Calumet College of Saint Joseph

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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.PP.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 2018

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 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:	419
Prerequisites:	MATH097 with a grade of C or better, or equivalent Accuplacer exam score.
Required Books and Materials:	Clendenen; Salzman Business Mathematics plus MyMathLab with Pearson eText, 13th 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:
Through appropriate assessments students will demonstrate that they are able to:

- **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.

This course meets the following learning objectives for the Business Management program:

- Demonstrate mastery of the theories, principles and practices of management and the ability to apply qualitative, quantitative, and information technology tools for effective decision-making.

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	55% of grade
	Final Exam	20 of grade
	Homework Assignments	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	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 in advance, 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. 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 in advance for an absence related to college-sponsored events, your participation grade will be marked as "exempt" for the class session.

Turning In Your Work	You cannot succeed in this class if you do not turn in all your work on the day it is due. **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 in MyMathLab. 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. 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, **LATE WORK IS NOT ACCEPTED FOR ANY REASON.**

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:
	    • 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, **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.**
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	**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.* 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	
CCSJ Book Rental Program	The CCSJ Book Program ensures that everyone has the right course materials on the first day of class to be successful. You pay a book rental fee each semester, and in return, receive all the materials for all your classes prior to the beginning of classes. At the end of the semester, simply return the books. For traditional students, the Book Rental Program is conveniently located in the library, where students can pick up and return their books. For students in accelerated programs and graduate programs, books will be delivered to their homes and they can return them by mail. For more information, see http://www.ccsj.edu/bookstore. **All books must be returned at the end of the semester or you will incur additional fees, which will be charged to your student account.**
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 **Crown Counseling,** 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 the Crown Counseling offices in Crown Point or Hammond. For more information, **contact Kerry Knowles SAP Counselor,** at 219-663-6353 (office), 219-413-3702 (cell), or kerryk@crowncounseling.org.
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.

Course Schedule

Class Date	Topic
Monday, August 27	Introduction to class Review of syllabus 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
Wednesday, August 29	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
Monday, September 3	**NO CLASS – LABOR DAY**
Wednesday, September 5	3.1 Writing Decimals and Fractions as Percents 3.2 Finding Part 3.3 Finding Base 3.4 Finding Rate
Monday, September 10	3.5 Increase and Decrease Problems 4.1 Solving Equations 4.2 Applications of Equations
Wednesday, September 12	**EXAM 1 (Chapters 1-4)** 5.1 Electronic Banking, Checking Accounts and Check Registers
Monday, September 17	5.2 Checking Services and Credit-Card Transactions 5.3 Bank Statement Reconciliation
Wednesday, September 19	6.1 Gross Earnings: Wages and Salaries 6.2 Gross Earnings: Piecework and Commissions
Monday, September 24	6.3 Social Security, Medicare, and Other Taxes 6.4 Income Tax Withholding
Wednesday, September 26	7.1 Invoices and Trade Discounts 7.2 Series Discounts and Single Discount Equivalents
Monday, October 1	**EXAM 2 (Chapters 5-6)**
Wednesday, October 3	7.3 Cash Discounts: Ordinary Dating Methods 8.1 Markup on Cost
Monday, October 8	8.2 Markup on Selling Price 8.3 Markdown
Wednesday, October 10	**EXAM 3 (Chapters 7-8)**
Monday, October 15	8.4 Turnover and Valuation of Inventory 9.1 Basics of Simple Interest
Wednesday, October 17	9.2 Finding Principal, Rate, and Time 9.3 Simple Discount Notes
Monday, October 22	10.1 Compounding Interest 10.2 Interest-Bearing Bank Accounts & Inflation
Wednesday, October 24	10.3 Present Value and Future Value 11.1 Annuities and Retirement Accounts
Monday, October 29	11.2 Present Value of an Ordinary Annuity 11.4 Stocks and Mutual Funds

Wednesday, October 31	**EXAM 4 (Chapters 9-10)**
Monday, November 5	11.5 Bonds 12.1 Open-End Credit and Charge Cards
Wednesday, November 7	12.2 Installment Loans 12.3 Early Payoffs of Loans
Monday, November 12	12.4 Personal Property Loans 12.5 Real Estate Loans 13.1 Property Tax
Wednesday, November 14	**EXAM 5 (Chapters 11-12)**
Monday, November 19 & Wednesday, November 21	**NO CLASSES – ENJOY THANKSGIVING BREAK!**
Monday, November 26	13.2 Personal Income Tax 13.3 Fire Insurance
Wednesday, November 28	13.4 Motor-Vehicle Insurance 13.5 Life Insurance
Monday, December 3	16.1 Frequency Distributions and Graphs 16.2 Mean, Median, and Mode
Wednesday, December 5	**EXAM 6 (Chapters 13 & 16)**
Monday, December 10	**Review for final exam**
Wednesday, December 12	**FINAL EXAM**

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