

MATH 106 7981 Finite Mathematics (2148) MATH-106

Fall 2014 Section 7981 3 Credits 10/20/2014 to 12/14/2014

Faculty Contact

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Course Description

(Not intended for students planning to take MATH 107 or higher-numbered mathematics courses.) Prerequisite: MATH 012 or an appropriate result on the placement test. A study of mathematical models in finite mathematics, including linear models, systems of linear equations, linear programming, sets and counting, probability, descriptive statistics, and the mathematics of finance. The aim is to demonstrate fluency in the language of finite mathematics; find, solve, and graph linear equations and inequalities; describe sample spaces and event; assign probabilities to events and apply probability rules; and apply the mathematics of finance to formulate and solve problems.

Course Introduction

Critical-thinking skills are essential to daily life. In this course, we will examine mathematical models in finite mathematics and sharpen our problem-solving skills. This course emphasizes the application of these skills to fields extending from business to sports.

We will

- analyze linear models and systems of linear equations, working with applications ranging from supply and demand to nutrition
- solve optimization problems, allocating resources efficiently to maximize profit or minimize cost
- count possibilities for events and study probability, the mathematics of chance
- apply the tools of descriptive statistics to organize and analyze data drawn from the real world
- explore applications in financial management and learn the effects of time and interest rates on saving or borrowing money

access, analyze, interpret and evaluate information to foster learning and to guide decision-making

Course Outcomes

After completing this course, you should be able to

- demonstrate fluency in the language of finite mathematics and communicate mathematical ideas using appropriate terminology and technology
- find, solve, and graph linear equations and inequalities in two variables; use Gaussian elimination to solve systems of linear equations; and apply graphical techniques to solve linear programming problems
- describe and perform operations on sets and apply counting principles using Venn diagrams, inclusion-exclusion and multiplication principles, and the permutation and combination formulas
- describe sample spaces and events, assign probabilities to events, and apply probability rules, including those for independent events, conditional probability, and discrete probability distributions
- organize, visually represent, and measure central tendency and variance of data, applying tools of descriptive statistics
- apply the mathematics of finance to formulate and solve problems involving simple interest, compound interest, annuities, and amortized loans
- use mathematical modeling to translate, solve, and interpret applied problems related to linear modeling, systems of linear equations, linear programming, counting, probability, statistics, and finance

Course Materials

[Click to access your course materials information \(http://webapps.umuc.edu/UgcmBook/BPage.cfm?C=MATH%20106&S=7981&Sem=2148\)](http://webapps.umuc.edu/UgcmBook/BPage.cfm?C=MATH%20106&S=7981&Sem=2148)

Class Guidelines

Within the **Content** section of your classroom, view the **Start Here** section to learn more about contacting faculty and to access the Classroom Walkthrough.

To succeed in an 8-week mathematics course, it is important to complete all assignments on time. Print out a copy of the Course Schedule and keep it in a place where you can consult it daily. Late work will be accepted only in cases of documented emergency.

Log into our online classroom regularly to read news, participate in discussions, and post questions. After posting work in a discussion, check back into the discussion to read comments and make any necessary revisions.

Questions of general interest to the class should be posted in the "Have a Question?" discussion. For questions pertaining to your own work in the course, please send an e-mail with our course name in the subject line.

✓ Grading Information

You are responsible for the following graded items:

Component	Weighted Percentage
MyMathLab Homework	15%
LEO Participation	15%
Three Quizzes (10% each)	30%
Loan Project	10%
Statistics Project	10%
MyMathLab Review Test (extra credit)	--
Final Examination	20%
Total	100%

The grading scale, based on 100 points, is as follows:

A =	90 - 100
B =	80 - 89
C =	70 - 79
D =	60 - 69
F =	0 - 59

The work you are required to do in this course consists of

- weekly reading assignments
- MyMathLab homework
- participation
- projects
- quizzes

- a final examination

These course components are described below.

Weekly Reading Assignments

Even though there is no numerical score associated with the weekly reading assignments, how well you do in the course depends heavily on how conscientiously you follow the reading assignments.

When doing the reading for this course, you need to *slow down!*

Reading mathematics is not like reading anything else. You need to look carefully at the numbers and formulas and spend time making sure you understand them and that they make sense. Reading any mathematical text can take three to four times longer, per page, than reading a nonmathematical text.

MyMathLab Homework

There are homework assignments each week in MyMathLab, an interactive program that provides homework problems similar to the problems in our book. The homework assignments give you practice in solving problems associated with each week's topics. Your aim should be mastery of all concepts, and you will be given opportunities to succeed in solving all of the problems every week. As completing the homework problems on time will help you understand and master the topics, plan your weeks according to the schedule.

During each of the first seven weeks of class, there will be two problem sets assigned in MyMathLab, the first due midway through the week and the second due at the end of the week. (See the Course Schedule for due dates.)

Participation

By registering for a Web-based course, you have made a commitment to participate in course discussions and online activities. Plan to participate regularly. Participation for this course is defined as proactive discussion and problem-solving. This requires you to actively reflect on weekly readings and to develop original ideas in your responses. You are expected to demonstrate critical thinking and your understanding of the content in the assigned readings as they relate to the issues identified in the discussions. You are encouraged to respond to other students as well as to your instructor. You are expected to adhere to the general rules of online etiquette.

For individual participation on an ongoing basis, there is a collection of participation topics posted in weekly LEO discussions, drawn primarily from the even-numbered exercises in your textbook. For participation credit, over the eight weeks of the term, you are expected to solve eight topics (from different textbook sections). You are free to choose any topic, complying with the discussion instructions, provided someone else has not already attempted it or "reserved" it.

For each participation topic, you will earn up to 10 participation points for the accuracy of your solution. You may be given opportunities to attempt your solution more than one time. If you make an error, you may get feedback and a chance to edit your work and resubmit it. The goal of online participation and problem solving is to help you understand the concepts and to give you an opportunity to practice solving problems and get feedback from me.

Online participation work is to be posted in LEO discussions. Participation work submitted by other means will not be accepted.

Projects

You are required to complete two projects in this course. See the Project Descriptions section of the syllabus for details.

Quizzes

Quizzes are important milestones, as they provide valuable feedback for instructors and students. Quizzes are open book and will be given as indicated in the schedule.

You will be given one week to work on each quiz, and the due dates of the quizzes can be found in the schedule. Each quiz will be posted as an Assignment at the beginning of the designated academic week, and each will be due at the end of that academic week. Quizzes may be submitted in plain-text format, PDF, as attached files such as Microsoft Word documents, or as handwritten and scanned documents.

Quizzes must be individually completed and represent your own work. Neither collaboration nor consultation with others is allowed.

To keep up with the pace of this course, you should submit quizzes on or before the due date. After the due date, solutions will be posted. Quizzes submitted after the solutions are posted will not be accepted. Makeup quizzes are not available except in cases of documented emergency.

MyMathLab Review Test

EXTRA CREDIT: There will be a Review Test in MyMathLab, available Monday-Thursday in Week 8. You must take it in one sitting (one attempt). The MyMathLab Help features will not be available, but you are welcome to refer to LEO course materials and textbook. By virtue of your completion and performance on the review test, you will earn extra credit points to be counted toward your final exam grade. If you complete the

Review Test (attempting all questions) and score less than 70%, you will earn 4 extra credit points on the LEO final exam. If your score on the Review Test is 70-89%, 6 extra credit points are earned; if 90% or better, 8 extra credit points toward the final exam. You can only gain by taking the Review Test!

Final Examination

All sections of this course have a required final examination, administered in a 72 hour period during Week 8, the last week of the course.

The final exam is open book and includes multiple-choice and short answer questions. **However, you are required to show your work and calculations, where requested, in order to receive full credit.** The chapters to be covered on the final exam are Chapters 1, 3, 4, 5, 7, 8, and 11.

The final exam must be individually completed and represent your own personal work. Neither collaboration nor consultation with others is allowed.

The solutions for the final examination will not be posted.

You are expected to take the exam as scheduled. In the event of illness or extraordinary circumstances, you must contact your faculty member and provide documentation to request an exception and approval to take a makeup exam. If the request is not approved, the exam grade will be recorded as a zero.

Additional Information

Late Policy

Meeting course deadlines is crucial for success in computer-mediated courses. You may read at your own pace, but homework in MyMathLab, LEO participation, quizzes, and projects must adhere to the timetable given in the schedule. Otherwise the grade will be zero. No late MyMathLab homework, LEO participation, quizzes, or exams will be accepted.

Tutoring

If you live in the vicinity of the University of Maryland in College Park, Maryland, you may take advantage of free, walk-in tutoring. See UMUC Tutoring Resources <http://www.umuc.edu/students/support/writing/tutoring.cfm#math> (<http://www.umuc.edu/students/support/writing/tutoring.cfm#math>) for details.

Pearson Tutor Services

Students may pursue online math tutoring in MyMathLab at no charge. Within the MyMathLab classroom, click Chapter Contents and then the Math Tutor Center link near the top of the page. Students have an option to purchase additional tutoring.

The trial free offer inside MyMathLab is one session of up to 30 minutes. Students can purchase additional time from their tutor "dashboard." When students purchase additional time, they can use as many or as few minutes as they need, up to the amount purchased (i.e., sessions could be 5 to 50 minutes long). Time is counted only when they are connected to a tutor. Session time ends when the students see "Ends session on the Tutoring page".

Guideline for Receiving Tutoring Services

We appreciate that many students may seek tutoring services to supplement our instructional program. However, tutors may not be used to complete any portion of assignments, projects, quizzes, and exams on behalf of students. Students are expected to submit their own work. Students who are suspected of submitting the work of their tutors will be reported to the dean's office for potential investigation.

If you are to receive tutoring services, inform your tutor of this expectation and clarify your tutor's role and responsibility to your academic endeavors at UMUC.

Project Descriptions

You are required to complete **two** projects in this course.

Loan Project: Buying a House

For this assignment, you will analyze a home mortgage loan. In our classroom, navigate Content > Projects > Loan Project for detailed instructions.

Statistics Project

For this assignment, you will implement a project involving statistical procedures. The topic may be something that is related to your work, a hobby, or something you found interesting. In our classroom, navigate Content > Projects > Statistics Project for detailed instructions.

Academic Policies

Academic Policies and Guidelines

ACADEMIC INTEGRITY

As a member of the University of Maryland University College (UMUC) academic community that honors integrity and respect for others you are expected to maintain a high level of personal integrity in your academic work at all times. Your work should be original and must not be reused in other courses.

CLASSROOM CIVILITY

Students are expected to work together cooperatively, and treat fellow students and faculty with respect, showing professionalism and courtesy in all interactions. Please review the Code of Civility for more guidance on interacting in UMUC classrooms:

<http://www.umuc.edu/students/support/studentlife/conduct/code.cfm> (<http://www.umuc.edu/students/support/studentlife/conduct/code.cfm>).

POLICIES AND PROCEDURES

UMUC is committed to ensuring that all individuals are treated equally according to Policy 040.30 [Affirmative Action, Equal Opportunity, and Sexual Harassment](#).

Students with disabilities who need accommodations in a course are encouraged to contact the Office of Accessibility Services (OAS) at accessibilityservices@umuc.edu, or call 800-888-UMUC (8682) or [240-684-2287](tel:240-684-2287) (tel:240-684-2287).

The following academic policies and procedures apply to this course and your studies at UMUC.

150.25	<p>Academic Dishonesty and Plagiarism – UMUC defines academic dishonesty as the failure to maintain academic integrity. All charges of academic dishonesty will be brought in accordance with this Policy.</p> <p>Note: Your instructor may use Turnitin.com, an educational tool that helps identify and prevent plagiarism from Internet resources, by requiring you to submit assignments electronically. To learn more about the tool and options regarding the storage of your assignment in the Turnitin database go to: http://www.umuc.edu/library/libresources/turnitin.cfm.</p>
170.40 170.41 170.42	<p>The following policies describe the requirements for the award of each degree:</p> <p>Degree Completion Requirements for the Graduate School</p> <p>Degree Completion Requirements for a Bachelor's Degree</p> <p>Degree Completion Requirements for an Associate's Degree</p>
170.71	<p>Policy on Grade of Incomplete - The grade of I is exceptional and only considered for students who have completed 60% of their coursework with a grade of B or better for graduate courses or C or better for undergraduate courses and request an I before the end of the term.</p>
170.72	<p>Course Withdrawal Policy - Students must follow drop and withdrawal procedures and deadlines available at http://www.umuc.edu/ under Academic Calendar.</p>
130.80	<p>Procedures for Review of Alleged Arbitrary and Capricious Grading – appeals may be made on final course grades as described herein.</p>
205.06	<p>Calculation Of Grade-Point Average (GPA) for Inclusion on Transcripts and Transcript Requests – Note: Undergraduate and Graduate Schools have different Grading Policies (i.e. The Graduate School does not award the grade of D). See Course Syllabus for Grading Policies.</p>

COURSE EVALUATION SURVEY

UMUC values its students' feedback. You will be asked to complete an online evaluation toward the end of the term. The primary purpose of this evaluation process is to assess the effectiveness of classroom instruction in order to provide the best learning experience possible and make continuous improvements to every class. Responses are kept confidential. Please take full advantage of this opportunity to provide your feedback.

LIBRARY SUPPORT

Extensive library resources and services are available online, 24 hours a day, seven days a week at <http://www.umuc.edu/library/index.cfm> to support you in your studies. The UMUC Library provides research assistance in creating search strategies, selecting relevant databases, and evaluating and citing resources in a variety of formats via its Ask a Librarian service at <https://www.umuc.edu/library/libask/index.cfm>, which includes 24/7 chat and e-mail.

LEARNING MANAGEMENT SYSTEM SUPPORT

To successfully navigate the online classroom new students are encouraged to view the Classroom Walkthrough under Help in the upper right menu of the LEO classroom. Those requiring technical assistance can access Help@UMUC Support directly in LEO under the Help menu. Additional technical support is available 24 hours a day, seven days a week via self-help and live chat at <http://www.umuc.edu/help> or by phone toll-free at 888-360-UMUC (8682).

SYLLABUS CHANGES

All items on this syllabus are subject to change at the discretion of the Instructor and the Office of Academic Affairs.

Class & Assignment Schedule

Week	Activities
0	<p>Preview Week</p> <p>Please get acquainted with our course and classroom during this preview week prior to the official starting date.</p> <p>Read: Syllabus</p> <p>Do:</p> <ul style="list-style-type: none">• Acquire Course Materials• Enroll in the MyMathLab classroom (See Course Resources > MyMathLab Registration and Information)• Introduce yourself and meet your classmates in the Introductions discussion (in this Preview Week or in Week 1)• Post any questions in the "Have a Question?" discussion (if desired)
1	<p>Week 1: Amortization of Loans and Financial Decisions</p> <p>Read:</p> <ul style="list-style-type: none">• Textbook sections 3.1, 3.2, 3.3, 3.4 <p>Do:</p> <ul style="list-style-type: none">• MyMathLab Homework Assignment 1a: due 10/23• MyMathLab Homework Assignment 1b: due 10/26• Introduction participation and Week 1 Participation: due 10/26• Work on Loan Project. See Projects module > Loan Project
2	<p>Week 2: Linear Equations, Inequalities, and Models</p> <p>Read:</p> <ul style="list-style-type: none">• Textbook sections 1.1, 1.2, 1.3, 4.1• Course Resources > UMUC Course Modules > Course Module 1, Topic I <p>Do:</p> <ul style="list-style-type: none">• Quiz 1, covering Week 1 course material: due 10/30• MyMathLab Homework Assignment 2a: due 11/02• MyMathLab Homework Assignment 2b: due 11/02• Week 2 Participation: due 11/02• Work on Loan Project. See Projects module > Loan Project

3	<p>Week 3: Systems of Linear Equations and Systems of Linear Inequalities Read:</p> <ul style="list-style-type: none"> Textbook sections 4.2, 5.1, 5.2 Course Resources > UMUC Course Modules > Course Module 1, Topic I <p>Do:</p> <ul style="list-style-type: none"> MyMathLab Homework Assignment 3a: due 11/09 MyMathLab Homework Assignment 3b: due 11/09 Week 3 Participation: due 11/09 Work on Loan Project. See Projects module > Loan Project
4	<p>Week 4: Linear Programming, Sets, and Counting Read:</p> <ul style="list-style-type: none"> Textbook sections 5.3, 7.2, 7.3, 7.4 Course Resources > UMUC Course Modules > Course Module 1, Topic II Course Resources > UMUC Course Modules > Course Module 2, Topic I <p>Do:</p> <ul style="list-style-type: none"> Quiz 2, covering Weeks 2 and 3 course material: due 11/16 MyMathLab Homework Assignment 4a: due 11/13 MyMathLab Homework Assignment 4b: due 11/16 Week 4 Participation: due 11/16 Loan Project and submit: due 11/16. See Projects module > Loan Project
5	<p>Week 5: Probability Read:</p> <ul style="list-style-type: none"> Textbook sections 8.1, 8.2, 8.3, 8.5 Course Resources > UMUC Course Modules > Course Module 3, Topic I <p>Do:</p> <ul style="list-style-type: none"> MyMathLab Homework Assignment 5a: due 11/20 MyMathLab Homework Assignment 5b: due 11/23 Week 5 Participation: due 11/23 Work on data collection for Statistics Project. See Projects module > Statistics Project
6	<p>Week 6: Statistics Read:</p> <ul style="list-style-type: none"> Textbook sections 11.1, 11.2, 11.3, 11.4 Course Resources > UMUC Course Modules > Course Module 3, Topic II <p>Do:</p> <ul style="list-style-type: none"> Quiz 3, covering Weeks 4 and 5 course material: due 11/30 MyMathLab Homework Assignment 6a: due 11/27 MyMathLab Homework Assignment 6b: due 11/30 Week 6 Participation: due 11/30 Work on Statistics Project. See Projects module > Statistics Project
7	<p>Week 7: Statistics and Review Read:</p> <ul style="list-style-type: none"> Textbook section 11.5 Course Resources > UMUC Course Modules > Course Module 3, Topic II <p>Do:</p> <ul style="list-style-type: none"> MyMathLab Homework Assignment 7a: due 12/04 MyMathLab Homework Assignment 7b: due 12/07 Week 7 Participation: due 12/07 Statistics Project and submit: due 12/07. See Projects module > Statistics Project

8 **Week 8: Review and Final Exam**

Do:

- **MyMathLab Review Test**
- Week 8 Participation: **due 12/14**
- **Final Exam** (cumulative): **due 12/14**

The **Review Test** will be available in **MyMathLab** at 12:01 a.m. on Monday, **12/08**.

The **Review Test** is due 11:59 p.m. on Thursday, **12/08**. By virtue of your performance on the Review Test, you will earn extra credit points on the Final Exam.

The **Final Exam** will be available in LEO at 12:01 a.m. on Friday, **12/12**.

The **Final Exam** is due 11:59 p.m. on Sunday, **12/14**. It is open book and includes multiple-choice and short answer questions. However, you are required to show your work and calculations, where requested, in order to receive full credit. The chapters to be covered on the final exam are Chapters 1, 3, 4, 5, 7, 8, 11. The final exam must be individually completed and represent your own personal work. Neither collaboration nor consultation with others is allowed. The solutions for the final exam will not be posted.