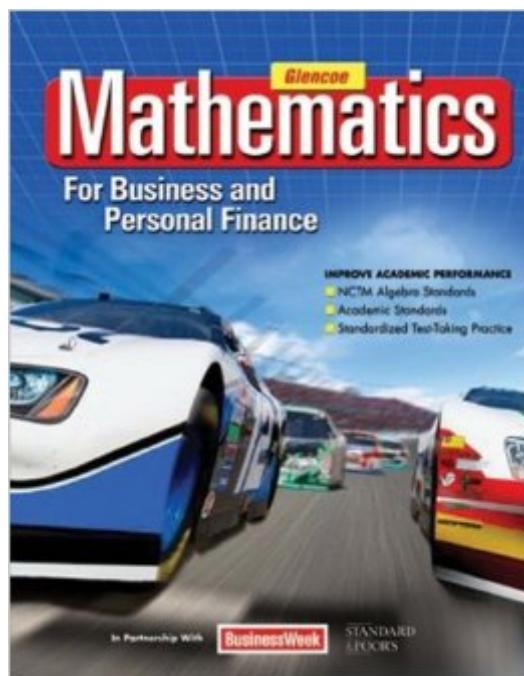


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Mathematics For Business And Personal Finance Student Edition



Synopsis

Glencoe's Mathematics for Business and Personal Finance is the only text on the market that offers teachers point-of-use online professional development, interactive online help for students and the option of purchasing an interactive online text with a grade book. As always, we have maintained our exclusive coverage of key core academic content, and our research-based reading strategies."

Book Information

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Grade Level: 9 - 12

Customer Reviews

There are so many benefits to this book that I simply can't list them all. We used this as part of a high school curriculum for an entire year and I'm writing this from a parent's perspective, as someone who used this with one student, my son. This is NOT a teacher's take on the book. My son learned some valuable personal finance skills but there were both advantages and some disadvantages to this book. I'm writing this review mainly to help parents decide if the book and info is worth the time and expense (see the list of advantages and disadvantages listed below). Let's start with the ADVANTAGES of this book: 1. Each chapter has basic formulas which should stand the test of time. As long as basic methods of calculating car costs (basic sticker price, options, etc), taxes, average monthly expenditures and budgets, housing payments, etc...don't change too much the formulas here will stand firm. And even if they DO change, students will have a head start, having learned the basics. 2. For those who need to refresh their basic math skills, there are sections, called "workshops" where students can review concepts such as rounding numbers, adding decimals, comparing fractions, reading graphs, etc. Of course, your child may already

remember this information. Others may not have learned it that well in the first place. So this can help a great deal in meeting the needs of students with varying math skills.3. What types of financial info are covered in this book? Again, far too much to list completely but I hope noting some of the highlights will help. First, I liked the section on calculating both gross and net income, setting a budget, determining average monthly expenditures, and actually using the determined budget. Then there are the parts on checking accounts (deposits, writing checks, bank statements, check registers, bank statement reconciliation, etc). Savings accounts are also described in detail - thank goodness because far too few people save money. If you've got a teen who is about to hit driving age, you'll be thrilled by the part about purchasing cars and figuring out sticker prices. This includes ways to learn the dealer's cost and negotiating the best price for a car. I definitely found the chapters on housing costs to be eye openers for my son, especially when he saw how those monthly payments and interest rates added up! For instant reference, each chapter contains easily understood formulas for calculating home payments, etc. Plenty of problems are included as well as challenge questions that push students to think for themselves or use general algebra skills. However, it is NOT necessary to know algebra to use this book. It does help with the challenge questions but they go beyond the general info. I hope this has given you some idea of what is covered in Mathematics for Business and Personal Finance. Now for the DISADVANTAGES: Please note that my high rating for this one is based on the lack of better resources out there and I'd certainly welcome suggestions for equally strong - or better - books. Disadvantages? 1. The "average monthly expenses" in the budgeting section seemed lacking or were sorely out of date. With the price of food soaring, grocery expenses seemed particularly unrealistic, especially since they were for more than two people. One supposedly "real life" example was a food budget of \$275 a month - or \$68 a week. I don't know about you but I consider our family to be far from lavish when it comes to food expenses - and we couldn't feed our family for \$68 a week. We take advantage of sales and do our best to pare expenses so I felt that \$275 was a very unrealistic figure. 2. There were also gaps in vital monthly expenses. Yes, car insurance and property taxes were included - all to the good - but what about medical insurance or medical expenses? 3. I'd also have liked to see far more of the monthly budgets allocated to savings, especially since the low lack of savings is a topic frequently covered in the media. Let's face it - far too many people are in debt or use credit cards for non-essential purchases. Savings should be emphasized in any basic finance course. But the monthly budgets often included something like \$125 for savings and \$180 for entertainment, \$45 for newspapers, and \$110 for credit cards.... putting credit card payments only slightly below savings. Um...what?! Basically, this means that there seems to be an assumption that people will have credit

card debt. That doesn't have to be a given. Why not encourage students to aim for more savings and little to NO credit card debt? But maybe I'm missing something here. Anyway, after a year of using this I felt that there was plenty of useful info and we could easily discuss or tweak the info to fit any developments in the economy. At this point, that includes soaring gas prices - ouch! We also found it beneficial to tie the information into newspaper or magazine articles which covered relevant topics.

School does not provide textbook to students. Very helpful in doing homework. Lifesaver.

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Flawless

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