Money Matters: Unit Overview

MTH1W, Grade 9 Mathematics (De-streamed), Unit 6. 7 classes of 75 minutes, plus one class for the unit test (about one and a half weeks).

The big question

How can mathematics help us make informed financial decisions?

Students learn from past and current financial situations (1981 mortgage rates, 2022 inflation, the fur-trade made beaver, a phone payment plan), read graphs of appreciation and depreciation, and compare simple and compound interest as linear and non-linear growth. They compare the real cost of borrowing as the interest rate, the length of a loan and the down payment change, using free online calculators and spreadsheets, and read and alter Python code that pays off a credit card month by month. They read budgets shown as tables, circle graphs and spreadsheets, and modify a budget when circumstances change, with a rationale. The summative asks students to compare buying, financing and leasing a car, then rebuild a first-apartment budget.

Lessons

#	Lesson	Classes	Question	Expectations	What's inside
1	**Learning from Money History**	1	What can the past teach us?	F1.1, A2	1981 rates, 2022 inflation, made beaver, phone plans
2	**Appreciation and Depreciation**	1	What gains or loses value?	F1.2, C3.1	Cars, laptops, houses, collectibles
3	**Simple and Compound Interest**	1	How does money grow?	F1.3, C3.1, B3.5	I = Prt; × (1 + r); rule of 72
4	**The Real Cost of Borrowing**	1	Is the lowest payment the best deal?	F1.3	Rate, time, down payment; PMT
5	**Coding a Loan**	1	How long to pay it off?	F1.3, C2.2, C2.3	Credit card loop; spreadsheet table
6	**Building a Budget**	1	Where does the money go?	F1.4	Tables, circle graphs, spreadsheets
7	**When Life Changes**	1	How do we adjust?	F1.4	Rent, prices, jobs, hours; rationales

Assessment

Type	In this unit
Assessment for learning	Case Cards, Losing and Gaining Value, Simple vs Compound, Four Car Loans, Use a Tool, Read and Alter the Code, Maya's Budget, Change Cards, quick checks and exit tickets

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Type	In this unit
Assessment as learning	Self-checks, My Money History Card, My Budget Plan
Assessment of learning	Summative task (Wheels and Walls) with a rubric, and a unit test with full solutions

Materials

Included:

- **Original problems and graphs:** every problem, budget, loan and graph was written or drawn for this unit; historical figures come from public sources such as Statistics Canada
- **Code:** two short Python programs (any free Python editor, or trace on paper)
- **Start Here:** unit overview, summative task and rubric, unit test, and teacher solutions for both

Free tools only: calculators, a free spreadsheet (Google Sheets or LibreOffice Calc), any free online loan calculator, and any board-approved Python editor. All people, products, prices and loans are fictional. Students never need to share real family finances.

What's in each lesson

- Teacher lesson plan with expectations, timed sequence, differentiation, look-fors and answer guides
- Slides with speaker notes
- Student handouts and organizers
- Editable Word and PowerPoint files, plus PDFs

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