

Notice of Student and Instructor Accountability

Students and Instructors are accountable for all information on this syllabus, which is in this course's Moodle Site.

Course Information

Business and Consumer Math (MTCHS)
Personal Finance and Business Math (CWI)
FINA 109 – CWI Dual Credit
Course Modality – In Person

Computer Lab – room #101
Leah Heesch - Instructor
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208-288-2928 extension 101

Course Description

This course introduces students to the mathematical concepts and applications common to business, as well as personal finance concepts needed to become a more informed consumer. Students will gain an understanding of how to assess their personal financial position and develop successful financial habits. *(This CWI course meets Idaho State Board of Education GEM competency requirements for GEM 3 - Mathematical Ways of Knowing).*

Schedule

- This class meets daily from 11:40 until 12:29 in room #101
- Registration for dual credit will take place 2nd semester based on student performance

Instructor Availability

- Office Hours for students: Mon-Fri 7:15 am - 3:00 pm
- Appointments outside of office hours are available per request via email

Course Learning Outcomes

The educational objectives of this course are to:

1. Provide students with the mathematical foundation to be successful as business professionals, employees, citizens, and consumers.
2. Students will gain the ability to assess their personal financial situation and use a rational decision-making process to set and implement personal financial goals.

The student learning outcomes of this course are to:

1. Solve problems related to business using percentages
2. Solve mathematical equations as related to interest
3. Investigate bank discounts and their effect on rate of return
4. Determine pay for employees
5. Investigate data-driven business decisions using business metrics and excel

6. Create a budget
7. Explore various tools for building wealth
8. Prepare federal and state personal income taxes and investigate personal estate planning

Outcomes Assessment and Grading Policy

Students will be graded as follows:

Introduction		
McGraw-Hill Learn Smart Activities	220 points	(10 points each)
McGraw-Hill Connect Unit Assignments	140 points	(10 points each)
McGraw-Hill Connect Unit Quizzes	280 points	(40 points each)
Personal Balance Sheet Assignment	50 points	
Personal Credit Report Assignment	50 points	
Signature Assignment—Budget	100 points	
Signature Assignment—Writing Assignment	100 points	
Participation	60 points	
Total points	1,000 points	

- A = 900 – 1,000
- B = 800 – 899
- C = 700 – 799
- NC = 0 – 699

Concepts expressed in the classroom are for educational purposes, and a student’s adherence to any belief system will not be used as evaluative criteria.

All SmartBook Activities, Assignments and Quizzes will be online in McGraw Hill Connect. This portion of the coursework makes up about 65% of the total points in the class and, thus, must not be neglected. Students are given unlimited attempts on SmartBook and Assignment activities, and no extra time will be given. Students are given one attempt per quiz and must complete the quiz before the due date. Students may periodically use books, excel, and notes while taking quizzes in Connect. Students may not under any circumstances use the assistance of another person.

Personal assignments and the two signature assignments are an opportunity for students to be introspective and write about connections between the course material and their own experiences. This portion of the class makes up about 35% of the total points in the class. These assignments are not research papers, although using research can provide good examples of what the student is trying to express. More information about the personal assignments and signature assignments is provided in Moodle. All students are expected to participate in the in-class discussions. Attendance is expected for Guest Speakers and student presentations.

There is not an official final exam for this course.

Textbooks and Required Materials

The textbook for this course is a Custom Site Connect to McGraw Hill. You will utilize Moodle to access McGraw Hill Connect. This electronic version of the book and materials are offered to you within the course automatically and are included in tuition and fees.

Other Required Text:

Hogan, Chris (2019). *Everyday Millionaires: How Ordinary People Built Extraordinary Wealth--and How You Can Too*. Ramsey Press.

ISBN:10- 0977489523

Instructional Conversation

Learning is an active exchange between faculty and student.

As a faculty, I will

- Instruct through class in person and online during eDays
- Facilitate participation in discussions in class
- Create a learning environment that engages students

As a student, you will

- Attend class and adhere to due dates
- Submit Connect and Moodle assignments and take required quizzes and exams
- Participate in group discussions

Course Calendar

The course calendar is a separate document, located in Moodle

Course Expectations

This class is a 100-level class which signifies that it is of freshman college level.

It is expected that students will participate in SmartBook, complete assignments and quizzes via Connect, participate in class discussions, and complete personal assignments and Signature assignments.

The average student can expect to spend approximately 6 - 7.5 hours per week engaging with course.

Late work is NOT acceptable for any assignment unless it is a MTCHS approved absence. If the instructor is notified ahead of the due date that a student will not be able to complete the assignment on time, it is at the discretion of the instructor to give an extension. To be successful in this course: Adhere to the deadlines on the schedule.

Personal Technical Skills

This course will not provide information on how to use a computer, use Moodle, navigate the web or manage electronic files.

Students must be able to do the following with or without accommodation:

- Use an internet browser to navigate the internet and Moodle.
- Download, upload, create, save, edit, and open documents using Microsoft Office applications, such Word, Excel, and PowerPoint.
- Download and upload audio and video files.

Civility and Behavioral Expectations

The College of Western Idaho is committed to educational excellence and recognizes that to achieve that excellence, students, faculty, and staff have a right to be in a safe environment, free of disturbance and civil in all aspects of human relations. Membership in the CWI learning community places a special obligation on all members to preserve the safe learning environment, regardless of the medium of the environment. It is the responsibility of instructors to determine, maintain, and enforce the standards of behavior required to preserve that safe environment.

Behavior that has a negative impact on the learning environment is prohibited. Such behavior may include, but is not limited to, rude, sarcastic, obscene, or disrespectful and/or disruptive behavior. Instructors will determine the appropriate response to problematic behavior in line with the procedures stated in the MTCHS Student Handbook. Problematic behavior may result in a student being removed from the class session. It is the student's responsibility to check their email to receive notification of any scheduled appointments or other urgent communications.

Academic Integrity

One of the College's Core Themes is [Instructional Excellence](#), and in order to achieve instructional Excellence, academic integrity must be upheld. Academic Integrity is the "commitment to five fundamental values: honesty, trust, fairness, respect, and responsibility. ... these five values, plus the courage to act on them even in the face of adversity, are truly foundational to the academy" ([The Fundamental Values of Academic Integrity](#), 2013). These values are especially important in how students represent their own learning, ideas, and work. Practicing academic integrity includes, but is not limited to, non-participation in the following behaviors: cheating, plagiarism, falsifying information, unauthorized collaboration, facilitating academic dishonesty, and violating program policies and procedures.

For additional information on academic integrity expectations, see the [Student Code of Conduct](#). Violations may result in disciplinary action ranging from failure of the assignment to failure of the entire course. Acts of academic dishonesty, especially when sanctions are given, are reported and run through the Academic Conduct Process. Repeated acts of academic dishonesty have more severe institutional consequences.

Title IX & A Respectful Community

Title IX guarantees all students the right to an education free from discrimination on the basis of sex. This includes the right to an education free from sexual harassment, including sexual assault. This may include unwelcome conduct of a sexual nature in class, or in online discussion boards or through chat or video conferences. This law also protects students from discrimination based on pregnancy or being a parent and provides support options as well. If you, or someone you know, may have been experienced sexual harassment or discrimination of any kind, you are encouraged to report it to the College Title IX Coordinator by completing a [report here](#), or by e-mailing respectfulcommunity@cw.edu. Filing a report allows the College to provide supportive measures to those involved. It does not obligate a student to go forward with an investigation, and all information reported is protected under federal law. For more information, [click here](#).

Student Services

CWI provides a number of offices and services to assist students on their academic journey. Below is a list of the services most commonly accessed by students:

- [One Stop Service Centers](#) – Provides assistance with admissions, advising, registration, financial aid, and most other common needs you may have. They are a good first stop for any questions.
- [Library & Research Support](#) – Assists students with research, study skills, textbook reserves and other services key to academic success.
- [Tutoring Center](#) – Free tutoring services on a range of academic subjects, available to all enrolled students.
- [Writing Center](#) – Provides strategies to help students identify opportunities to improve the quality of their writing, free of charge.
- [Assessment & Testing](#) – Proctoring services for a range of course exams, accommodated testing, and outside certification tests.
- [Student Affairs](#) – Provides a range of engagement opportunities, including professional and interest organizations, student government, support for veteran students & families, and CARE Services to support students through unexpected life events.

CWI COVID-19 Response

MTCHS is committed to providing a safe learning environment for all our students. We will be monitoring the class environment and delivery to ensure continued compliance with CDC and State of Idaho guidelines. Any change to course delivery will be communicated directly to students.

Idaho General Education Matriculation (GEM) Competency

This course meets the Idaho State Board Gen Ed Matriculation (GEM) course competencies for Mathematical Ways of Knowing courses. For more information see the [State Board competencies](#).

Signature Assignments

This course meets the Gen Ed Program Outcome of Solving Problems through its Signature assignment. For more information see the [CWI Gen Ed Program Outcomes](#).

Affidavit of Syllabus as Contract

Receipt of this syllabus and attendance in class (physically or virtually) indicates the student has read and understands the content in the syllabus.