

MATH 106 Business Math

Professor Contact Information

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Office Hours: Thursdays 11 am-2 pm and Mondays 5 pm-7 pm

COURSE DESCRIPTION

This course applies the principles and practices of mathematics to everyday business problems and situations. The course prepares students to understand the mathematical and business concepts in number sets, problem solving, ratios and proportions, percentages, business measurements, insurance, simple and compound interest, installment loans, consumer credit, and depreciation. The course includes a brief overview of number sense and algebra concepts in its overall design to introduce students to common mathematical skills necessary for courses in business. (meets Natural Science/Math requirement)

LEARNING OUTCOMES

At the conclusion of this class, students will learn to:

1. become more enlightened consumers and investors in working with several financial formulas that are used for borrowing and investing money,
2. understand mathematical principals involving business measurements, insurance, and depreciation,
3. use inductive and deductive reasoning to draw logical conclusions,
4. categorize and manipulate large quantities of data, providing the essential tools to organize, interpret and analyze such data,
5. experience how different variables can be brought together to make optimal solutions,
6. participate in a variety of mathematical topics and problem solving skills that relate to aspects of everyday life,
7. acquire a solid understanding of number sense and critical algebra concepts, and
8. develop and use critical thinking skills through finding solutions to real-world situations. comprehend and manipulate problems in proportion and percentage

TEXTS AND MATERIALS

Required text and calculator:

* Tuttle, M.D. (2001). *Practical Business Math: An Applications Approach* Brief Edition (8th Edition). Upper Saddle River, New Jersey: Prentice Hall. ISBN: 0130256609.

* Calculator with basic mathematical functions (addition, subtraction, multiplication, division, square root and memory/storage key)

COURSE POLICIES

Class participation

Class participation in the online course is evaluated by participation in the discussion forums. Students are expected to post thoughtful responses to the discussion board prompts. Participation is evaluated primarily according to quality, not quantity, of participation.

Students who fail to participate in the first two weeks of the course will be automatically dropped.

Late Work, Grading and Late Point Policy

Student grades are determined using the formula contained in this guide. The policy set by the School of Professional Studies is that no late work will be accepted. If, due to extreme circumstances, a professor accepts a late assignment, that assignment will be subject to point deduction to be determined by the professor. If a student anticipates that he/she will not be able to complete an assignment on time, the instructor should be notified prior to missing the deadline. Extreme or unusual circumstances will be handled on a case-by-case basis.

Academic Dishonesty

Work submitted must be the independent work of the student concerned. Plagiarism or copy of another's work without proper acknowledgement is not permitted. It is also, not permissible to copy a former student's work and submit it as your own. Copying answers from the text is not permitted. Academic dishonesty will result in a zero for that assignment, and the University policy on cheating will be followed.

Disability Services

For students with documented medical or psychological disabilities, please contact the Coordinator of Disability Services to request reasonable accommodations. The Coordinator of Disability Services is located in the Counseling Center on the second floor of the Scott Academic Center and can be reached at extension 4489 or by email at disabilityservices@vanguard.edu. For students with a documented learning disability who would like to request appropriate accommodations, please contact the Director of Learning Skills, located upstairs in Scott Academic Center at extension 2540 or by email at disabilityservices@vanguard.edu.

Diversity Statement

The School for Professional Studies intends to foster a Christ-centered community that promotes appreciation and respect for individuals, enhances the potential of all members, and values differences in gender, race, abilities, and generation. As such, we endeavor to communicate with honesty, to speak with encouraging and edifying words, and to create a safe environment in our classes and interactions.

STUDENT EVALUATION

Assignments are listed in the course outline. Students are expected to read the listed definitions, terms, laws, formulas, theorems and/or properties in each of the required sections as assigned in the reading assignments. Completed assignments are due on the week that they are assigned. Each assignment will be graded and posted in the grade book.

Assignments/homework

Students must read through each specified assignment and complete the assigned problems. Students will be graded on completion of each assignment.

Weekly quizzes

Regular review of mathematical, logical, and business concepts is critical in the development and understanding of the subject matter. Weekly quizzes or exams will be given throughout the course.

Exams

A mid-term exam will be given Week Four and a Final Exam on Week Seven.

You should refer to the University's Student Handbook for details on the grading system. The following criteria will be used in determining the student's grade:

| Assignment/Grading | Percentage | Date Due |
|--------------------------------|-------------|---------------------|
| Assignments/Homework | 15% | Weeks 1-7 |
| Participation/Discussion Forum | 10% | Weeks 1-7 |
| Weekly Quizzes | 25% | Weeks 1, 2, 3, 5, 6 |
| Mid-term Exam | 25% | Week 4 |
| Final Exam | 25% | Week 7 |
| Total | 100% | |

Grading Scale

| Percentages | Grade | Significance | GPA |
|-------------|-------|---------------|------|
| 93-100% | A | Exceptional | 4.00 |
| 90-92.9% | A- | | 3.67 |
| 87-89.9% | B+ | | 3.33 |
| 83-86.9% | B | Above Average | 3.00 |
| 80-82.9% | B- | | 2.67 |
| 77-79.9% | C+ | | 2.33 |
| 73-76.9% | C | Average | 2.00 |
| 70-72.9% | C- | | 1.67 |
| 67-69.9% | D+ | | 1.33 |
| 63-66.9% | D | Below Average | 1.00 |
| 60-62.9% | D- | | 0.67 |
| 00-59.9% | F | Failure | 0.00 |