Bureau of Education & Research

Live Online Seminar or Recorded Version

Advanced Algebra with Financial Applications: An Alternative 3rd or 4th Year Math Course for Struggling Students (Grades 10-12)





A Unique One-Day Live Online Seminar Presented by

Robert Gerver

Presidential Awardee for Excellence in Mathematics Teaching

Specifically Designed for all Mathematics Teachers, Mathematics Chairs, Math Interventionists, and Administrators Working with Students in Grades 10-12

An alternative, advanced algebra-based full-year course option for struggling students who may not be mathematically ready for Algebra 2 and/or precalculus

Effective ways to incorporate algebra, geometry, trigonometry, graphing, probability, and statistics into units driven by financial concepts

How to strengthen skills and self-confidence to increase the mathematical readiness, skill set, and mindset needed for tackling current and future math courses

A comprehensive classroom-tested curriculum designed to motivate, engage, and raise the bar for struggling math students

LIVE ONLINE SEMINARS

February 3

9 AM Eastern, 8 AM Central, 7 AM Mountain, 6 AM Pacific

February 11

9 AM Central, 8 AM Mountain, 7 AM Pacific, 10 AM Eastern

CEUs and Graduate Credit Available
See page 6 for details

CAN'T ATTEND?

Order the recorded version and take the seminar online at your convenience (see page 6)

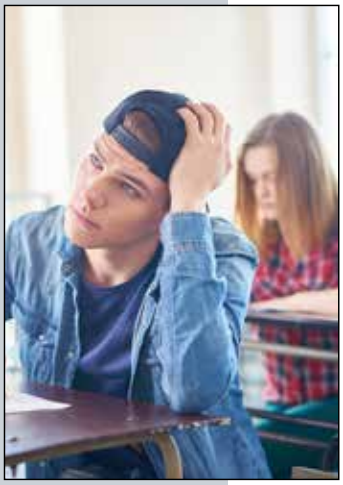
"This was a wonderful seminar! Very informative and provided a TON of useful resources."

– JOSEPHINE BOWDEN, MATH TEACHER

Ten Key Benefits of Attending

"Excellent seminar! Rob has so much experience and helpful insight. I am overwhelmed with the excitement of creating a course like this for my district."

– JENNIFER KETCHAM, MATH TEACHER



1. **Boost the Success of Your Struggling Students with a Proven Course Option**
   Motivate students to learn advanced algebra through the engaging power of studying income taxes, auto insurance, banking, credit cards, mortgages, budgeting, employment, and investing … Explore a comprehensive, field-tested program that has helped thousands of struggling math students across the nation
2. **Enhance Student Appreciation for the Utility of High School Mathematics**
   Show students firsthand how algebra, geometry, probability, statistics, graphing, and trigonometry can help them make more prudent financial decisions as an adult … Help students "tap" and apply their math learning to real-world financial situations
3. **Spiral Previously Learned Concepts So They Are Not Forgotten**
   Explore activities, projects and exercises that repeatedly employ skills from earlier lessons … Help students improve retention of skills, and apply them and sharpen them through frequent practice
4. **Use Appropriate Technology and Real-Life Data to Solve Relevant Problems**
   Equip your students with the graphing calculator and software, spreadsheet strategies, and procedures needed for solving financial problems … Help students use number sense to judge calculator output considering specific financial situations
5. **Build Your Struggling Students' Confidence with Math**
   Help students who have fallen behind to improve their outlook on how mathematics can enrich their financial lives … Reinforce and strengthen mathematical concepts that can help them make better financial decisions and save money
6. **Use Mathematics to Model Financial Situations**
   Explore how algebra, geometry, probability, statistics, graphing, and trigonometry can be used to quantitatively analyze financial scenarios … Help students create spreadsheets using algebraic expressions to solve problems
7. **Develop Problem-Solving Skills Through Problem Posing**
   Help students better read, solve problems, and write solutions … Discover the power of giving students a "What's Your Problem" activity where they start with a solution to a problem and must create a problem with that specific solution
8. **Simplify Multi-Step Problems Into Component Parts**
   Enable students to break down problems into sequential steps so they can approach multi-step problems with greater confidence and success
9. **Explore a Wealth of Activities, Approaches, and Strategies**
   Develop your students' financial dexterity by exposing them to hundreds of real-world finance problems … Discover an abundance of free, online financial algebra resources available to help teachers with lesson planning
10. **Receive an Extensive Financial Algebra Digital Resource Handbook**
    You will receive a comprehensive digital resource handbook packed with strategies, activities, projects, exercises, and dozens of suggestions for creating and enhancing an Advanced Algebra with Financial Applications course in your school … Plus, you'll receive access to an electronic version you can edit to easily customize the activities for your own program

Who Should Attend

All Mathematics Teachers, Mathematics Chairs, Math Interventionists, and Administrators Working with Students in Grades 10-12

Outstanding Strategies You Can Use Immediately

What You Will Learn ...



- **A field-tested, revised, and proven curriculum** that has helped thousands of students acquire financial skills while experiencing success in math
- **Essential questions** that help students understand how finance concepts and math skills are woven together in each lesson
- **Age-appropriate, high interest financial topics** that drive each unit and increase motivation and engagement, as students realize they need to know this material
- **"Reality Check" projects** allow students to gain real-world financial information while working with local businesses or researching a relevant financial issue of interest to them
- **Finance-related quotes that trigger class discussions** bring passion, comments, opinions and inquisitiveness to your math class, while often adding some levity and enjoyment to the beginning of a lesson

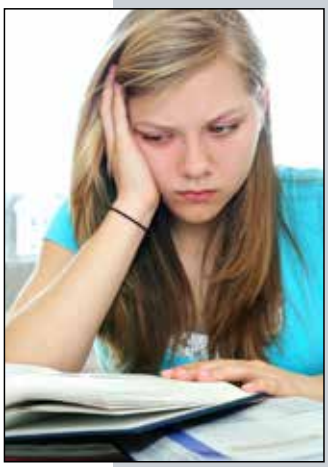


- **The Discretionary Expenses unit** addresses spending and saving habits of teenagers, and has immediate relevance for all students
- **The Automobile Ownership unit** covers car purchases, car loans, purchasing insurance, and the responsibility of auto ownership, topics of great interest to many high school students
- **Units in banking, credit, employment, and income taxes** help students with their first jobs and paychecks, and those planning for college and trade school expenses
- **Units in home ownership, budgeting, investing, and retirement** prepare students to manage essential financial components for their future

"I appreciate all the information Rob shared today. I look forward to utilizing this program to enhance mathematical learning for struggling students."

– KIMBERLY COUVILLION, MATH TEACHER LEADER

Practical Ideas and Strategies



Raising the ability and confidence level of your high school math students requires a re-thinking of the traditional math "one-size-fits-all" sequence of courses. Advanced Algebra with Financial Applications offers grades 10-12 students an alternative pathway and opportunity to view the world of finance through a mathematical lens. The course addresses mathematics topics from Algebra 2, statistics, probability, geometry, graphing, trigonometry and precalculus as they are used in Discretionary Expenses, Banking, Investing, Credit, Employment and Income Taxes, Automobile Ownership, Independent Living, and Household Budgeting. The mathematics topics contained in this course are introduced, developed, and applied assuming an Algebra 1 prerequisite only, in an as-needed format in the financial settings covered. In this seminar **ROBERT GERVER**, an award-winning, experienced math teacher, and co-author of a Financial Algebra textbook, will present practical, essential elements of a full-year mathematics course option well suited for students who struggle. **Join Rob for a dynamic, engaging, and enlightening day designed to help you create or enhance your own Advanced Algebra with Financial Applications program to help your struggling students succeed in mathematics!**

A Message From Seminar Leader, Robert Gerver

Uniquely Qualified Instructor

ROBERT GERVER, Ph.D. is an engaging and dynamic presenter, and a Presidential Awardee for Excellence in Mathematics Teaching. Robert brings his extensive, practical secondary math teaching experience to his seminars. Robert is a regular speaker at state, regional and national math conferences and is known for his relevant and effective approaches for helping struggling math students. Robert has authored twenty-seven mathematics books and numerous journal articles. He is a co-author of *Financial Algebra: Advanced Algebra with Financial Applications,* published by National Geographic/Cengage Learning (2021), and he consults with school districts across the country on Financial Algebra course implementation. Robert's articles have been featured in numerous NCTM publications. He received the Chevron Best Practices in Education Award for a high school math research program he created. In 2017, Robert was inducted into his state's Math Educators Hall of Fame for his contributions to the profession. Robert is also the author of *Advanced Algebra with Financial Applications: An Alternative 3rd or 4th Year Math Course for Struggling Students (Grades 10-12),* the extensive digital resource handbook you will receive at the seminar.

Dear Colleague:

My first-ever teaching assignment was four sections of a Math for Daily Living class designed for struggling students. Since then, I've had a passion for helping students who struggle with mathematics and have created several finance-related curricula designed specifically to meet their needs. Early in my career, I made a concerted effort to help them build confidence, stronger skills, and an increased appreciation for mathematics. I noticed that these students were keenly interested in the finances that would affect them as adults, and I used this interest to engage them. They knew that they needed to understand finance to make prudent decisions about their careers, spending and saving.

Over the years, as state curriculum mandates and graduation requirements increased, the finance course was revised to include a larger cross-section of math topics, and schools across the country implemented it as a course alternative for juniors and seniors. High school was a teacher's last chance to get struggling math students to appreciate the utility of mathematics, and actually enjoy a math class! To this end, the Advanced Algebra with Financial Applications course became a tremendous success. Many states are now enacting a finance course requirement for graduation, finally realizing that everyone needs to know this material!

As a frequent speaker at state, regional and national math conferences for many years, I have met countless teachers who adopted this finance program in their own classrooms and came back to my sessions excitedly in subsequent years to tell me about their successes. I also consult with school districts that offer a Financial Algebra course and do frequent teacher training sessions on the program.

Whether you are creating or enhancing an existing Financial Algebra course, it is my pleasure to share this curriculum's ideas and approaches with you to help you foster the success of your struggling high school math students. I am excited about the potential of Financial Algebra to significantly enhance your students' experience, enjoyment, and success with math.

Sincerely,



Robert Gerver

P.S. Your students will enjoy taking a Financial Algebra course, and you will enjoy teaching it! Everyone will benefit from the wealth of relevant, useful information, and I look forward to sharing this course with you!

"Whether you are creating or enhancing an existing Financial Algebra course, it is my pleasure to share this curriculum's ideas and approaches with you to help you foster the success of your struggling high school math students."

What Your Colleagues Say About Robert Gerver

*"**Rob is clearly very passionate** about this subject. I think the program he's developed should be taught to every high school student, regardless of ability. These topics are important for every individual to strive for as adults."*

– Nick Jugovic, Teacher

*"**I'm taking tons of material from all the resources Rob provided,** and great application ideas I can use to supplement material in our existing Financial Algebra course. This is also a great seminar to take if you are just starting out, trying to get a new course added. I wish I had all of these resources the year we instituted the new course at my school."*

– Cynthia Gilmore, Teacher

*"Fantastic seminar! **So many resources and great explanations** of the material that Rob covered. Probably the best virtual seminar I have taken. Thank you!"*

– Brett Irwin, Math Teacher

*"**I loved this seminar and all the real-life applications** found in the course. I appreciated how Rob explained the specific ways he presented topics or techniques he has used with his students."*

– Heidi Fouret, Math Teacher







About BER Seminars

Outstanding Instructors

All programs are led by outstanding, top-rated BER national trainers.

Extensive Digital Resource Handbook

You'll receive an extensive digital Resource Handbook full of practical strategies and resources.

Highly Interactive

You'll be able to ask questions, consult with the instructor, and share ideas with other participants.

Program Guarantee

As we have for 50 years, we guarantee the high quality of our programs. If you are not satisfied, we'll give you a 100% refund.

Special Benefits of Attending



"Rob - thank you so much for all of the great ideas and resources!"

– SARAH BUKOWSKI, MATH TEACHER

On-Site Training

Most BER seminars can be brought to your school or district in-person or online. See the options at www.ber.org/onsite or call 877-857-8964 to speak to one of our On-Site Training Consultants.

Extensive Financial Algebra Digital Resource Handbook

You will receive an extensive digital resource handbook specifically designed for this seminar. The handbook includes:

- A curriculum outline for creating or enhancing a full-year, one credit Advanced Algebra with Financial Applications course in your school
- Ideas for "making the case" that educators can use to create a course proposal for administrators, guidance departments, and school boards
- Resources and templates for projects for every unit in the program, and suggestions for project assignments and extra credit use
- Suggestions for using technology – graphing calculators, spreadsheets, and free, online graphing software
- Examples of how sample tests incorporate financial vocabulary short answer questions in fill-in, multiple choice, matching, and true/false formats
- Samples of period-opening quizzes designed to spirally review previous material, and get lessons off to a purposeful start

Meet and Share

This seminar provides a wonderful opportunity for participants to share ideas with other educators interested in creating or enhancing an Advanced Algebra with Financial Applications course.

Consultation Available

Robert Gerver will be available for consultation regarding your questions and the unique needs of your own high school math program.

Meet Inservice Requirements / Earn State CEUs

Participants of Live Online Seminars and those completing the Recorded Version online can receive a certificate of participation that may be used to verify five continuing education hours. For details about state CEUs available, visit www.ber.org/ceus

Earn One to Four Graduate Semester Credits

University of Massachusetts Global A nonprofit affiliate

Up to four graduate-level professional development credits are available with an additional fee and completion of follow up practicum activities. Details may be found at www.ber.org/credit

Can't Attend?

Other Professional Development Options:

Recorded Version of the Seminar

Order the recorded version of this seminar to take online at your convenience. You'll have 90-day access to the entire course and to the extensive digital resource handbook. To enroll, see registration form on page 7, and for optional CEUs and graduate credit, please visit www.ber.org/credit

Related On-Demand Online Courses

Two related On-Demand Video-Based Online Learning courses, *Help Your Students Who Struggle with Mathematics: Practical, Successful Strategies,* for Grades 6-12, and *Strategies for Promoting a GROWTH MINDSET to Increase Students' Perseverance, Engagement and Success in Your MATH Classroom,* for Grades 6-12 , are available for immediate registration. To enroll, visit www.ber.org/online

Advanced Algebra with Financial Applications: An Alternative 3rd or 4th Year Math Course for Struggling Students (Grades 10-12)

Registration (MLG7W1)

☐ **1. February 3, 2027** (Start time: 9 AM Eastern)
☐ **2. February 11, 2027** (Start time: 9 AM Central)
—or —
☐ **3. I'd like to order the recorded version of this seminar**

FIRST NAME M.I. LAST NAME

POSITION, SUBJECT TAUGHT GRADE LEVEL

SEMINAR NUMBER: _____ (Please see list above)

List additional registrants on a copy of this form

SCHOOL NAME

SCHOOL MAILING ADDRESS

CITY & STATE ZIP CODE

SCHOOL PHONE NUMBER HOME PHONE NUMBER

( ) ( )

Registration confirmations and login details are sent via e-mail

E-MAIL ADDRESS (REQUIRED FOR EACH REGISTRANT)

HOME MAILING ADDRESS

CITY & STATE ZIP CODE

IMPORTANT – PRIORITY ID CODE: EMLG7W1

METHOD OF PAYMENT – Team Discount Available

The registration fee is $295 per person;
for teams of three or more registering at the same time, the fee is $275 per person. **Payment is due prior to the program.** No cash, please.

☐ A check (payable to **Bureau of Education & Research**) is attached

☐ A purchase order is attached, P.O. #_____
(Be sure to include priority ID code on the P.O.)

Cards accepted: MasterCard, VISA, Discover, AMEX

Account # _____ Exp. Date: _____ MO/YR

Billing Zip Code: _____ 3 Digit CVV Code: _____ (Found on back of card)

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Please print name as it appears on card

FIVE EASY WAYS TO REGISTER:

SCAN QR code or visit: **at.ber.org/regMLG**

EMAIL this form to: **register@ber.org**

PHONE toll-free: **1-800-735-3503**
(Weekdays 5:30 am - 5:00 pm Pacific Time)

FAX this form to: **1-425-453-1134**

MAIL this form to: **Bureau of Education & Research**
3000 Northup Way
Bellevue, WA 98004

Program Hours

All **Live Online Seminars** are scheduled 9:00 AM – 3:30 PM in the time zone indicated. Check in 15 minutes prior. Registrants will be sent login information by email four days before their Live Online Seminar.

Fee

The registration fee is $295 per person, $275 per person for groups of three or more registering at the same time. Call us at 1-800-735-3503 for groups of ten or more. **Payment is due prior to the program.**

Fee includes seminar registration, a certificate of participation and an extensive digital resource handbook. The fee is the same for Live Online Seminars or Recorded Seminars.

WA residents: visit www.dor.wa.gov/TaxRateLookup to find your required WA sales tax rate.

Cancellation/Substitutions

100% of your paid registration fee will be refunded if you can't attend and notify us at least 10 days before the seminar. Late cancellations made prior to the event date will be refunded less a $15 service fee. Substitutions may be made at any time without charge.

Program Guarantee

We stand behind the high quality of our programs by providing the following unconditional guarantee: If you are not satisfied with this program, we'll give you a 100% refund of your registration fee.

Further Questions

Call the Bureau of Education & Research (800) 735-3503 or visit us online at **www.ber.org**



MLG7W1

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An outstanding one-day Live Online Seminar

Includes an extensive digital Resource Handbook

Can't Attend Live? Order the Recorded Version to access online at your convenience

MLG7W1

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