



SEVEN OAKS
SCHOOL DIVISION

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Community

B E G I N S H E R E

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Consumer Math: Math You Can – And Will – Use

Picture yourself as a West Kildonan Collegiate student about to choose your math course option. Little do you realize what one of those options will end up meaning to you in the years ahead...

Let's say math isn't really your thing. You've always sort of had difficulty understanding some of the more abstract concepts involved... and now you have to choose between either Pre-Calculus or Applied Math. You know those aren't the right options for you. Besides, you're not planning to go into a field where you're likely to use that type of math anyway. So what are you going to choose?

Then you notice an option called "Consumer Math."

You've heard of Consumer Math. Actually, what you've heard is how some people refer to it as "dummy math." You really don't know much about the course, but you know you definitely don't want to take Pre-Cal or Applied Math. You also know you need math to graduate. So you sign up, not really sure what to expect.

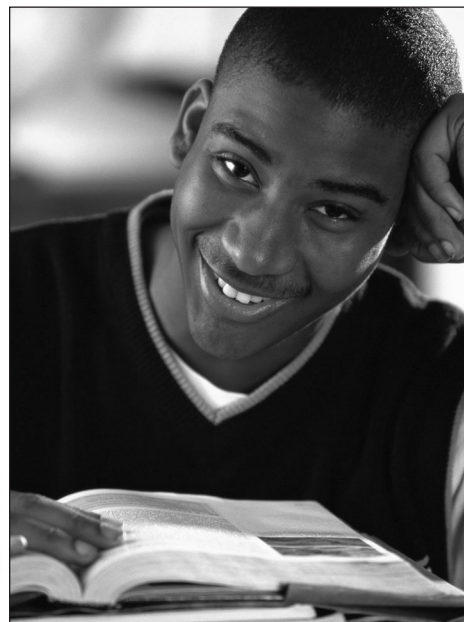
Solving Everyday Math Problems

Once you're in class, you quickly realize that this isn't like other math courses you've taken. Yes, there are lessons in areas such as trigonometry and geometry. But there are other areas you're learning about, areas you didn't really think involved "math." There are things you are actually interested in learning – things that don't seem like "dummy math" at all.

For example, you start learning about wages and salaries... which is interesting because you've just landed your first part-time job. You never gave it much thought before, but now you're learning how your employer has to figure out the various taxes and deductions that affect your final paycheck. You even start doing a project where you build a financial plan as though you were a small business owner yourself. You begin to see how your income, expenditures and savings come together. You gain a deeper understanding of how hard it can be for a business to balance the books.

You start learning about personal banking. You compare interest rates at banks, deciding what account is best for you and your needs. You learn about cheques and how to use them. You research the different kinds of fees banks charge for their services and about how loans work. You may already have your own bank account, but now you're learning real ways you can make your money work for you.

Next, you're learning about vehicle ownership. How does that involve math? Vehicle ownership is an ongoing math problem. You have to pay for gas, figure out your AUTOPAC costs, plan for maintenance... and consider possible "unforeseen maintenance" costs. Plus you have to keep making your payments or risk losing your vehicle. It's got you thinking about buying your first vehicle, and considering the cost beyond the purchase price.

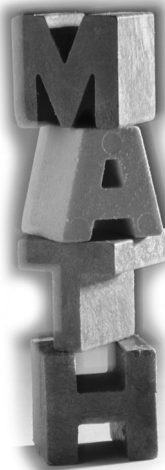


An Option For Everyone

This is definitely not what you had expected in a math course. You had always thought of math as facts, figures and formulas. But what you're learning in Consumer Math is different. It seems more practical – you can see how you're going to use what you're learning. It also seems better suited to the way you learn because it's not just pen and paper work where the final answer is either right or wrong. You're finding that knowing *how* to do things can be just as important as the final result.

There's also something else about Consumer Math you hadn't expected. There are some Pre-Cal and Applied Math students taking Consumer Math... and some of them are actually finding the course difficult! Maybe it's because it's not as abstract or theoretical as other math courses. It involves a different way of thinking, and an ability to apply that thinking in a more practical way.

When you ask one of the Pre-Cal students why they took it, they tell you that it sounded like a really good course to help prepare them for life after high school.



In fact, now that you think about it, you remember your teachers talking about how they think Consumer Math should be a mandatory course, because it involves things that everyone eventually needs to learn.

The True Meaning of Consumer Math

That's when you understand the truth about Consumer Math; it's not "dummy math" at all. In fact, it's the math everybody uses virtually every day, at work and at home. The core mathematic principles and theories are the same as in other math classes, but they're applied differently.

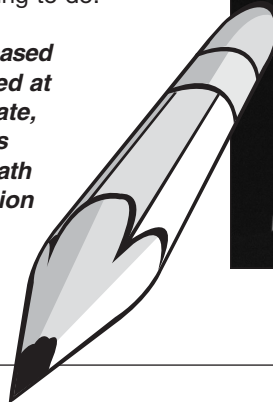
Before you know it, you're finishing your class project (which may be something like planning how to renovate a room or book a band), writing the exam and handing in your portfolio for review. You're about to graduate from high school and enter the "real world" with a huge advantage.

You have math knowledge that you will be putting to work right away. You have a better understanding of how to do your taxes, manage your personal finances and even how to make financial investments. You have a sense of how businesses and the government build their financial plans and how those plans affect you. You know how to read spreadsheets and interpret statistical information. These are just some of the things that most other people have to learn on their own, from friends, family or just through "the school of hard knocks."

Most importantly, you discover that you **can** do math, that you have been doing math and that you will continue doing math. Just like everyone else.

So the next time you hear someone refer to Consumer Math as "dummy math," just remember that it's not easier, it's *different*. It's math everybody ends up learning. You just got a head start... because it's a **smart** thing to do.

Although this story is based on interviews conducted at West Kildonan Collegiate, there are other schools that offer Consumer Math as an option. The Division encourages students to look into whether or not their school offers the course.



Here's what some West Kildonan Collegiate students taking the course had to say about the Consumer Math:

"I chose Consumer Math because I feel this is the math I feel I can handle."
– Student with an A average

"It is exactly what I expected, but I'm actually finding it harder than Pre-Cal."
– Pre-Cal/Consumer Math student

"Consumer math is valuable because it teaches you real life info that you need to know."
– Student with a 70% average

"It teaches you more about life issues than Pre-Cal. I don't think Algebra will help you in life."
– Student with a 70% average

"I was in Pre-Calculus last year, and I'm taking it again this year, but it's just that it's not everyday math. And I can see myself using Consumer math in the future."
– Pre-Cal/Consumer student

"I think it would be a good class to take if you are taking a couple of years off... at least you're still using it and you have the background on some of the things you're going to need to know."
– Student planning a break before college

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