

## Core Skills Analysis

### Math

- The 15-year-old student learned the concept of compound interest through real-life examples, understanding how investments grow over time.
- Through the activity, the student grasped the importance of budgeting and financial planning, linking mathematical concepts to personal finance.
- The student improved their problem-solving skills by calculating loan repayments and understanding the mathematics behind interest rates.
- By exploring concepts like annuities and investments, the student gained insight into long-term financial decision making based on mathematical calculations.

### Tips

To further develop financial math skills, encourage the student to engage in hands-on activities like creating a mock investment portfolio or setting savings goals. Encourage them to track their expenses and explore different financial instruments like stocks and bonds. Additionally, incorporating math into everyday activities such as shopping or budgeting can solidify their understanding of financial concepts.

### Book Recommendations

- [The Teen Money Manual: A Guide to Cash, Credit, Spending, Saving, Work, Wealth, and More](#) by Kara McGuire: This book provides practical advice on managing money and making financial decisions, tailored for teenagers.
- [Basic Economics: A Common Sense Guide to the Economy](#) by Thomas Sowell: An accessible introduction to economic principles and their practical applications, suitable for teenage readers.
- [Financial Algebra: Advanced Algebra with Financial Applications](#) by Robert K. Gerver: Integrating algebra and financial literacy, this book offers a comprehensive approach to understanding mathematical concepts in real-world financial scenarios.