

# **MAT 105 - Finite Mathematics for Business and Social Sciences**

*Cedar Crest College, Fall 2009, MAT 105 70/80, W 7:00-9:30, BHA 2*

## **Instructor**

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### Office Hours

Mon, Wed, Fri: 10:00-11:00  
Mon, Wed, Fri: 12:00-1:00  
Mon, Wed: 4:30-5:30

## **Course Description**

Designed to meet the needs of the student pursuing a career in business. The course includes the following topics: linear equations and inequalities, systems of equations, matrices, simple and compound interest, annuities, amortization and an introduction to calculus. A scientific calculator is required.

*Prerequisites:* Skill equivalent to Algebra II at the secondary level.

## **Course Materials**

### **Textbook**

Barnett, Ziegler, and Byleen; *Finite Mathematics for Business, Economics, Life Sciences, and Social Sciences*, 11 ed., Pearson Prentice Hall, 2008. ISBN-13: 978-0-13-225570-7, ISBN-10: 0-13-225570-7.

### **Online**

Course assignments, selected course notes, and other online resources will be posted on the eCollege web site at <http://cedarcrestonline.net/>. Your access to these resources is set up by the Registrar's Office, for which you should have received sign-on information. Please contact the Registrar's Office if you have difficulty accessing the site.

### **Calculator**

A scientific calculator is required for this course. The Texas Instruments TI-30Xa is a good affordable choice. However, any calculator that is designated as a "scientific calculator" will be sufficient.

## **Course Objectives**

- Expand problem solving skills.
- Develop introductory skills for calculus.
- Increase the ability to understand, manipulate, and interpret numbers.
- Appreciate the value of mathematics.

## Course Schedule

Here is a tentative schedule of topics for the course, associated textbook readings, and assignment due dates. Be aware that the dynamics of the class, which may include topic difficulty, student interest, etc., may cause this schedule to be adjusted throughout the semester.

| Chapter | Dates                 | Topic/Textbook Sections   |
|---------|-----------------------|---|
| 1       | 8/26, 9/2             | <b>Linear Equations and Graphs</b><br>1-1, 1-2  |
| 2       | 9/9, 9/16,<br>9/23    | <b>Functions and Graphs</b><br>2-1, 2-2, 2-3, 2-4, 2-5                                      |
| 3       | 9/30, 10/7,<br>10/14  | <b>Mathematics of Finance</b><br>3-1, 3-2, 3-3, 3-4<br>Test: 9/30                           |
| 4       | 10/21,<br>10/28, 11/4 | <b>Systems of Linear Equations; Matricies</b><br>4-1, 4-2, 4-3, 4-4, 4-5, 4-6<br>Test: 11/4 |
| 5       | 11/11,<br>11/18, 12/2 | <b>Linear Inequalities and Linear Programming</b><br>5-1, 5-2, 5-3                          |
|         | TBA                   | Final Exam  |

## Assessment

- Assignments (5): 15%
- Tests (2): 50%
- Final Exam: 35%

## Homework

Although not factored into the student's grade, homework is an essential component contributing to the student's success in a mathematics course. It is intended for practice, skills development, and reinforcement of course concepts. With few exceptions, homework will be assigned for each class meeting. Each homework assignment will be announced in class and will also be posted on the course web site.

Answers to homework problems will usually be found in the back of the textbook, and are provided for the student to check her work. However, the answers do not necessarily give insight into how one arrives at the answer. The student should feel comfortable that she can arrive at the expected answer, and seek help if having difficulty doing so.

Collaboration on homework is permitted and encouraged.

## Assignments

Course units will include homework problems to be submitted for grade. Problems are similar to those assigned for homework, but do not have answers in the textbook. Assignments are to represent the student's individual effort. As such, collaboration of any kind is not allowed.

**Tests**

Tests will consist of problems similar to those assigned as homework and done in class. Your instructor will announce the specific topics to be covered on each test about a week prior to the test date.

**Final Exam**

The format of the final exam will be the same as that of the tests, but longer. The final exam is comprehensive.

The final exam date will be announced by the Registrar.

**Grading Scale**

A final, weighted average is computed based on the percentages of the assessment items above, and is rounded to the nearest full percent. A final grade is then assigned according to the following scale:

- |             |             |             |
|-------------|-------------|-------------|
| ● 93-100: A | ● 80-82: B- | ● 67-69: D+ |
| ● 90-92: A- | ● 77-79: C+ | ● 60-66: D  |
| ● 87-89: B+ | ● 73-76: C  | ● 0-59: F   |
| ● 83-86: B  | ● 70-72: C- |             |

**Policies****Attendance**

Regular attendance is an important factor contributing to the student's success in the class. Although much of the material covered in class comes from the textbook, some course content comes from the instructor's notes or other resources, and may be delivered only in lecture form. The student is responsible for all material covered in class, and should arrange to get notes from another student in the event of absence from class. The instructor's notes are not available for perusal by the students.

Your instructor keeps an attendance record for the class, however this record does not directly affect the student's grade. If a student has excessive absence and is not showing responsibility for the course material, a report of concern will be issued to the Advising Center.

If the student is absent on the day of a test, quiz, or other in-class assessment event, arrangements for a makeup must be made in advance. Failure to do so will result in a grade of zero for the test. Exceptions are granted only in extreme cases with proper documentation.

**Due Dates and Late Work**

Each assignment, project, or other out-of-class assessment item has an associated due date. Due dates are announced in class, appear on the course syllabus, and can also be found on the course web site.

Ample time is provided for completion of each

assignment. You should begin work on each assignment shortly after it is posted – waiting until the day before (or worse, the day) the assignment is due is a recipe for failure.

By turning in assignments on time your work will be graded and returned in a timely manner (usually within one week), and with comments as appropriate.

Late work will be accepted up to two weeks past the due date and will be subject to the following

- A penalty of 20% of the total possible score will be assessed.
- The assignment may be graded without comment.
- The assignment will be graded at the instructor's convenience, possibly as late as the end of the semester.

Any work that is not turned in within two weeks of the due date will receive a grade of zero.

**Honor Philosophy**

The *Cedar Crest College Student Guide* includes the following under *Honor Philosophy, Community Standards for Academic Conduct, Academic Integrity*:

Academic integrity and ethics remain steadfast, withstanding technological change. Cedar Crest College academic standards therefore apply to all academic work, including, but not limited to, handwritten or computer-generated documents, video or audio recordings, and telecommunications.

All Cedar Crest students shall:

- Only submit work which is his/her own.
- Adhere to the rules of acknowledging outside sources, as defined by the instructor, never plagiarizing or misrepresenting intellectual property.
- Neither seek nor receive aid from another student, converse with one another when inappropriate, nor use materials not authorized by the instructor.
- Follow the instructions of the professor in any academic situation or environment, including taking of examinations, the following of laboratory procedures, the preparation of papers, and the proper and respectful use of sharing of College facilities and resources, including library and computing resources.
- Abide by the Cedar Crest Computer Use Policy.
- If a student perceives a violation of the Academic Standards, he/she will go to their instructor.
- If you are unable to resolve the problem with the instructor, you should go to the chair of the department. If you need further assistance after consultation with the instructor and the chair, you should see the Provost.

Unless specifically designated by the instructor, assignments for this course are individual assignments, not group projects. It is reasonable and appropriate for students to discuss an assignment outside of class, but the actual assignment work is to be one's own. It is not appropriate to collaborate on assignments, nor is it appropriate to copy another student's assignment, alter its appearance, and present it as one's own individual work. Such behavior is plagiarism and a violation of the Honor Philosophy, and will result in a grade of zero for the assignment. A second offense will result in a grade of F for the course.

### **Class Cancellations**

College-wide class cancellations are announced on the regular media outlets and on the college inclement weather hotline (610-606-4629). In the rare event your instructor must cancel an individual class, every effort will be made to notify students via e-mail of the class cancellation. You instructor collects contact information at the start of the semester for this purpose. Please be advised that advance notice of an individual class cancellation is not always possible.

When a class is canceled, whether college-wide or individual, the following contingencies are in effect:

- If class is canceled on a day that a test is

scheduled, the test will be given at the next class meeting.

- If the class meeting immediately preceding a scheduled test date is canceled, the test will be postponed by one class meeting.
- If an assignment is due at the beginning of a class meeting, and that class is canceled, check your instructor's web site for information on when the assignment is due.

### **Students with Disabilities**

Students with documented disabilities who may need academic accommodations should discuss these needs with their professors during the first two weeks of class. Students with disabilities who wish to request accommodations should contact the Advising Center.

### **Release of Confidential Information**

In order to remain in compliance with the Family Educational Rights and Privacy Act (FERPA), the following policies will be in effect with regard to the release of information related to the student's academic record (i.e. grades):

- Your instructor may personally discuss such information with you, and may do so via telephone.
- Your instructor will not leave such information on an answering machine or voice mail system.
- Your instructor will not release such information to any third parties (such as a parent or spouse) without the student's written consent. If you wish to make such arrangements, please contact the Advising Center.
- Your instructor will reply to requests for such information via e-mail only to e-mail addresses within the cedarcrest.edu domain. Replies to addresses hosted at other domains will be denied.
- Your instructor will post final grades on Campus Web as soon as final grades are calculated. This is the earliest method by which this information becomes available.
- You may provide your instructor with a self-addressed stamped envelope for return of materials at the end of the semester. However, the student must personally deliver the envelope to the instructor. Envelopes delivered via other means will not be used.

### **Extra Credit**

Your instructor may, at his option, offer the class an extra credit assignment, based on the overall need of the class. How such an assignment affects the grade will be determined if and when the extra credit assignment is offered. Individual requests for extra

credit will not be granted.

### **Incomplete Grades**

The College Catalog includes the following policy with regard to incomplete grades:

A temporary grade of incomplete (I) is given only to a student who is doing passing work in a course but who, for reasons beyond the student's control, is not able to complete a major assignment or examination by the deadline for submitting grades.

The Provost's Office has further clarified this policy to faculty in the following statement:

Note, in particular, the phrase “beyond the student's control”, which indicates an event such as an accident, injury, or catastrophic personal situation that prevents the student from completing a single assignment or examination at the very end of the semester; a student's failure to complete past or current work resulting from neglect or poor time management is not an appropriate justification for an incomplete grade. Note also that a student who is currently failing a course should not be given an incomplete.

### **Final Exam**

Your obligations for this course may include attendance at a final exam. If so, your attendance is expected on the day and time the exam is scheduled by the Registrar's Office. You should not make travel arrangements until the final exam schedule is published; if you must make plans early, you should schedule your travel after the last final exam day.

### **Classroom Protocol**

The Cedar Crest College Student Guide includes the following under Honor Philosophy, Community Standards for Academic Conduct, Classroom Protocol:

Appropriate classroom behavior is implicit in the Cedar Crest Honor Code. Such behavior is defined and guided by complete protection for the rights of all students and faculty to a courteous, respectful classroom environment. That environment is free from distractions such as late arrivals, early departures, inappropriate conversations, and any other behavior that might disrupt instruction and/or compromise students' access to their Cedar Crest College education.

Generally, disruptive behavior in the classroom is any behavior that interferes with the process of learning. At Cedar Crest College, it is the right of every student and faculty member to engage in a classroom experience free from disruptive behavior.

What is disruptive to one person might not be

disruptive to another, so the final authority on disruptive behavior is the faculty member. Faculty members have the authority to address disruptive behavior in the manner they see fit under the guidelines set forth in the College Catalog (please see the section on “Classroom Protocol”).

Disruptive behavior may be viewed on a continuum ranging from the isolated incidents of mildly annoying or irritating behavior to more clearly disruptive, dangerous, and/or violent behavior.

Examples of disruptive behavior may include the following:

- Persistent speaking without permission
- Use of electronic devices, cell phones, or pagers during class
- Threats or harassment of any kind
- Poor personal hygiene
- Revealing dress
- Working on homework for other classes
- Inappropriate personal disclosures during class (sharing too much information)
- Sleeping in class
- Entering class late or leaving early (without permission)
- Eating/drinking in class without permission
- Disputing authority and arguing with faculty and other students
- Physical disruptions or physical altercations

Additionally, classroom participants should note that basic human courtesy is an expectation when interacting with faculty members, staff, and other students. What constitutes basic courtesy varies from one individual to the next, but the following guidelines are appropriate for nearly any situation and are certainly expected in the academic setting.

### **Class Visitors**

Anyone not registered for the course who wishes to sit in as a visitor must obtain permission from the instructor in advance. Class visitors are to adhere to the same classroom protocol as is expected from registered members of the class. For classes held in a computer classroom, visitors will not be permitted to use the computers in the classroom.

### **Computer Classrooms**

When a class is held in a computer classroom, the computers in the room are to be used for class-related activities only. Using the computers for Web browsing, instant messaging, gaming, or other non-class-related activities is prohibited.

Specifically, students are to follow these guidelines during class:

- Students should not have any instant messaging programs open during class. Being signed on to an instant messaging program with an away message active is

- considered a violation of this policy.
- Students should not have any e-mail program open during class.
  - Students should not have any web browser open, except for activities specifically authorized by the instructor.

### **Verbal Communications**

Faculty members are not part of your social circle or peer group and should not be addressed as such. On the first day of class, faculty members will introduce themselves and express how you should address them. Addressing a faculty member by his or her first name is not acceptable unless the faculty member invites you to do so.

When addressing a faculty member in person, use a positive, respectful approach. Ideally, you should meet with faculty members during their scheduled

office hours and not at the beginning or end of class unless the interaction will be brief.

When using the telephone, be sure to identify yourself at the beginning of the conversation. Be brief and concise, particularly when leaving a voice mail message.

### **Written Communications**

When sending email, remember that your writing conveys an image of you and demonstrates respect for the recipient. Treat email as you would any other written correspondence: Begin with the appropriate greeting, use complete sentences with good grammar and spelling, use a friendly and polite tone, and expect that faculty members will return your correspondence when they are able. Expecting an "instant response" is not realistic.