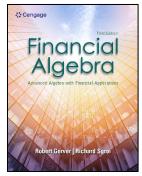


## Cengage



## Financial Algebra: Advanced Algebra with Financial Applications

Third Edition ©2026

## Robert Gerver, Richard Sgroi

## A perfect resource for 3rd or 4th-year alternative math courses

*Financial Algebra* offers high school students an opportunity to view the world of finance through a mathematical lens. The mathematical formulas, functions, and pictorial representations used assist students in making sense of the financial world around them and equip them with the ability to make sound financial decisions. The overarching purpose of the course is to develop mathematically proficient students who can apply mathematics to solve real world problems that arise at home, at school, in society, and in the workplace.

This new 3<sup>rd</sup> Edition of *Financial Algebra: Advanced Algebra with Financial Applications* includes:

- Updated technical content for currency and relevancy and to reflect the latest statistics, data, prices/fees, rates, tax tables and other finance-related data
- Financial content added to comply with state standards for finance courses:

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50-30-20 Rule	credit limit	fraud protection		
529 Plan	cryptocurrency	free checking		
annuities	cusp	account		
annuity	deductibles	full warranty		
automobile lease	doing business as	geometric solids		
average indexed	(DBA)	high-yield interest		
monthly earnings	effective tax rate	accounts		
(AIME)	emergency fund	human resources		
bankruptcy	encryption	(HR)		
bend points	equiprobable	identity fraud		
bitcoin	outcomes	identity theft		
braking time	escrow	implied warranty		
churning	express warranty	infinite arithmetic		
commercial driver's	extended warranty	sequence		
license	Federal Direct	inflation		
consolidation	Consolidation	inheritance		
contribution	Loan	Initial Public Offering		
matching	finance charge	(IPO)		
co-payments	finite arithmetic	interest-bearing		
coupon rate	sequence	checking account		

kilowatt hours per	origination fee	
100 miles	par value	:
(KWh/100)	peer to peer (P2P)	:
lessee	per loan weigh factor	:
lessor	perception time	
lifeline checking	perception-reaction	
account	time	
limited warranty	placebo	:
linear depreciation	planned	
liquidity	obsolescence	
lump sum payment	price-earnings ratio	:
marginal tax rate	primary insurance	
market basket	amount (PIA)	
markup	promissory note	
Medicare Advantage	qualified educational	
plans	costs	
miles per gallon	refinance	I
equivalent (MPGe)	rent-burdened	,
mobile payment	retail price	,
apps	retirement savings	,
monthly	proportional	
compounding	withdrawal	,
mutual funds	approach	,
no-load mutual	retirement savings	,
funds	traditional	
online checking	withdrawal	
account	approach	

satoshi schedule D scholarships secured loans Securities and Exchange Commission (SEC) securities industry split-adjusted share price streaming services student checking account time value of money traditional checking account unsecured loans virtual assistant warranty warranty expiration date weighted average wholesale price work from home (WFH)

- An increased emphasis on the concepts that drive math comprehension. These include:
  - Identifying both math and financial concepts that are addressed in each chapter as part of the Table of Contents
  - The addition of Learning Objectives that address the math and financial concepts that are covered in each lesson
  - The addition of assessment questions that evaluate student knowledge of the math and financial concepts introduced in each lesson. These question types assess student knowledge of the Learning Objectives and appear at the end of each lesson chapter reviews. These are in the Testbanks and in the digital solution as well.
- A combined English/Spanish Glossary/Glosario to support English Language Learners
- For teachers, a streamlined Companion Site that offers valuable resources and teaching tools, including:
  - New Guided Practice for Students
  - New Guide to Teaching Online