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Calumet College of St. Joseph is a Catholic institution of higher learning dedicated to the academic, spiritual and ethical development of undergraduate and graduate students. Informed by the values of its founding religious community, the Missionaries of the Precious Blood (C.P.P.S.), the College promotes the inherent dignity of all people, social justice, an ethic of service, student empowerment, opportunity, and lifelong learning.

COURSE SYLLABUS, Fall 2017

BSMT160A, Business Mathematics

Instructor Information:	
Instructor Name	Deanne Shimala, CPA
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Hours Available:	By appointment. Please contact me to schedule a time.
Instructor Background: Deanne is an Adjunct Instructor at Calumet College of St. Joseph. She earned her Master’s degree in Taxation (MST) from DePaul University in Chicago, Illinois and her Bachelor’s degree in Accounting from St. Joseph’s College in Rensselaer, Indiana. She is a Registered CPA in Illinois and a member of the American Institute of Certified Public Accountants. Deanne has taught courses at CCSJ since 2008. Deanne is Controller of a not-for-profit community organization and also provides accounting consulting services to clients. She has held the following professional positions: public accountant in the auditing and tax field, Tax Director of a national insurance company, and VP of Business and Finance for Calumet College.	

Course Information:	
Course Time:	Monday/Wednesday 12:00 – 1:30 p.m.
Classroom:	TBA
Prerequisites:	MATH097 with a grade of C or better, or equivalent Accuplacer exam score.
Required Books and Materials:	Clendenen; Salzman <u>Business Mathematics</u> plus MyMathLab with Pearson eText, 13 th edition, Pearson, 2015 (ISBN: 978-0-321-937032) Algebra calculator (Cell phones may not be used as a calculator for any reason.)
Learning Outcomes/ Competencies:	
<ul style="list-style-type: none"> • Remember the necessary steps and procedures for manipulating, simplifying, and solving: finance charges, cash discounts, commissions, payroll, tax deductions, depreciation, book value, compound interest, net present value, annuities, statistics, and graphs. • Understand what each procedure, manipulation, simplification, and solution means on a conceptual level. • Apply their understanding of finance charges, cash discounts, commissions, payroll, tax deductions, depreciation, book value, compound interest, net present value, annuities, statistics, and graphs to real world and simulated business problems. • Analyze problems in economics, business, and accounting to determine appropriate methods for solving them using business math concepts and applications. 	

Course Description:

This course introduces students to the mathematical concepts and applications necessary for successful business careers. Topics will include finance charges, cash discounts, commissions, payroll, tax deductions, depreciation, book value, compound interest, net present value, annuities, statistics, and graphs.

Learning Strategies:

Group discussions, lecture, lots of practice. The objective is to promote your understanding of mathematical concepts and to enable you to apply them in a meaningful way. You are encouraged to rely on logical thinking, rather than on memorization. It is VERY important that you READ the sections of the textbook, STUDY the examples and WORK problems. Active participation in class and utilization of services such as the CCSJ Student Success Center will help ensure your success.

Experiential Learning Opportunities:

Applications of the course objectives.

Assessments:		
Major Assignments:	Chapter Tests Final Exam Homework Assignments	55% of grade 20 of grade 20% of grade
Class Participation	Class participation / attendance	5% of grade
Grading Scale		
	100 – 92: A	91 – 90: A-
	89 – 88: B+	87 – 82: B
	81 – 80: B-	
	79 – 78: C+	77 – 72: C
	71 – 70: C-	
	69 – 68: D+	67 – 62: D
	61 – 60: D-	
	59 and below	F

Responsibilities	
Attending Class	<p>You cannot succeed in this class if you do not attend. We believe that intellectual growth and success in higher education occur through interaction in the classroom and laboratories. However, we do not want to penalize students for participating in college-sponsored events. When you miss class because of a college event, you must give notice of your absence <u>in advance</u>, and you are responsible for all missed work. Being absent doesn't excuse you from doing class work; you have more responsibilities to keep up and meet the objectives of this course.</p> <p>Credit is earned for active participation in each class attended. Failure to attend class for the entire scheduled class time and/or failure to participate in the class discussion will result in a loss of credit for the participation grade. You are responsible for all material covered in class, including announcements. If notice is given <u>in advance</u> for an absence related to college-sponsored events, your participation grade will be marked as "exempt" for the class session.</p>
Turning In Your Work	<p>You cannot succeed in this class if you do not turn in all your work on the day it is due.</p> <p>Mathematics is a participation sport! Working problems is crucial to your success. The majority of homework will be completed online via MyMathLab. Homework assignments will be announced in class and posted on Blackboard. MyMathLab assignments will be due by 11:59 p.m. on the assigned due dates. Each MyMathLab homework assignment may be attempted two times to provide you with an opportunity to learn the material and/or seek out additional help. Be sure to give yourself enough time to complete the assignments and to get help if needed.</p>

	Because of the continuous flow of work between the students and the instructor and because students will do better work if they stay on schedule, <u>LATE WORK IS NOT ACCEPTED FOR ANY REASON.</u>
CCSJ Student Honor Code	This course asks students to reaffirm the CCSJ Student Honor Code: I, as a student member of the Calumet College academic community, in accordance with the college's mission and in a spirit of mutual respect, pledge to: <ul style="list-style-type: none"> • Continuously embrace honesty and curiosity in the pursuit of my educational goals; • Avoid all behaviors that could impede or distract from the academic progress of myself or other members of my community; • Do my own work with integrity at all times, in accordance with syllabi, and without giving or receiving inappropriate aid; • Do my utmost to act with commitment, inside and outside of class, to the goals and mission of Calumet College of St. Joseph.
Using Electronic Devices	Electronic devices are out of place in the classroom. Please keep them silent and put away during class. Additionally, <u>no electronic devices of any kind are to be used on exams. Utilization of an electronic device in any manner during an exam will result in a zero.</u>
Participating in Class	You must be on time, stay for the whole class and speak up in a way that shows you have done the assigned reading and assignments. If you are not prepared for class discussion, you may be asked to leave, in which case you will be marked absent.
Exams	<i>Attendance for scheduled exams is mandatory. As the lowest of the chapter exam grades will be dropped at the end of the term, no exams may be made up for ANY reason.</i> If you must miss class because of a college event, you MUST make arrangements with Professor Shimala to take the exam PRIOR to the missed class. Otherwise, the exam will count as your one dropped exam grade. Exams are administered promptly at the beginning of class. If you are tardy, you will NOT be provided additional time to complete the exam.
Doing Your Own Work	If you turn in work that is not your own, you are subject to judicial review, and these procedures can be found in the College Catalog and the Student Planner. The maximum penalty for any form of academic dishonesty is dismissal from the College. Using standard citation guidelines, such as MLA or APA format, to document sources avoids plagiarism. The Library has reference copies of each of these manuals, and there are brief checklists in your Student Handbook and Planner. PLEASE NOTE: All papers may be electronically checked for plagiarism.
Tracking Your Progress	Your midterm grade will be available on MyCCSJ between Weeks 6 and 8. Be sure to see how you're doing and follow up with your instructor. Further, grades will be updated in the Blackboard gradebook on a weekly basis.
Sharing Your Class Experience	At the end of the term, you will have the opportunity to evaluate your classroom experience. These confidential surveys are essential to our ongoing efforts to ensure that you have a great experience that leaves you well prepared for your future. Take the time to complete your course evaluations – we value your feedback!
Withdrawing from Class	After the last day established for class changes has passed (see the College calendar), you may withdraw from a course by following the policy outlined in the CCSJ Course Catalog.

Resources	
Student Success Center:	The Student Success Center provides faculty tutors at all levels to help you master specific subjects and develop effective learning skills. It is open to all students at no charge. You can contact the Student Success Center at 219 473-4287 or stop by the Library.
Disability Services:	Disability Services strives to meet the needs of all students by providing academic services in accordance with Americans with Disabilities Act (ADA) guidelines. If you believe that you need a “reasonable accommodation” because of a disability, contact the Disability Services Coordinator at 219-473-4349.
Student Assistance Program	Through a partnership with Methodist Hospital, Calumet College of St. Joseph provides a free Student Assistance Program (SAP) to current students. The SAP is a confidential counseling service provided to students for personal and school concerns which may be interfering with academic performance and/or quality of life. The SAP counselor is available on campus once a week and off-site at their Employee Assistance Program (EAP) office in Merrillville or Gary. For more information, contact the SAP Counselor, at 219-736-4067.301. You can reach them at 219 473-4362 (on campus) or 219-736-4067.
CCSJ Alerts:	Calumet College of St. Joseph’s emergency communications system will tell you about emergencies, weather-related closings, or other incidents via text, email, or voice messages. Please sign up for this important service annually on the College’s website at: http://www.ccsj.edu/alerts/index.html .

Class Date	Topic
Wednesday, September 6	Introduction to class 1.1 Whole Numbers 1.2 Application Problems 1.3 Decimal Numbers 1.4 Addition and Subtraction of Decimals 1.5 Multiplication and Division of Decimals
Monday, September 11	2.1 Fractions 2.2 Addition and Subtraction of Fractions 2.3 Addition and Subtraction of Mixed Numbers 2.4 Multiplication and Division of Fractions 2.5 Converting Decimals to Fractions and Fractions to Decimals
Wednesday, September 13	3.1 Writing Decimals and Fractions as Percents 3.2 Finding Part 3.3 Finding Base 3.4 Finding Rate
Monday, September 18	3.5 Increase and Decrease Problems 4.1 Solving Equations 4.2 Applications of Equations
Wednesday, September 20	EXAM 1 (Chapters 1-4) 5.1 Electronic Banking, Checking Accounts and Check Registers
Monday, September 25	5.2 Checking Services and Credit-Card Transactions 5.3 Bank Statement Reconciliation
Wednesday, September 27	6.1 Gross Earnings: Wages and Salaries 6.2 Gross Earnings: Piecework and Commissions

Monday, October 2	6.3 Social Security, Medicare, and Other Taxes 6.4 Income Tax Withholding
Wednesday, October 4	7.1 Invoices and Trade Discounts 7.2 Series Discounts and Single Discount Equivalents
Monday, October 9	EXAM 2 (Chapters 5-6) 7.3 Cash Discounts: Ordinary Dating Methods
Wednesday, October 11	8.1 Markup on Cost 8.2 Markup on Selling Price
Monday, October 16	8.3 Markdown 8.4 Turnover and Valuation of Inventory
Wednesday, October 18	9.1 Basics of Simple Interest 9.2 Finding Principal, Rate, and Time
Monday, October 23	EXAM 3 (Chapters 7-8) 9.3 Simple Discount Notes
Wednesday, October 25	10.1 Compounding Interest 10.2 Interest-Bearing Bank Accounts & Inflation
Monday, October 30	10.3 Present Value and Future Value 11.1 Annuities and Retirement Accounts
Wednesday, November 1	11.2 Present Value of an Ordinary Annuity 11.4 Stocks and Mutual Funds
Monday, November 6	EXAM 4 (Chapters 9-10)
Wednesday, November 8	11.5 Bonds 12.1 Open-End Credit and Charge Cards
Monday, November 13	12.2 Installment Loans 12.3 Early Payoffs of Loans
Wednesday, November 15	12.4 Personal Property Loans 12.5 Real Estate Loans
Monday, November 20	13.1 Property Tax 13.2 Personal Income Tax
Wednesday, November 22	EXAM 5 (Chapters 11-12) 13.3 Fire Insurance
Monday, November 27	13.4 Motor-Vehicle Insurance 13.5 Life Insurance
Wednesday, November 29	16.1 Frequency Distributions and Graphs 16.2 Mean, Median, and Mode
Monday, December 4	EXAM 6 (Chapters 13 & 16) Review for final exam
Wednesday, December 6	Review for final exam
Week of December 11	FINAL EXAM – Date and Time TBA

I reserve the right to change this schedule to meet the needs of the class.

Emergency Procedures

MEDICAL EMERGENCY

EMERGENCY ACTION

1. Call 911 and report incident.
2. Do not move the patient unless safety dictates.
3. Have someone direct emergency personnel to patient.
4. If trained: Use pressure to stop bleeding.
5. Provide basic life support as needed.

FIRE

EMERGENCY ACTION

1. Pull alarm (located by EXIT doors).
2. Leave the building.
3. Call 911 from a safe distance, and give the following information:
 - Location of the fire within the building.
 - A description of the fire and how it started (if known)

BUILDING EVACUATION

1. All building evacuations will occur when an alarm sounds and/or upon notification by security/safety personnel. **DO NOT ACTIVATE ALARM IN THE EVENT OF A BOMB THREAT.**
2. If necessary or if directed to do so by a designated emergency official, activate the building alarm.
3. When the building evacuation alarm is activated during an emergency, leave by the nearest marked exit and alert others to do the same.
4. Assist the disabled in exiting the building! Remember that the elevators are reserved for persons who are disabled. **DO NOT USE THE ELEVATORS IN CASE OF FIRE. DO NOT PANIC.**
5. Once outside, proceed to a clear area that is at least 500 feet away from the building. Keep streets, fire lanes, hydrant areas and walkways clear for emergency vehicles and personnel. The assembly point is the sidewalk in front of the college on New York Avenue.
6. **DO NOT RETURN** to the evacuated building unless told to do so by College official or emergency responders.

IF YOU HAVE A DISABILITY AND ARE UNABLE TO EVACUATE:

Stay calm, and take steps to protect yourself. If there is a working telephone, call 911 and tell the emergency dispatcher where you are **or** where you will be moving. If you must move,

1. Move to an exterior enclosed stairwell.
2. Request persons exiting by way of the stairway to notify the Fire Department of your location.
3. As soon as practical, move onto the stairway and await emergency personnel.
4. Prepare for emergencies by learning the locations of exit corridors and enclosed stairwells. Inform professors, and/or classmates of best methods of assistance during an emergency.

HAZARDOUS MATERIAL SPILL/RELEASE

EMERGENCY ACTION

1. Call 911 and report incident.
2. Secure the area.
3. Assist the injured.
4. Evacuate if necessary.

TORNADO

EMERGENCY ACTION

1. Avoid automobiles and open areas.
2. Move to a basement or corridor.
3. Stay away from windows.
4. Do not call 911 unless you require emergency assistance.

SHELTER IN PLACE

EMERGENCY ACTION

1. Stay inside a building.
2. Seek inside shelter if outside.
3. Seal off openings to your room if possible.
4. Remain in place until you are told that it is safe to leave.

BOMB THREATS

EMERGENCY ACTION

1. Call 911 and report incident.
2. If a suspicious object is observed (e.g. a bag or package left unattended):
 - Don't touch it!
 - Evacuate the area.

TERRORISM AND ACTIVE SHOOTER SITUATIONS

EMERGENCY ACTION

1. Call 911 and report intruder.

RUN, HIDE OR FIGHT TIPS:

1. **Prepare** – frequent training drills to prepare the most effectively.
2. **Run and take others with you** – learn to stay in groups if possible.
3. **Leave the cellphone.**
4. **Can't run? Hide** – lock the door and lock or block the door to prevent the shooter from coming inside the room.
5. **Silence your cellphone** -- use landline phone line.
6. **Why the landline?** It allows emergency responders to know your physical location.
7. **Fight** – learn to “fight for your life” by utilizing everything you can use as a weapon.
8. **Forget about getting shot – fight!** You want to buy time to distract the shooter to allow time for emergency responders to arrive.
9. **Aim high** – attack the shooter in the upper half of the body: the face, hands, shoulder, neck.
10. **Fight as a group** – the more people come together, the better the chance to take down the shooter.
11. **Whatever you do, do something** – “react immediately” is the better option to reduce traumatic incidents.