Syllabus: **BUS151 Business Mathematics**

**Course Information**
Course: **BUS151**
Course Title: **Business Mathematics**
Semester: **Fall 2019**
Class Days/Times: **MW 9-10:15am**
Credit Hours: **3 cr. hrs. (3 pds: 3 lec)**
Room: **IWK 23**

**Instructor Information:**
Name: **Neal Wade**
Text: **520-403-0002**, Be sure to include your name in the text.
Phone/Voice Mail: **520-380-0039**
E-mail: **nwade@tocc.edu**
Office location: **#120 Ha-Mascamdam Ha-Ki**
Office hours: **M, W 11-1: 30pm**

**Important dates**
First Day of Classes with Welcome/Blessing Aug 19, 2019
Add without Instructor's signature Aug 19-23, 2019
Add with Instructor's signature Aug 26-30, 2019
Labor Day- College Closed Sept 2, 2019
Drop/Full Refund Deadline Sept 3, 2019
O’odham Tas-College Closed Sept 27, 2019
Fall Break- No Classes Sept 30-Oct 3, 2019
45th Day Census Oct 3, 2019
St. Francis Day-College Closed Oct 4, 2019
Withdrawal Deadline Nov 4, 2019
Veterans Day- College Closed Nov 11, 2019
Thanksgiving- College Closed Nov 28, 2019
Last Week of Classes/Final Exams Dec 9-13, 2019


Course Description:
Applying mathematical procedures, using algebraic techniques, critical thinking, and problem-solving methods for practical utility in the business environment. Includes math review; bank records; payroll; trade and cash discounts; markup and markdown; simple and compound interest; present and future value; annuities and sinking funds; consumer credit; depreciation; inventory, overhead, and turnover; financial statements; insurance; taxes; and stocks and bonds.

Course Objectives:
1. Review fractions, decimals, and percent, as different forms of the same value, and convert from any one to any other; review algebraic equations and solve for the unknown variable.
2. Solve for any one of the components of the markup equation, and the markup percent, also the markdown and percent; demonstrate the 2 major methods to markup merchandise
3. Review the balance sheet and income statement of a business, interpretation and use, including pertinent financial ratios.
4. Compare sales, property, and income taxes and essential components and calculations.
5. Review dividends, yield, P/E ratio, and total return of stocks. For bonds: interest, yield, discount, and premium. Discuss the role in business of both.
6. Review open and closed end consumer credit, and the factors and calculations for each.

Student Learning Outcomes
Upon satisfactory completion of this course, students will be able to:

1. Calculate gross and net pay for salaried and hourly employees. Determine employee's required and voluntary deductions and employer's payroll taxes.
2. List the paper sequence originating with the purchase requisition, and the conditions and calculation of the 4 major types of discounts.
3. Compare simple and compound interest and calculate each from algebraic formulas.
4. Reconcile a bank statement using all the steps in checking account transactions and applicable terminology.
5. Be able to do basic mathematical operations in MS Excel

Evaluation and Grading & Assignments:
90% and above is an A
80% - 89% is a B
70% - 79% is a C
60% - 69% is a D
Under 60% is Failing

Your grade will be determined by the following:
Grading will be determined by the work assigned. These assignments are subject to change based on time requirements and other factors.

**Himdag Cultural Component**
This will be student driven, incorporated and included in the lesson plans.

**Policies and Expectations:**

- **Attendance is mandatory in every session.** Attendance will be taken every session, and this will count towards the final grade.
- **Missed homework or exams:** Once an assignment is closed no further work will be accepted.
- **Late assignments:** All work will be submitted through Canvas. Due dates are clearly stated in each individual assignment. A one-point penalty will be assessed for each day late until the assignment is closed.
- **Course feedback:** Feedback will be given through Canvas for each assignment.

**Participation and student behavior:**

All student are expected to follow the Student Handbook. Students are expected to participate in class.

**Attendance Policy**
You are expected to arrive to class on time and be prepared to participate in each class period. Four unexcused absences may result in withdrawal and a "W" or "Y" will be recorded. You may request to be excused from class for religious observances and practices, for illness, for school or work-related travel or for personal or family emergency. If you will be absent, please notify the instructor as soon as possible (approved by Faculty Senate April 2014).

**Incomplete Policy**
Incomplete (I) grades are not awarded automatically. The student must request an "I" from the instructor who can choose to award an Incomplete only if all three of the following conditions are met:

1. The student must be in compliance with the attendance policy.
2. There must be an unavoidable circumstance that would prohibit the student from completing the course.
3. The student must have completed over 75% of the course requirements with at least a "C" grade.

Incomplete grades that are not made up by the end of the ninth week of the following semester will be automatically changed to an F if the agreed upon work, as stipulated on the written form signed by the instructor and the student when the I grade is awarded, is not completed.

**Instructor Withdrawals**
Students who have missed four consecutive classes (or the equivalent) not submitted any assignments nor taken any quizzes by the 45th day census report, due on [date of]
45th day found in Academic Calendar on TOCC website] are assumed NOT to be participating in the class and will be withdrawn.

**Student Withdrawals**
Students may withdraw from class at any time during the first 2/3 of the semester without instructor permission and without incurring any grade penalty. Please be sure to withdraw yourself by withdrawal deadline date found in Academic Calendar on TOCC website] if you do not expect to complete the class, otherwise you may receive an "F" grade.

**Special Withdrawal (Y) Grade**
The “Y” grade is an administrative withdrawal given at the instructor’s option when no other grade is deemed appropriate. Your instructor must file a form stating the specific rationale for awarding this grade. “Y” grades are discouraged since they often affect students negatively. Your instructor will not award a "Y" grade without a strong reason

**ADA Statement:**
**Reasonable Disability Accommodations:**
TOCC seeks to provide reasonable accommodations for all qualified individuals with disabilities. The College will comply with all applicable federal, state and local laws, regulations, and guidelines with respect to providing reasonable accommodations as required to provide an equal educational opportunity. It is the student's responsibility to make known to the instructor his or her specific needs in order to determine reasonable accommodations. We will work together in order to develop an Accommodation Plan specifically designed to meet the individual student's requirements.

**Title IX Syllabus statement**
Tohono O’odham Community College faculty and all staff are dedicated to creating a safe and supportive campus. Title IX and our school policy prohibit discrimination on the basis of sex- this includes sexual misconduct; harassment, stalking, domestic and dating violence and sexual assault.

Confidential support and academic advocacy can be found with: Student Services

**Course Outline:**
Understand the differences and similarities among competing theories of aggregate supply, aggregate demand, and national income and output determination.

- Demonstrate how these theories explain business cycles and understand the fiscal and monetary policy and their effectiveness on those competing theories.

- Describe the determinants of economic growth and their effects on environmental sustainability using quantitative reasoning, and critical thinking, as well as the impacts of technology on those determinants.

- Exhibit a basic understanding of balance of payment accounts and the exchange rates among currencies.
Demonstrate an understanding of the concepts, methods, theories, and efficiencies of unemployment rate reduction, economic growth rate stabilization

Develop and test theories about how the overall economy works, improve international competitiveness of the U.S. financial markets, and maximize the efficiency of government intervention in the marketplace

DISCLAIMER: This syllabus is designed to evolve and change throughout the semester based on class progress and interests. You will be notified of any changes as they occur.

Classroom Behavior
- Visitors may be only allowed at class sessions or on field trips with instructor approval, visitor’s safety and behavior are the responsibly of the student.
- Possession of drugs, alcohol or firearms on college property is illegal.
- Food and beverages are allowed in classrooms at discretion of the instructor.
- Cellphones should be turned off during class, unless the instructor is allowing students to use their tools (calculator, internet access).
- Students creating disturbances that interfere with the conduct of the class or the learning of others will be asked to leave.
- Student behavior is also detailed in student handbook under Student Code of Conduct Violations

Make-up policy:
There is no Make Up in this course

Academic Integrity:
Violations of scholastic ethics are considered serious offenses by Tohono O’odham Community College, the Student Services Department, and by your instructor. Students may consult the TOCC Student Handbook sections on student code of conduct, on scholastic ethics and on the grade appeal procedure. Copies are available at Tohono O’odham Community College.

All work done for this class must be your own, or the original work of your group. While you may discuss assignments with other class members, the final written project must clearly be original. You may use work from books and other materials if it is properly cited. Copying from a book without proper reference or from a person under any circumstances will result in an “F” for the assignment, and at the instructor’s discretion, possibly an “F” for the course. If you are uncertain about proper citations ask your instructor or the librarian.

Course Feedback:
All assignments will be graded and returned to the students promptly, typically within a week after the assignment is closed for handing in. E-mail and phone messages will be returned within two days. A student or the instructor may request a student conference at any time during the semester. Quarterly grade reports will be provided to each student, either in person, by email or via the electronic system of Canvas.