

FIN 119S BUSINESS MATHEMATICS

Course Description: This course is designed for students who need an understanding of mathematical processes in business and finance. This course emphasizes the use of math in business applications. Topics include the use of mathematics in calculating compound interest, present values, future values, annuities and amortizations. Prerequisite: MTH 093D, or satisfactory score on math assessment test, or department permission. This is a 3-credit hour course.

Required Materials

All three items below are mandatory to ensure success in this class:

1. *Math for Business and Life* (8th Edition) by John Webber Textbook (e-book): ISBN 9780997483550
2. *Math for Business and Life* (8th Edition) by John Webber Workbook (paper): ISBN 9780997483574
3. HP10Bii+ Financial, Business Calculator, NW239AA; Choose from one of these options:
 - App options: [HP10Bii+ App](#) Available for Android or I Phone
 - Free computer emulator option: [Windows Emulator](#) Program download: Available for Windows or Mac
 - Physical calculator: ISBN13 8780000125867

Course Objectives

Students will develop an understanding of core business math concepts and how to apply them to everyday and professional scenarios. Emphasis is placed on problem-solving, practical financial applications, and interpreting formulas, terminology, and quantitative results.

Evaluation Breakdown

Grading Category	Points	Weight		Cumulative Points	% of Grade	Letter Grade
Homework	800	44%		1651.5 - 1835	90 - 100 %	A
Homework Mock Ups	275	15%		1468 - 1651.4	80 - 89.9 %	B
Installment & Excel Projects	200	11%		1284.5 - 1467.9	70 - 79.9 %	C
Capstone Project	100	5%		1101 - 1284.4	60 - 69.9%	D
Quizzes	160	9%		1100.9 and below	59.9% and below	F
Exams	200	11%				
Discussion Board	100	5%				
Totals:	1835	100%				

Assignment Overview

- **Homework Problems**

Taken from the printed workbook and submitted through Blackboard. Each assignment corresponds to a specific chapter and reinforces textbook concepts.

- **Mock Assessments**

Open-book practice tools that offer multiple attempts and instant feedback:

- *Homework Mock-Ups*: Prep before actual homework submission
- *Installment Loan Mock-Ups*: Practice real-life financial decisions using time-value-of-money principles
- *Excel Financial Function Mock-Ups*: Apply textbook concepts using spreadsheet tools
- *Capstone Project – Wayside Family*: Apply course principles to fictional real-world scenarios

- **Quizzes**

Open-book quizzes administered in Blackboard that assess comprehension of key terms and financial strategies

- **Exams**

Two open-book exams covering Chapters 9, 12–18. Students must use HP10Bii+ calculator and submit answers via Blackboard for auto-grading

- **Discussion Board**

Engage with peers by posting thoughtful reflections and responses. Includes one main post and peer replies. Grading is effort-based.

- **Extra Credit (Optional)**

Assignments offered at student discretion and must be completed **before final exam week**. Instructions are available in Blackboard.

Student Expectations

- Read assigned chapters and complete all problems.
- Stay active in the course and access support materials in Blackboard.
- Communicate promptly with your instructor about questions or challenges or if you anticipate missing deadlines.
- Students are expected to adhere to the deadlines as posted in the class schedule.
- Follow Edison State's Academic Honesty Policy.

Ethical Use of AI

AI tools may support learning—such as brainstorming, revising reflections, or formatting—but must not replace your own effort.

- All graded work (quizzes, discussion boards, problems exams, etc.) must reflect your understanding.
- Submitting AI-generated work without meaningful personal input violates academic integrity and earns a zero.
- Use AI as a guide, not a substitute. Integrity matters.

Flexibility & Accessibility

- Students may attend any face-to-face section (day or evening) to reinforce learning. All sections follow identical schedules and content.

Accessibility and Disability Support Services

- Accessibility and Disability Support Services offers accommodations for students with documented disabilities. [Accessibility Information](#)

Tutoring Services

- Free tutoring is available in the Library Tutoring Center and online via Zoom. [Tutoring Center Details](#)

Notes:

- The instructor reserves the right to modify this syllabus at any time.
- Refer to your class schedule for assignments and due dates.
- See *Syllabus Part II Addendum* for additional student support services.

AI POLICY - All coursework for this class must be authored solely by you. While limited use of generative AI tools like ChatGPT is permitted for brainstorming, outlining ideas, or checking grammar and style, AI-generated submissions—including drafts, full sentences, paragraphs, or entire assignments—are strictly prohibited and will be treated as academic misconduct. Any approved AI assistance must be properly documented and cited, in alignment with the college's academic honesty policies. If you're unsure about permitted usage, please ask for clarification before proceeding

ACCOMMODATIONS /ACCESSIBILITY AND DISABILITY SUPPORT SERVICES POLICY

Edison State Community College will make reasonable accommodations for students with documented disabilities. If you believe you may need an accommodation based on the impact of a disability, contact the instructor privately with your self-identification letter. If you do not have a self-identification letter, contact Accessibility and Disability Support Services by emailing accessibilitysupport@edisonohio.edu or by calling 937.381.1548. Accessibility and Disability Support Services is located on the Piqua Campus in Room 160. For additional information, visit <https://www.edisonohio.edu/services-support/accessibility-disability-support-services>

TESTING YOUR FAITH ACT POLICY - Edison State Community College is committed to providing an environment respectful of students' beliefs. Students are permitted to be absent for up to 3 days each semester based on their faith, religion, or spiritual belief system with no academic penalty. Students must complete the Testing Your Faith Act Accommodations Form, <https://www.edisonohio.edu/services-support/registration-records>, located in "Forms" and provide a copy to their individual faculty within 14 days from the start of the course. The entire policy can be found in the student handbook at <https://www.edisonohio.edu/services-support/student-resources>.

TITLE IX STATEMENT - Anti-Discrimination, Harassment and Bullying

It is the policy of the College to maintain a learning environment free from bullying, discrimination, sexual harassment or sexual violence. Title IX federal law protects students, employees and third parties with a relationship to the college. All Edison State Community College employees are required to report all knowledge of incidents that violate the Title IX policy to the Title IX Coordinator or Deputy Title IX Coordinator immediately. Student and employee confidential consultation is available through the Coordinator of Health and Wellness Services. Title IX Policy and procedure language as well as contact information for the Coordinator of Health and Wellness, Title IX Coordinator and Deputy Title IX Coordinator can be found at www.edisonohio.edu/TitleIX/.

TUTORING SERVICES - All Edison State students are eligible to receive free tutoring and learning support services through our Tutoring Center. Available services include Edison State tutors, both online and in-person, covering a wide variety of courses including various levels of math and paper reviews, online tutoring through OhioLINK eTutoring, distraction-reduced study rooms, and the use of Tutoring Center resources including subject-specific and general study guides. For more information on tutoring services, visit the Tutoring Center in the Library, email us at tutoringcenter@edisonohio.edu, call 937-778-7959, or visit our webpage at <https://www.edisonohio.edu/tutoring-center/>

FIN 119S Business Math

Week	Assignment	Points	Discuss Bd Action	Due Date
Week 1	Briefly Share With Us - Introductions	70	Post	Wed, Jun 10, 2026
Chapter 18	Post to Peers (3)	30	Response	Sun, Jun 14, 2026
Financial Statements	Chapter 18 Homework	100		Sun, Jun 14, 2026
	Chapter 18 Quiz	20		Sun, Jun 14, 2026
Week 2	Chapter 9 Homework	100		Sun, Jun 21, 2026
Chapter 9	Chapter 9 Mock-Up Assessment	50		Sun, Jun 21, 2026
Simple & Compound Interest	Chapter 9 Quiz	20		Sun, Jun 21, 2026
Week 3	Chapter 12 Homework	100		Sun, Jun 28, 2026
Chapter 12	C12 Mock-Up Assessment	50		Sun, Jun 28, 2026
Future Value & Present Value	C12 Quiz	20		Sun, Jun 28, 2026
Week 4	Chapter 13 Homework	100		Sun, Jul 5, 2026
Chapter 13	Chapter 13 Mock-Up Assessment	25		Sun, Jul 5, 2026
Sinking Fund & Annuities	Chapter 13 Quiz	20		Sun, Jul 5, 2026
Chapter 14	Chapter 14 Homework	100		Sun, Jul 5, 2026
Installment Loans & Open End Credit	Chapter 14 Mock-Up Assessment	25		Sun, Jul 5, 2026
	Chapter 14 Quiz	20		Sun, Jul 5, 2026
PROJECTS BEGIN	See Projects Below			
Week 5	Chapter 15 Homework	100		Sun, Jul 12, 2026
Chapter 15	Chapter 15 Mock-Up Assessment	25		Sun, Jul 12, 2026
Home Ownership & Mortgage Loans	Chapter 15 Quiz	20		Sun, Jul 12, 2026
Week 6	Chapter 16 Homework	100		Sun, Jul 19, 2026
Chapter 16	Chapter 16 Mock Up Assessment	50		Sun, Jul 19, 2026
Stocks, Bonds & Mutual Funds	Chapter 16 Quiz	20		Sun, Jul 19, 2026
Week 7	Chapter 17 Mock Up Assessment, Part 1	25		Sun, Jul 26, 2026
Chapter 17	Chapter 17 Mock Up Assessment, Part 2	25		Sun, Jul 26, 2026
Add'l Applications	Chapter 17 Homework	100		Sun, Jul 26, 2026
	TVM Concepts Quiz	20		Sun, Jul 26, 2026
	Extra Credit Due (Voluntary)			Sun, Jul 26, 2026
PROJECTS DUE	See Projects Below			
Week 8	Final Exams	200		Fri, Jul 31, 2026
Projects				
Projects are included in the course spanning several weeks, rather than being scheduled, to give you greater flexibility with your schedules. You may begin the projects at week 4, and they are due end of week 7. Note: The projects are not scheduled. Instead, you should plan your time accordingly to complete all of the projects on time.	Brain Teasers	33		Sun, Jul 26, 2026
	Excel Financial Functions	100		Sun, Jul 26, 2026
	Purchase Installment (Carpet)	34		Sun, Jul 26, 2026
	Purchase Installment (Rototiller)	33		Sun, Jul 26, 2026
	Capstone Project	100		Sun, Jul 26, 2026
COURSE	TOTAL POINTS	1835		