

## Big Idea – Wealth Accumulates Over Time

Patterns and sequences help us see **how numbers change across time**.

In real life, wealth also follows patterns—**growing, shrinking, or staying the same across generations**. Some families are able to pass down savings, homes, or businesses, while others face **systemic barriers** that interrupt the pattern of wealth building. Math helps us understand these patterns so we can talk about **equity, opportunity, and change over time**.

### Math + Equity Example

**Family A** saves **\$1,000 per year** for three generations:

- Generation 1: \$1,000
- Generation 2: \$2,000
- Generation 3: \$3,000

This forms a sequence: **1,000 → 2,000 → 3,000 → ...**

**Family B** cannot save because of **low wages or limited access to financial opportunities**:

- Generation 1: \$0
- Generation 2: \$0
- Generation 3: \$0

This shows a **broken sequence** caused by inequity.

Patterns like these highlight how access to education, housing, and fair pay can shape financial outcomes from one generation to the next.

### Data Reflection

Circle or underline the word that stands out to you:

**equity | opportunity | barriers | progress | generations**

**Share Your Thinking**

The word I picked is: \_\_\_\_\_

I picked this word because:

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**Reflection:**

How does this word connect to what we are learning about equity over time?

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**Student Equity Reflections**

1. What does this math example show about how wealth can grow or break across generations?

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2. Write the first five terms of this sequence: start with \$500 and add \$500 each generation.

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3. Why do some families experience broken wealth patterns from one generation to the next?

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4. What could help more families build strong, positive financial sequences?

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