Course Meetings: MWF 2:30PM - 3:20PM in 102A Smith Building  
Text Book: Business Math: The Mathematics of Money (3 edt) by Timothy J. Biehler  
Contact: Email: jnk15@psu.edu, Office: 265 Hawthorn,  
Additional Material: http://www.personal.psu.edu/jnk15/math34_f16/

Course Description

This course is intended to be one of several offered by the mathematics department with the goal of helping students from non-technical majors partially satisfy their general education quantification. It is designed to provide a sound introduction to the uses of college level mathematics in personal finance applications. Topics include: simple interest, simple discount, compound interest, annuities, investments, retirement plans, taxes, credit cards, and mortgages.

Grading (Dates will be announced in class)

<table>
<thead>
<tr>
<th>Component</th>
<th>Weight</th>
<th>Description</th>
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<tbody>
<tr>
<td>Quizzes</td>
<td>15%</td>
<td>Announced or Pop Quizzes, usually 1 quiz on each non-exam week</td>
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<tr>
<td>Midterm 1</td>
<td>25%</td>
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<tr>
<td>Midterm 2</td>
<td>25%</td>
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<tr>
<td>Final Exam</td>
<td>35%</td>
<td>(TBA Dec 12-15)</td>
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<tr>
<td>Total</td>
<td>100%</td>
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Final grades will be assigned according to the following:

- A   92.5 – 100%  
- A-  89.5 – 92.4%  
- B+  86.5 – 89.4%  
- B   82.5 – 86.4%  
- B-  79.5 – 82.4%  
- C+  76.5 – 79.4%  
- C   69.5 – 76.4%  
- D   59.5 – 69.4%  
- F   0 – 59.4%  

Homework

Recommended homework will be posted for every section (on our class website). Homework is not collected or graded. You should use these problems as a starting point, there will likely be many sections or types of problems where you will need to do additional problems. Your real homework is to do homework problems until you’re comfortable that you could answer any of the problems correctly on quizzes/tests.

Additionally reading the textbook is also homework every night (or every week). You may read sections before or after we cover them in class, so I don’t usually assign specific pages of reading for homework on specific days. However, you are responsible for reading all sections we cover before the tests.
Grading Policies

- **Calculators** are required/suggested for all quizzes and exams. You may only use a dedicated calculator, *not a calculator app on a cell phone or other piece of technology*. A TI-30X IIS, 2-line view calculator (or similar calculator) is recommended. Any use of cellphones will be considered a violation of the Academic Integrity Policy.

  *It is your responsibility to bring a calculator that you know how to use to all quizzes and exams.*

- We will have **quizzes** about once a week, they are usually announced in advance, but pop-quizzes are possible. There will be a few longer take-home quizzes throughout the semester.

- If it is important for you to get a certain grade in this course, you should be taking the necessary steps before quizzes and exams, not after. If you come to me after a quiz or exam it’s too late. There will be no individual extra credit/rewrites etc, so asking for it will do you no good.

- For quizzes and tests I can only give you credit for what you *show me* that you know. If your solutions require you to explain things to me after the quiz/test, they are wrong. In particular, if you do everything in a calculator, and write only the final answer, which is incorrect, I will have to give you a 0.

- To earn **partial credit**, you need to start the question correctly, and have neatly and correctly labeled work. If you have a jumble of scratch work (or a calculator answer with no work) you will get a 0 for incorrect answers.

- If you think you’ve found a grading error on any quiz or test, return the paper to me before you leave the room with it. In particular, return the the quiz/exam to me before you write anything else on it.

Absences & Attendance

- You may not take quizzes early/late (this includes earlier/later in the class period and taking the quiz in another section). There will be **no make up quizzes**! Your lowest 3 quiz scores will be dropped.

- **Make up exams** will be given only to students with a legitimate excuse for their absence who have also made prior arrangements for a make up exam. Prior arrangements need to be made one full week (or more) before the missed exam. The earlier you ask, the more likely you are to get a make up. Any missing exam will result in a grade of 0 for that exam. This means if you email me saying you’re sick an hour before the exam starts and just don’t show up, your score is a 0, and you will not get a make up exam. Note that individual travel plans do not count as legitimate excuses. Obviously, exceptions will be made in the case of emergencies. Note that emergencies are things that involve flashing lights and first responders (ambulances, fire truck, hospitals, etc).

- You are responsible for all the material from every class as well as for any announcements made in class. Not being in class when something was said is *never* an excuse, so please don’t try it. In other words, I expect you to be in class.
Accommodations

Penn State welcomes students with disabilities into its educational programs. If you have a disability-related need for modifications or reasonable accommodations in this course contact the Health & Wellness Center, Disability Services, located at the Penn State Altoona Health Center. For more information call (814) 949-5540 or visit the Disability Services web site at www.altoona.psu.edu/healthwellness. I must be notified as early in the semester as possible regarding the need for modifications or reasonable accommodations.

If you are on a sports team or have a disability, it is your responsibility to provide me with the relevant documentation (as soon as possible). It is also your responsibility and to contact me (in person or via email) at least one full week before missed work so we can schedule appropriate accommodations.

Academic Integrity

All Penn State policies regarding ethics and honorable behavior apply to this course. Any form of cheating on an exam or quiz will result in a 0 for the grade on that test. Serious forms of cheating will be referred to the appropriate University offices and can lead to suspension or expulsion from the University.

Classroom Policies

• It is recommended that you bring your calculator, formula sheet, textbook and/or online notes (from applicable sections) to all classes.

• My job for this semester is to help you understand (and possibly enjoy) math. If you have questions, please speak up, I can’t answer the questions you don’t ask. If you have suggestions about something you’d like done differently in class, please ask, I do my best to accommodate (reasonable) requests.

• I’m very happy with an interactive classroom. If you have something (related to our course) to say in class, feel free to shout it out or interrupt me. You may also raise your hand if that makes you happier.

• Be responsible. Don’t distract yourself or your classmates with texting, using your laptop for things other than note taking, talking, etc. If you’re distracted with electronics, there’s a good chance I’ll start calling on you. This is especially true if you let your cell phone ring in class. If you continue to be a distraction, you will be asked to leave class.

• I’m a bad speller, you have my preemptive apology. I’m aware that I spell terribly; you should feel free to correct my spelling or laugh at it if you feel so inclined.

Disasters/Emergencies/“Acts of God”

Class cancelations will be posted at a http://www.altoona.psu.edu/now/cancel.php. If there is additional information needed (for example if an unforeseen emergency interfere with a midterm) it will be posted on our class website (http://www.personal.psu.edu/jnk15/math34_f16/). Please check the class website before emailing me.

Contact Info

email: jnk15@psu.edu this is the fastest way to get in touch with me.
website: http://www.personal.psu.edu/jnk15/math34_f16/
tutoring in LRC: http://www.altoona.psu.edu/lrc/