## Objective

By the end of this lesson, you will be able to apply arithmetic skills to real-life consumer math problems.

## **Materials and Prep**

- Pencil and paper
- Calculator (optional)
- Basic knowledge of arithmetic operations (addition, subtraction, multiplication, and division)

## Activities

1. Activity: Grocery Shopping

Imagine you are going grocery shopping with a budget of \$100. Make a list of items you want to buy and their prices. Calculate the total cost of your shopping trip and determine if you are within your budget.

2. Activity: Sales Tax

Research the sales tax rate in your state or country. Choose an item you want to purchase online and find its price. Calculate the total cost of the item after adding the sales tax. Compare prices with and without tax to see the impact of sales tax on your purchase.

3. Activity: Tip Calculation

Imagine you are dining out at a restaurant. Calculate the tip amount based on different percentages (e.g., 15%, 18%, and 20%) of the total bill. Determine the total amount you need to pay, including the tip, for each percentage.

## Ninth Grade Talking Points

- "Consumer math is a branch of mathematics that helps us make informed decisions about money and finances."
- "Arithmetic skills are essential in consumer math because they allow us to perform calculations accurately and efficiently."
- "Grocery shopping involves calculating the total cost of items, comparing prices, and staying within a budget."
- "Understanding sales tax helps us determine the actual cost of an item after taxes are added."
- "Calculating tips is important when dining out as it shows gratitude for good service and helps us manage our expenses."