I: Course Information

- **Section, Location, Instructor, and Instructor Information**

<table>
<thead>
<tr>
<th>Section</th>
<th>Location</th>
<th>Days and Times</th>
<th>Instructor</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>Room</td>
<td>Days Times</td>
<td>Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Offices and Office Hours</th>
</tr>
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<tbody>
<tr>
<td>Instructor</td>
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</tbody>
</table>

- **Course Description:** This course is designed to develop quantitative reasoning skills as applied to personal and social issues. Students will learn mathematics and basic statistics needed for success in other college courses, advancement of one’s career, and understanding of major issues in life. This course is for students not planning to major in a field requiring advanced mathematical skills.

- This is a 3 credit hour course and counts towards the Mathematics/Quantitative Literacy general education requirement.

- **Prerequisites:** This course requires a grade of SC or better in MTH 087 or suitable placement-exam score. This course is not open to students who have previously earned credit for MTH 119.

- **Course Topic List:**
  
  **Computational Review:** Common Fractions, Decimal Fractions, Powers of 10, The Four Basic Rules of Algebra, How to Calculate Your Grade
  
  **Financial Mathematics:** Taking Control of Your Finances, Mastering Budgeting Basics, Adjusting Your Budget, Looking at Long Term Finances, Financial Goals, Simple vs. Compound Interest, The Compound Interest Formula, Compound Interest vs Exponential Growth, Interest Paid More than Once Per Year; APY (Annual Percentage Yield), Planning Ahead, The Savings Plan Formula, Loan Basics, Credit Cards, Mortgages, Tax Basics, Social Security
  
  **Statistics:** How Statistics Works, Types of Statistical Studies, Surveys, Statistics Definitions, Frequency Tables, Bar and Pie Charts, What does it mean to be ‘average?’, Shapes of Distributions, Histograms, Measures of Variation (Mean, Mead, Mode), Range, Quartiles, Standard Deviation, What does it mean to be ‘normal?’ Percentiles, Margins of Error, Confidence
  
Cleveland State University
Department of Mathematics

- **Course Goals and Objectives:** Upon completion of this course, students will:
  
  - gain knowledge of mathematics as a practical tool in examining the world of finance through a realistic study of simple and compound interest and loans; credit cards; budgeting and taxes.
  - interpret and make inferences from statistical graphs, tables, and charts.
  - understand how the statistics are used in analyzing polls.
  - critically evaluate statistical studies.
  - understand the basics of probability.
  - understand and use fundamental mathematical computational skills needed for basic financial math, statistics, and probability.


  The text is available from the Cleveland State University Bookstore. The cost of the text and MyLabsPlus access is included in the course fee for MTH 116. You will not be charged for the text at the bookstore. Please take a copy of your ID and your schedule to the CSU Bookstore to confirm your enrollment in the course when going to pick up the course materials.

II: Instructional Resources

- **Blackboard Learn:** This course will, at minimum, use Blackboard Learn as the primary means of accessing MyLabsPlus (The online homework component of the course). Blackboard may be accessed directly through the link https://mycsu.csuohio.edu/elearning/blackboard/bbindex.html or by following “MyCSU” from the top right of the main CSU website at http://www.csuohio.edu/. After selecting “MyCSU”, the link to Blackboard is found in the “For Students” column. Log in to Blackboard using your CSU ID# and your CampusPass password. (This is the same password you use to access CampusNet.)

- **Math Learning Center (MLC):** Math Learning Center is your source for free Mathematics Tutoring; homework assistance; and exam preparation. MLC is a drop-in center, so no appointment is necessary. MLC is located in Main Classroom 230 (MC 230). Please bring your course materials and student ID with you to receive assistance. Assistance is first-come/first-served, so it is of benefit to make use of MLC as early as the need arises. Student-use PCs are available for working on one’s online homework. For this course, a series of exam-prep reviews will be made available, approximately one week before each in-class exam. Exam-prep reviews are administered like exams, and are meant to help students determine what material they know, and do not know, in advance of an actual exam. (Note: Exam-prep reviews do not mirror in-class exams.)
MLC hours are as follows:

<table>
<thead>
<tr>
<th>Day</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday-Thursday</td>
<td>9:00am-8:00pm</td>
</tr>
<tr>
<td>Friday</td>
<td>9:00am-4:00pm</td>
</tr>
<tr>
<td>Saturday</td>
<td>10:00am-2:00pm (Beginning Saturday, February 6th 2016)</td>
</tr>
</tbody>
</table>

- **Math Emporium**: The Math Emporium is a large computer lab on the 2nd floor of the Schwartz Library. The Emporium is primarily intended for use by students in Developmental Mathematics Courses. At times, however, seats will be available for use by students in other courses. The PCs in this lab are setup specifically for working with the online components for mathematics courses. Please note that this is not a general purpose lab and is not set up for use with software or online sites not related to CSU undergraduate mathematics courses.

### III: Coursework and Assessment

- **Homework (20% of your final grade, or 200 points towards final grade)**:
  Homework is handled through the online system **MyLabsPlus**, a publisher-designed system intended to accompany the course textbook. The homework in MyLabsPlus contains three different types of assignments. There is not an attempt limit on each question, however, all assignments have posted due dates and must be completed by listed due dates.

  **Orientation to Solving Problems in MLP (required)**: This assignment deals with usage of the MyLabsPlus system and is not related to any direct course material.
  - **Due Date**: This assignment is due no later than **Thursday, January 21st, 2016**.
  - **Point Value**: 10

  **Section Assignments (required)**: These assignments are broken down by units or sections and relate directly to course material. They correspond to content in one or more sections of the course textbook.
  - **Due Date**: Varies by assignment (see course schedule for due dates)
  - **Point Value**: 10 per individual homework assignment

  **Unit Reviews (required)**: Unit review homework assignments are included to assist in preparation for exams. They cover a wide array of testable material related to each tested unit of the course. Each of the unit reviews is not limited in terms of number of attempts and will have two due dates. The first due date is prior to the exam for the given unit. Unit Review homeworks will close after that exam. They reopen beginning the last week of class and have a second due date set during finals week for the comprehensive final exam. This makes each unit review useful twice, for unit exams and the comprehensive final. The probability review closes during Finals week only, and does not have a preliminary due date.
  - **First Due Date**: Varies by Unit Review (see course schedule for due dates)
  - **Second Due Date**: **Thursday, May 12th, 2016 at 11:59pm**
  - **Point Value**: 10 per unit review
To Access MyLabsPlus:
Go to https://bblearn.csuohio.edu/MACAuth/login.jsp
Enter CSU ID#
Enter Campusnet password
Click “Login”
-or-
Go to http://www.csuohio.edu
Click on “MYCSU” in the upper right-hand corner of the browser window
In the “For Students” section, under “Academic Resources” click on Blackboard
Enter CSU ID#
Enter Campusnet password
Click “Login”

Once inside Blackboard, click on the link for your course
After your course Blackboard loads, check for the “MyLabsPlus Bridge” link on the homepage. If it is not present there access it by clicking on “Tools” in the left-hand menu. When the Tools window loads, click on “MyLabsPlus Bridge”

Other Homework Policies:
Assignments are due by 11:59pm on the dates listed in MyLabsPlus and listed on the course syllabus.
Extensions for homework due dates are not provided without valid documentation confirming extended absence from class.
Do not wait until the last day to start a homework assignment.
Upon first access from a computer, MyLabsPlus may take some time to load.
Configuration documents for specific browsers are available to setup a browser to use MyLabsPlus. MyLabsPlus is currently incompatible with the Microsoft Edge browser. Google Chrome or Mozilla Firefox are the preferred browsers for operating MyLabsPlus

Technical Support Address: https://247pearsoned.custhelp.com/

Before reporting a technical error with MyLabsPlus, you should clear your browser history, cookies, and cache and make a second attempt. You should also try another browser. Wide system outages are reported to the course coordinator who informs instructors.

Please note: It is recommended that at all times, regardless of which computer you use, that you should attempt to access MyLabsPlus first using Mozilla Firefox, or Google Chrome browsers. Issues may arise with other browsers. Issues which arise as a result of browser choice are student issues and must be resolved by the student, either in consultation with the instructor, course coordinator, or Pearson technical support. Pearson support cannot assist with technical issues involving your course Blackboard shell. Please contact your instructor if you encounter an issue with your Blackboard shell.
Inability to access MLP is not accepted as a valid excuse for late homework, except in lieu of a system-wide event. System-wide events are monitored by the course coordinator and instructors will be informed of any need to adjust based on a system-wide outage. Please note that difficulty accessing MLP from your home PC or from a campus PC is not confirmation of a system-wide event worthy of an extension.

“I did not know it was due” is not considered a valid excuse. Due dates are listed in MyLabsPlus and on the course syllabus.

**MyLabsPlus Access Codes:** Access codes are no longer required for MyLabsPlus access. Cost for the system is now incorporated as part of the assessed fee for this course. Every student has MLP access from day one of the course. If you are asked for a Course ID or an access code, you are on the wrong website. Log into MyLabsPlus via Blackboard. When contacting technical support, you need to inform them you are using MyLabsPlus and that there is not a course code associated with your class. You will report your institution (Cleveland State University), Course Number (MTH 116), and Corresponding Section Number.

- **Unit Exams (45% of your final grade, or 450 points towards your final grade):**
  There will be three unit exams. The first full unit exam is after the financial math unit. The second is after the statistics unit. **Unit exams, regardless of day and time, are 50 minutes max.** Each unit exam is comprised of questions similar to*, the questions found in the online homework component of the course. Each unit exam is worth 15% of your final grade. Each unit exam has an accompanying unit review available in Math Learning Center, again with questions similar* to the online homework. Exams are closed book and closed notes and formula sheets are not provided. The only exception to this is the unit exam on financial mathematics. A formula sheet will be provided for that exam. **Exams require written work. A correct answer is not worth full credit on exam problems where work is required. Show all work at all times.**
  **“similar to” means questions pertaining to the same course content and is not meant to imply anything about the direct wording of any specific exam question. Do not expect exam questions to be word-for-word reproductions of questions found in MyLabsPlus or on trial exams found in Math Learning Center.**

- **Quizzes (10% of your final grade, or 100 points towards your final grade):**
  Instructors will administer 7 quizzes during the course of the semester on a schedule of their own design. These may be announced, or unannounced. These may be individual or group quizzes. **Missed quizzes due to absence may not be made up.** The offset to missed quizzes is that the lowest 2 quiz scores will be dropped, permitting a student to miss up to 2. Missing more than 2 quizzes, regardless of reason, will not warrant a makeup except in extreme, well-documented cases, such as long-term hospitalization, etc.


- **Final Exam (25% of your final grade; or 250 points towards your final grade):**
  
The final exam is mandatory and comprehensive.
  All covered content is eligible for testing on the final.
  Textbooks and notes are not permitted on the final exam.
  The final is taken based on the university’s published calendar for final exams. You can find the information at http://www.csuohio.edu/enrollmentservices/registrar/calendar/

  The Comprehensive component of the final exam does not have a unit review available in Math Learning Center.
  Please consult MyLabsPlus unit review assignments when preparing for the Final Exam.

- **Exam Replacement:** The percentage score on the comprehensive final will be used to replace the lowest exam score as long as the following conditions are met:
  All unit exams have been attempted and have scores above 0
  The student has required no more than one makeup exam due to valid excuse
  The final exam percentage must exceed the lowest unit test score
  Only one unit test score is replaced
  The exam replacement may not be used to replace a missed exam, and is not a valid reason for skipping a unit exam. For the purposes of this policy, the total of the two short exams is considered a single unit exam

- **Final Exam Schedule:**
  Final Exams are held in the scheduled classroom for the course:

<table>
<thead>
<tr>
<th>Section</th>
<th>Course Days</th>
<th>Course Times</th>
<th>Final Exam Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>MWF</td>
<td>9:10-10:00am</td>
<td>Fri 5/13</td>
<td>8:00-10:00am</td>
</tr>
<tr>
<td>3</td>
<td>MWF</td>
<td>10:15-11:05am</td>
<td>Mon 5/9</td>
<td>10:15-12:15pm</td>
</tr>
<tr>
<td>4</td>
<td>MWF</td>
<td>11:20-12:10pm</td>
<td>Wed 5/11</td>
<td>10:15-12:15pm</td>
</tr>
<tr>
<td>5</td>
<td>MWF</td>
<td>12:25-1:15pm</td>
<td>Mon 5/9</td>
<td>12:30-2:30pm</td>
</tr>
<tr>
<td>6</td>
<td>MWF</td>
<td>1:30-2:20pm</td>
<td>Wed 5/11</td>
<td>12:30-2:30pm</td>
</tr>
<tr>
<td>7</td>
<td>TR</td>
<td>8:30-9:45am</td>
<td>Thu 5/12</td>
<td>8:00-10:00am</td>
</tr>
<tr>
<td>8</td>
<td>TR</td>
<td>10:00-11:15am</td>
<td>Tue 5/10</td>
<td>10:15-12:15pm</td>
</tr>
<tr>
<td>9</td>
<td>TR</td>
<td>2:00-3:15pm</td>
<td>Thu 5/12</td>
<td>12:30-2:30pm</td>
</tr>
<tr>
<td>50</td>
<td>TR</td>
<td>6:00-7:15pm</td>
<td>Thu 5/12</td>
<td>6:00-8:00pm</td>
</tr>
</tbody>
</table>

- **Calculator Policy:** Usage of a scientific calculator is required for this course.
  Usage of a TI-83/84 family calculator, in lieu of a scientific calculator, is strongly recommended for this course. It has useful packages built in for financial math and probability.
  Only a calculator may be used for exams. TI-89, N-Spire CAS, and other symbolic manipulation calculators are not permitted for this course.
  Phones, tablets and laptops may not be used, or accessed at any point during exams.
  Calculator apps or programs on phones, tablets, or laptops may not be used during exams.
• **Make-up Policy:**
Make-up exams are given at the instructor’s discretion, and only for valid reasons that can be documented. Unless an extended absence is justified, make-ups have to be taken within three days of the actual test date, excluding days the university is closed. If you know in advance that you will be unavailable at a particular date, please contact your instructor as soon as possible.

• **Ways to supplement your course grade:**
The five lowest homework scores will be dropped at the end of the term. The two lowest quiz scores will be dropped at the end of the term. The final exam’s percentage score may replace one low unit test score. Please see the above policy for requirements. Remaining Extra Credit is attendance based and is as follows:

- 3 absences: +1% (10 points) to the final grade total (on a scale of 1000 points)
- 2 absences: +2% (20 points) to the final grade total (on a scale of 1000 points)
- 0-1 absence: +3% (30 points) to the final grade total (on a scale of 1000 points)

For the purposes of this policy, absences are considered absences, whether excused or not. More than 3 absences in the term, regardless of excuse, will not warrant bonus points added to the final total. Please plan accordingly. An instructor reserves the right to consider a student uninvolved in class; tardy or who leaves early; or who is distracted by their phone, laptop, or other items or materials unrelated to MTH 116 absent for a course meeting after the student has been given a verbal warning to correct the behavior.

### IV: Tentative Course Calendar

<table>
<thead>
<tr>
<th>Week Of</th>
<th>Topics</th>
<th>Homework Due</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 18</td>
<td>Intro; Computational Review</td>
<td>HW 1 Orientation (due 1/21 11:59pm), HW2, HW3</td>
<td>1/26</td>
</tr>
<tr>
<td>January 25</td>
<td>Computational Review 4A</td>
<td>HW 4, HW 5, HW6</td>
<td>2/2</td>
</tr>
<tr>
<td>February 1</td>
<td>4A, 4B</td>
<td>HW 7</td>
<td>2/9</td>
</tr>
<tr>
<td>February 8</td>
<td>4B</td>
<td>HW 8</td>
<td>2/16</td>
</tr>
<tr>
<td>February 15</td>
<td>4C, 4D</td>
<td>HW 9</td>
<td>2/23</td>
</tr>
<tr>
<td>February 22</td>
<td>4D, 4E, Financial Math Review</td>
<td>HW 10</td>
<td>3/1</td>
</tr>
<tr>
<td>February 29</td>
<td>Financial Math Exam and 5A, 5B</td>
<td>Financial Math Unit Review (due 3/3 11:59pm); HW 11</td>
<td>3/8</td>
</tr>
<tr>
<td>March 7</td>
<td>5B, 5C</td>
<td>HW 12</td>
<td>3/11</td>
</tr>
<tr>
<td>March 14</td>
<td></td>
<td>Spring Recess</td>
<td></td>
</tr>
<tr>
<td>March 21</td>
<td>6A, 6B, 6C</td>
<td>HW 13, HW14, HW 15</td>
<td>3/29</td>
</tr>
<tr>
<td>March 28</td>
<td>6C, 6D</td>
<td>HW 16</td>
<td>4/5</td>
</tr>
<tr>
<td>April 4</td>
<td>Statistics Review and Exam</td>
<td>Statistics Unit Review (due 4/7 11:59pm) HW 17</td>
<td>4/12</td>
</tr>
</tbody>
</table>
Week Of | Topics | Homework Due | Due Date  
--- | --- | --- | ---  
April 11 | 7A, 7B | HW 18 | 4/19  
April 18 | 7B, 7C, 7E | HW 19, HW 20 | 4/26  
April 25 | 7E | HW 21 | 5/3  
May 2 | Probability Exam and Final Exam Review | Probability Unit Review (due 5/5 11:59pm) |  
May 9 | Comprehensive Final Exam | All Unit Reviews Due 5/12 11:59pm |  

(Homework is due at 11:59pm on the dates listed)  
* All Dates are tentative and subject to change due to weather, accomplishment, progress, etc. In the event of closure due to weather, an exam is moved to the next scheduled class date.

V: Grading Scale:

Final Letter grades are assigned as follows:

- A: 92.0-100
- A-: 90.0-91.9
- B+: 88.0-89.9
- B: 82.0-87.9
- B-: 80.0-81.9
- C+: 78.0-79.9
- C: 70.0-77.9
- D: 60.0-69.9
- F: 0-59.9

Keep all written work in the event of a grade dispute. The course coordinator has access to MyLabsPlus after the course closes in the event of a grading dispute. Remember the written work policy for all exams!

Please note that the course coordinator does not override the instructor’s grading decisions. Grading scale is “as is” and rounding grades beyond what appears here does not occur.

Course Instructors keep official grading records and should be consulted when inquiring about your performance in the course. At no time should a student presume that a reported percentage found in MyLabsPlus is an accurate representation of the student’s course performance either for homework, or overall, given the grading policies of the course. Assumptions made by students concerning these percentages that disagree with official grades recorded by instructors is the responsibility of the student. Communicate regularly with your instructor in order to monitor your performance as officially recorded.

VI: General Policies:

- **Class Conduct:**  
  Class attendance and participation is essential for success in this course. Attendance is recorded and reported to the Starfish system and is reported to advisors. Come to class prepared. Be active in discussions and activities. Ask questions when you have them. Cell phones and other electronic devices not necessary for class should be turned off or
rendered silent. Usage of electronic devices for non-class related items, such as texting, web surfing, social networking, and messaging is not permitted and is grounds for removal from class. Serious disruptions are also grounds for removal. Please consult the student code of conduct: http://www.csuohio.edu/studentlife/StudentCodeOfConduct.pdf

- **Other Important Dates to Remember:**

  The final day to drop any course without a “W”: January 29th, 2016***
  The last day to withdraw: April 1st, 2016
  Martin Luther King Holiday: January 18th, 2016
  President’s Day Holiday: February 15th, 2016
  Spring Recess: March 13th – March 20th, 2016

  ***Note, for the purposes of financial aid, it is not recommended to wait until the withdrawal deadline to remove one’s self from a course, as a “W” may be considered equivalent to an “F” when determining eligibility. Please consult with your advisor for more information and do not wait to determine whether you are capable of completing this course as required.

- **Cheating and Plagiarism:**

  Cheating or plagiarism is not tolerated in any form, or for any assignment or exam. Students found violating this policy will be subject to university disciplinary action, including, but not limited to, a grade of 0 for that component of the course. **Use of wireless-capable devices (phones, tablets, laptops, etc) during a quiz or exam is considered cheating, regardless of reason and results in an automatic 0 grade for that exam.** http://www.csuohio.edu/studentlife/StudentCodeOfConduct.pdf

- **Technical Support Information for MyLabsPlus:**

  Pearson 24/7 Technical Support http://247pearsoned.custhelp.com/
  If you encounter an instance when MyLabsPlus will not load, please choose a different browser and visit the System Requirements page. A Browser Check is available at the above link which will help determine what updates you must run for your browser to properly run MyLabsPlus. Note: CSU Math Department Faculty and Staff are not responsible for improperly configured browsers or systems without proper updates to operate MLP. Proper browser checking and updating on student’s personal computers is up to the student. Technical support issues not covered by clearing browser cache, cookies, and history, or covered by switching browsers should be directed to Pearson. Pearson monitors all support tickets and keeps records which can be obtained by the course coordinator and university personnel.
Disabilities Statement:
Students with disabilities which may impact their ability to complete course requirements in this class may request appropriate accommodations by registering with the Office of Disability Services at (216) 687-2015 in Main Classroom 147 and discussing the nature of their situation. For further information check http://www.csuohio.edu/offices/disability

Disclaimer:
The course coordinator, in consultation with instructors, reserves the right to modify these procedures as the course progresses, and to change the assignment schedule from the given outline. Any changes will be announced in class in advance. Any changes to due dates will be visible in MyLabsPlus. You are responsible for being aware of changes to due dates and exam dates, or other changes in policy.

It is the student’s responsibility to retain all course records; pursue technical support concerns as soon as they arise; and accurately address grading concerns as soon as they arise. Please note that MyLabsPlus keeps an internal clock which notes how long an assignment is open and assignments showing no passage of time represent assignments which have never been opened by the student and will automatically be manually adjusted to 0 by the instructor or course coordinator at some point after the posted due date and before final grades are posted.