

Department of Mathematical, Information, and Computer Sciences

MAT1001 Elementary Algebra for Financial Mathematics

3 Units

#### Summer 2024

May 6 - August 25

# **Online Synchronous**

**Meeting Times:** 6:00-7:30 PM **Emails:** 

Meeting Location: Synchronously Online <u>MariaZack@pointloma.edu</u>

Final Exam: (Day/Time): <u>GregCrow@pointloma.edu</u>

Thursday, Week 16, **6:00-8:30 PM Phone:** Zoom, by appointment

**Office Location and Hours:** Before/after class by

appointment

# **PLNU Mission**

#### To Teach ~ To Shape ~ To Send

Point Loma Nazarene University exists to provide higher education in a vital Christian community where minds are engaged and challenged, character is modeled and formed, and service is an expression of faith. Being of Wesleyan heritage, we strive to be a learning community where grace is foundational, truth is pursued, and holiness is a way of life.

# **COURSE DESCRIPTION**

An introduction to algebra, including a study of the real number system, solutions of linear and quadratic equations, polynomials, factoring, systems of equations, graphing, inequalities, and radicals. The class also examines basic financial mathematics.

# INSTITUTIONAL LEARNING OUTCOMES

## 1. Learning, Informed by our Faith in Christ

Students will acquire knowledge of human cultures and the physical and natural world while developing skills and habits of the mind that foster lifelong learning.

2. **Growing, In a Christ-Centered Faith Community**Students will develop a deeper and more informed understanding of others as they negotiate complex professional, environmental and social contexts.

3. Serving, In a Context of Christian Faith

Students will serve locally and/or globally in vocational and social settings.

# **COURSE LEARNING OUTCOMES**

The following student learning outcomes will be met in this course:

- 1. Students will demonstrate the ability to solve algebra problems.
- 2. Students will be able to perform basic loan computations.

# REQUIRED TEXTS AND RECOMMENDED STUDY RESOURCES

*Elementary Algebra for College Students* (10th Edition) by Allen Angel and Dennis Runde. Pearson Publishing ISBN:978-013-475900-5

**NOTE:** Students are responsible to have the required textbooks prior to the first day of class. Students are also encouraged to begin reading the books in preparation for the class as soon as possible.

Point Loma Nazarene University, as a non-profit educational institution, is entitled by law to use materials protected by the US Copyright Act for classroom education. Any use of those materials outside the class may violate the law. All supplemental materials posted on this course site (including articles, book excerpts, or other documents) are provided for your personal academic use. These materials may be protected by copyright law and should not be duplicated or distributed without permission of the copyright owner.

# **COURSE CREDIT HOUR INFORMATION**

#### **Distribution of Student Learning Hours**

It is anticipated that students will spend a minimum of 37.5 participation hours per credit hour on their course work. The time expectations for this course are shown below:

#### **Estimated Hours**

Category	Time Expectation in Hours		
Group Activities	7		
Reading and Exam Preparation	30		
Video Watching and Notes	26		
Class Meetings	22		
Homework	22		
Project	8		
Total Hours	113		

# ASSESSMENT AND GRADING

## **Graded Components**

• **Group Activities:** Each week you will have a small group activity. In many cases this can be completed in class and summarized by the group shortly after class. They are by midnight on the day after our class

meeting.

- **Video and Questions**: Each week you will have some videos to watch. You will be expected to complete these videos and upload notes and problems by midnight the day before class.
- **Homework**: Homework will be assigned each week and the homework will be due online by the time class starts the following week.
- **Project.** This class has one project that focuses on basic financial computations such as loan payments and budgeting.
- Examinations and the Final Examination. Examinations and the Final Examination will include problems and questions over material assigned in the text, readings and handouts, as well as material presented in class. No examination shall be missed without prior consent or a well-documented emergency beyond your control. A score of zero will be assigned for an examination that is missed without prior consent or a well-documented emergency beyond your control. The final exam date and time is set by the university at the beginning of the semester and may not be changed by the instructor. This schedule can be found on the university website and in the course calendar. No requests for early examinations will be approved. Only in the case that a student is required to take three exams during the same day of finals week, is an instructor authorized to consider changing the exam date and time for that particular student.

### Weighted Grades

Grading Distribution	Percent
Mid-Term Exam	20
Final Exam	25
Group Activities	5
Homework	25
Project	7
Videos Notes and Problems	18
Total	100

## **Grading Scale**

Grades are based on the number of points accumulated throughout the course with the following exception. A student must pass at least one of the Exam or the Final Exam in order to pass the class. That is, a score of 60% must be achieved on one of the Exams, or else the final grade will be an F regardless of all other point totals. Approximate minimal percentages required to obtain a given grade are:

Standard Grade Scale Based on Percentages

	A	В	C	D	F
+		87.5- 90	77.5-80	67.5-70	
	92.5 -100	82.5-87.5	72.5-77.5	62.5 -67.5	0-60
_	90-92.5	80-82.5	70-72.5	60-62.5	

# LATE ASSIGNMENTS

All assignments are to be submitted by the due dates. There will be a 10% reduction of possible points for **each day** an assignment is late and assignments will **not be** accepted for credit four days after the due date. If missing assignments result in the failure to meet learning outcomes, you may receive a letter grade reduction on the final grade in addition to the loss of points for missing work. Assignments will be considered late if posted after the due date and time using Pacific Standard Time. No assignments will be accepted after midnight on Sunday night, the last day of class.

Exceptions for extenuating circumstances must be pre-approved by the instructor and the program director.

# PLNU ATTENDANCE AND PARTICIPATION POLICY

Regular and punctual attendance at all class sessions is considered essential to optimum academic achievement. Therefore, regular attendance and participation in each course are minimal requirements.

Synchronous Class Attendance

For synchronous courses which have specific scheduled meeting times (including in-person, hybrid, and synchronous online courses), absences are counted from the first official meeting of the class regardless of the date of the student's enrollment. For courses with specific attendance requirements, those requirements are outlined in the course syllabus. Students may be warned if a student demonstrates a lack of attendance. After a warning, if absences continue and reach a total of more than 20 percent of the course the student may be de-enrolled from the course without further advance notice to the student.

If the date of de-enrollment is past the last date to withdraw from a course, the student will be assigned a letter grade of "F" or "NC." There are no refunds for courses where a de-enrollment was processed after the last date to withdraw from a course.

A student who registers late must therefore be exceptionally careful about regular attendance during the remainder of the course. Registered students who neither attend the first class session nor inform the instructor of record of their desire to remain in the class may, at the request of the instructor, be removed from the class roster.

Exceptions to the foregoing attendance regulations due to extenuating circumstances beyond the student's control may be granted only by appeal to the Vice Provost for Academic Studies or designee. Students should consult the syllabus of each course for specific applications of and elaborations on the above attendance policy.

Note: For synchronous courses with an online asynchronous week, refer to the Online Asynchronous Class Attendance policy listed below.

# **Online Asynchronous Class Attendance**

Students taking online courses with no specific scheduled meeting times are expected to actively engage throughout each week of the course. Attendance is defined as participating in an academic activity within the online classroom which includes, but is not limited to:

- Engaging in an online discussion
- Submitting an assignment
- Taking an exam
- Participating in online labs
- Initiating contact with faculty member within the learning management system to discuss course content.

# Note: Logging into the course does not qualify as participation and will not be counted as meeting the attendance requirement.

Students who anticipate being absent for an entire week of a course should contact the instructor in advance for approval and make arrangements to complete the required coursework and/or alternative assignments assigned at the discretion of the instructor. Acceptance of late work is at the discretion of the instructor and does not waive attendance requirements.

Students may be warned if they demonstrate a lack of academic activity. After a warning, students who miss more than one week of academic activity without prior approval and arrangements with the instructor may be deenrolled or withdrawn from a course. If the date of de-enrollment is past the last date to withdraw from a course, the student will be assigned a letter grade of "F" or "NC." There are no refunds for courses where a de-enrollment was processed after the last date to withdraw from a course.

## STATE AUTHORIZATION

State authorization is a formal determination by a state that Point Loma Nazarene University is approved to conduct activities regulated by that state. In certain states outside California, Point Loma Nazarene University is not authorized to enroll online (distance education) students. If a student moves to another state after admission to the program and/or enrollment in an online course, continuation within the program and/or course will depend on whether Point Loma Nazarene University is authorized to offer distance education courses in that state. It is the student's responsibility to notify the institution of any change in his or her physical location. Refer to the map on State Authorization to view which states allow online (distance education) outside of California.

# PLNU COPYRIGHT POLICY

Point Loma Nazarene University, as a non-profit educational institution, is entitled by law to use materials protected by the US Copyright Act for classroom education. Any use of those materials outside the class may violate the law.

## PLNU ACADEMIC HONESTY POLICY

Students should demonstrate academic honesty by doing original work and by giving appropriate credit to the ideas of others. Academic dishonesty is the act of presenting information, ideas, and/or concepts as one's own when in reality they are the results of another person's creativity and effort. A faculty member who believes a situation involving academic dishonesty has been detected may assign a failing grade for that assignment or examination, or, depending on the seriousness of the offense, for the course. Faculty should follow and students may appeal using the procedure in the university Catalog. See <u>Academic Policies</u> for definitions of kinds of academic dishonesty and for further policy information.

During the first week of class, you will be asked to submit an Academic Honesty Verification Statement. Submitting the statement is a requirement of this course. By submitting the Academic Honesty Verification Statement, you will be verifying all assignments completed in this course were completed by you. Carefully review the Academic Honesty Statement below.

Statement: "In submitting this form, I am verifying all the assignments in this course will be completed by me and will be my own work."

## PLNU ACADEMIC ACCOMMODATIONS POLICY

PLNU is committed to providing equal opportunity for participation in all its programs, services, and activities. Students with disabilities may request course-related accommodations by contacting the Educational Access Center (EAC), located in the Bond Academic Center (EAC@pointloma.edu or 619-849-2486). Once a student's eligibility for an accommodation has been determined, the EAC will issue an academic accommodation plan ("AP") to all faculty who teach courses in which the student is enrolled each semester.

PLNU highly recommends that students speak with their professors during the first two weeks of each semester/term about the implementation of their AP in that particular course and/or if they do not wish to utilize some or all of the elements of their AP in that course.

Students who need accommodations for a disability should contact the EAC as early as possible (i.e., ideally before the beginning of the semester) to assure appropriate accommodations can be provided. It is the student's responsibility to make the first contact with the EAC.

# **COURSE MODALITY DEFINITIONS**

1. **In-Person:** Course meetings are face-to-face with no more than 25% online delivery.

- 2. **Online:** Coursework is completed 100% online and asynchronously.
- 3. **Online Synchronous:** Coursework is completed 100% online with required weekly online class meetings.
- 4. **Hybrid:** Courses that meet face-to-face with required online components.

In some courses, a portion of the credit hour content will be delivered asynchronously, and attendance will be determined by submitting the assignments by the posted due dates

# SPIRITUAL CARE

PLNU strives to be a place where you grow as a whole person. To this end, we provide resources for our Graduate and Adult Undergraduate students to encounter God and grow in their Christian faith. At the Mission Valley (MV) campus we have an onsite chaplain who is available during class break times across the week. If you have questions for, a desire to meet or share any prayer requests with the onsite chaplain, you may email them at mvchaplain@pointloma.edu.

In addition, on the MV campus there is a prayer chapel on the third floor which is open for use as a space set apart for quiet reflection and prayer.

# **USE OF TECHNOLOGY**

In order to be successful in the online or hybrid environment, you'll need to meet the minimum technology and system requirements; please refer to the <u>Technology and System Requirements</u> information. Additionally, students are required to have headphone speakers, microphone, or webcams compatible with their computer available to use. Please note that any course with online proctored exams require a computer with a camera (tablets are not compatible) to complete exams online.

Problems with technology do not relieve you of the responsibility of participating, turning in your assignments, or completing your class work.

# SEXUAL MISCONDUCT AND DISCRIMINATION

Point Loma Nazarene University faculty are committed to helping create a safe learning environment for all students. If you (or someone you know) have experienced any form of sexual discrimination or misconduct, including sexual assault, dating or domestic violence, or stalking, know that help and support are available through the <u>Title IX Office</u>. Please be aware that under Title IX of the Education Amendments of 1972, it is required to disclose information about such misconduct to the Title IX Office.

If you wish to speak to a confidential employee who does not have this reporting responsibility, you can contact Counseling Services at <a href="mailto:counselingservices@pointloma.edu">counselingservices@pointloma.edu</a> or find a list of campus pastors at the <a href="mailto:Title IX Office">Title IX Office</a> <a href="mailto:Get Help Now">Get Help Now</a>

# **GPS Academic Resources**

PLNU offers the following free academic resources virtually for Graduate Professional Studies (GPS) Students. Visit myPLNU through the links below for more information.

- The GPS Writing Center offers:
  - **Zoom Writers Workshops** offered each quad on a variety of helpful topics
  - **One-to-one appointments** with the Writing Coach
  - Microlearning YouTube Video Library for helpful tips anytime
- Research Help Guide to help you start your research

- The physical office is located on the third floor of the <u>Mission Valley Regional Center</u> off the student lounge
- <u>Academic Writing Resources Course</u>: Found on your Canvas Dashboard, this course is non-credit with 24/7 access, no time limits, and self-paced content. <u>Watch a quick video run-through</u> and take time now to explore!
- <u>Tutoring</u>: Students have access to 24/7 live or scheduled subject tutoring through Tutor.com, including a Paper Drop-Off Service with feedback within 12 hours.

# ARTIFICIAL INTELLIGENCE (AI) POLICY

Use of Artificial Intelligence (AI) tools (e.g, ChatGPT, iA Writer, Marmot, Botowski) is not permitted, and use of these tools will be treated as plagiarism.

## LANGUAGE AND BELONGING

Point Loma Nazarene University faculty are committed to helping create a safe and hospitable learning environment for all students. As Christian scholars we are keenly aware of the power of language and believe in treating others with dignity. As such, it is important that our language be equitable, inclusive, and prejudice free. Inclusive/Bias-free language is the standard outlined by all major academic style guides, including MLA, APA, and Chicago, and it is the expected norm in university-level work. Good writing and speaking do not use unsubstantiated or irrelevant generalizations about personal qualities such as age, disability, economic class, ethnicity, marital status, parentage, political or religious beliefs, race, gender, sex, or sexual orientation. Inclusive language also avoids using stereotypes or terminology that demeans persons or groups based on age, disability, class, ethnicity, gender, race, language, or national origin. Respectful use of language is particularly important when referring to those outside of the religious and lifestyle commitments of those in the PLNU community. By working toward precision and clarity of language, we mark ourselves as serious and respectful scholars, and we model the Christ-like quality of hospitality.

You may report an incident(s) using the Bias Incident Reporting Form.

# ASSIGNMENTS AT-A-GLANCE