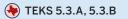
# Mathematical Background

Here is an overview of the content your students will learn in this unit.

## Multi-Digit Multiplication and Division and Financial Literacy

### Multiplying multi-digit whole numbers



- Multi-digit multiplication can be performed by using:
  - » Area models: a calculation that uses decomposed factors by place value.
  - » Partial products: a method of performing multiplication by place value, written vertically.
  - » Standard algorithm: a condensed way to multiply by each place value

	Area Model				Partial Products			Standard	
	800	70	5	26,250 + 3,500		875		Algorithm	
30	24,000	2,100	150		×	1 2 0	4 × 5		2 1 3 2 8 7 5
4	3,200	280	20	29,750		280 3.280	4 × 70 4 × 800	×	3 4
						150	30 × 5 30 × 70	+ 2	2 6, 2 5 0
					+	24,100	30 × 800	2	9, 7 5 0
						29,750			

## Dividing multi-digit whole numbers by two-digit divisors



- Area models connect multiplication to division.
  - » By multiplying and subtracting the total from the dividend, the quotient can be calculated using familiar numbers.
- Partial quotient strategies help logically estimate division answers and introduce the standard algorithm.
  - » Multiplication facts can be repeated to subtract away from the total dividend.

# Area Model $1,008 \div 21$ $40 \quad 5 \quad 3$ $21 \quad 840 \quad 105 \quad 63$ $21 \times 40 = 840$ $21 \times 5 = 105$ $+ 21 \times 3 = 63$ $21 \times 48 = 1,008$

Partial Quotient
$$\begin{array}{r}
1,008 \div 21 \\
21 ) 1 0 0 8 \\
- 8 4 0 40 \\
\hline
1 6 8 \\
- 1 0 5 5 \\
\hline
6 3 \\
- 6 3 \\
\hline
0 \\
40 + 5 + 3 = 48 \\
1,000 + 21 = 48
\end{array}$$

## Using parentheses in numerical expressions and equations



- Parentheses are grouping symbols that can be used in expressions and equations to indicate what is evaluated first.
- Expressions can be compared without being evaluated by interrupting the grouping symbols and operations.
- $3 \times (15 8) > 3 \times (12 3)$
- · Both expressions show 3 times an amount.
- 12 3 is greater than 15 8.
- So, the value of  $3 \times (12 3)$  is greater.

## Developing systems for managing financial resources



- Developing a system for keeping and using **financial records** helps lead to responsible financial decisions.
- » If financial records show that *expenses* are exceeding *income*, actions can be taken to create a **balanced budget**.

Keeping a record can be beneficial in making financial decisions so that you can see where you are spending money, how much money you are making, and how much you have left to spend.

# Unit Investigation

**Lesson 1** is the Unit Investigation. Students use estimation strategies to determine factors with a product close to a target number to build curiosity and apply their own knowledge in a variety of ways. Use the **Caregiver Connection** to help students continue to explore the math they will see in the unit.

## **Caregiver Connection**

Students may enjoy playing a factors and product game at home by choosing their own three or four-digit target value. They can ask others for expressions and tell them whether their estimate is too high, too low, or just right.