down and decides to pay the balance off in 3 years. What will be the total cost of the car? What rate of interest is he paying?

YARD ORDER

Date _____ 19__

LEACHMAN LUMBER COMPANY

DES MOINES, IOWA

SOLD TO J. A. MEADOWS

DELIVER TO 1788 NORTHWEST DR.

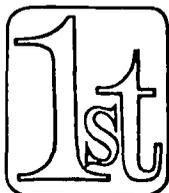
CREDIT

NO. PCS.	SIZE	DESCRIPTION	FEET	PRICE	AMOUNT
6	2/4	14' # 1 pine		\$160/M	
5	1/4	14 # 2 pine		\$140/M	
35	2/8	16 redwood		\$150/M	
2	4/4	10' # 1 pine		\$180/M	
	3/8" ply	1 side finished		\$5.40	
<i>J. Meadows</i>					

RETURN THIS SHEET TO OFFICE FOR DELIVERY TICKET

INSTRUCTIONS:

Find the running balance and place it in the proper indicated column.



STATEMENT OF YOUR ACCOUNT WITH
First Federal State Bank
Twenty Fourth and University Avenue
 Des Moines, Iowa 50311



INCLUDE US IN YOUR REMODELING PLANS

ACCOUNT NUMBER 54-210-0
 PERIOD ENDING
 DISP CODE 1
 PAGE

ERRORS SHOULD BE REPORTED IN TEN DAYS.

USE REVERSE SIDE FOR RECONCILING YOUR ACCOUNT.

SUMMARY OF ACCOUNT

NUMBER OF ENCLOSURES	BEGINNING BALANCE	WE HAVE SUBTRACTED DEBITS		AND ADDED CREDITS		AT A SERVICE CHARGE OF		RESULTING IN BALANCE OF
		NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	
31	19479	28	68137	3	93154	28	163	44333

DETAIL OF ACCOUNT

CHECKS AND OTHER DEBITS			DEPOSITS		DATE	BALANCE
				14807	04-22-66	
200	257	432			04-25-66	
450	816	1320				
1500	2000					
375	1780				04-27-66	
354	720				04-28-66	
2368					04-29-66	
3075			58747		05-02-66	
2000	2000	2500			05-03-66	
7273						
2193					05-04-66	
1045	1989				05-05-66	
578					05-06-66	
3000	11000				05-09-66	
175	1062				05-10-66	
16910			19600		05-17-66	
765					05-18-66	
163					05-19-66	

SYMBOLS USED M - MEMO O - OVERDRAWN S - SERVICE CHARGE R - REVERSING ENTRY P - PRE-LIST
 A - AUTOMATIC SAVINGS DEDUCTION I - INSTALLMENT LOAN PAYMENT L - REAL ESTATE LOAN PAYMENT



STATEMENT

AE ANDERSON-ERICKSON DAIRY CO.

2229 Frederick M. Hubbell Avenue

Des Moines, Iowa 50317

Telephone 265-2521

IN ACCOUNT WITH _____

MEMBER OF CREDIT REFERENCE AND REPORTING COMPANY

△ WHEN REMITTING BY MAIL-PLEASE SEND UPPER PORTION OF THIS STATEMENT

	BALANCE		
23	Jugs	82	
	Quarts Milk		
	Half Gallons Milk		
	Half Gallons 2% Skim		
9	Qts. Skim	20	
	Half Gallons Skim		
	One-Half Pints Whipping Cream		
	Half & Half Homogenized		
7	Chocolate Milk	26	
2	Cottage Cheese	39	
1	Orange Drink	19	
	Buttermilk		
	Qts. Tropicana		
	Sour Cream		
	Dips		
	Retail Sales Tax	290	

ANDERSON-ERICKSON "Quality You Can Taste"

The above statement is the monthly billing that is given to each family receiving milk delivery at their door.

Find the amount of each item ordered, total amount and sales tax.



(Division of Tandy Corporation)

606 MULBERRY, DES MOINES 9, IOWA

"Everything in Leathercraft"

Find the carrying charge for each patron if the rate of interest is $7\frac{1}{2}\%$ on the unpaid balance.

Patron	Unpaid Bal.	Carrying Charge	Total Pay back
A	\$31.60		
B	125.60		
C	98.95		
D	1145.69		
E	10.75		

RESOURCE MATERIAL

1. Bernstein, Allen and Wells, David W.
Trouble-Shooting Mathematics Skills, New York;
Holt, Rinehart and Winston, Inc., 1969
2. Work Ditto Material for Trouble-Shooting Mathematics Skills,
New York; Holt, Rinehart and Winston, Inc., 1969
3. Schult, Veryl, and Hart, See Mathematics in Daily Use,
D. C. Heath & Co., 1967
4. Managing Your Money
Available from CUNA International, Inc.,
P. O. Box 431, Madison, Wisconsin 53701 (Free)
5. Money Management Library
Money Management Library
6. Let's Learn About Consumer Finance
Available from National Consumer Finance Association,
1000 16th Street, N.W., Washington, D.C. 20036
7. Educational Aids Available from All Federal Reserve Banks
8. Material from Rolling Meadows Bank
9. Call Mrs. Finney, Palatine National Bank for speaker and tour.