I. Faculty Information:
   A. Instructor: Kevin M. Riordan
   B. Office Hours: By Appointment Only
   C. Mailbox Location: L200
   D. E-mail: k-riordan@govst.edu
   E. Course Website: http://webserve.govst.edu/users/gskriord/
   F. Test Center ID: #798

II. Course Identification:
   A. Credit hours: 3 Semester Hours
   B. Total contacts hours 3, lecture 3, lab 0
   C. Prerequisite: Two years of high school mathematics including Algebra, or appropriate assessment score, or Math 101 with a grade of "C" or better.
   D. Catalog Description: This course is designed to help students develop competency in problem-solving and in quantitative reasoning. Handheld calculators will be used as tools in decision making. The course covers the following topics: Probability, Statistics (Descriptive), Geometry, and the Mathematics of Personal Finance.

III. Materials:
   B. Supplies: A scientific calculator. Graphing calculators are NOT allowed for exams.

IV. Topical Outline:
   A. Interest: Simple and compound
   B. Amortization of loans and calculating the remaining balance
   C. Home Purchase: Closing costs and refinancing
   D. Annuities: Future value, present value, and sinking funds
   E. Perimeter, Area and Volume
   F. Descriptive Statistics
   G. Probability
V. Course End Competencies:
The student will be able to:
A. Calculate simple and compound interest for loans and savings accounts.
B. Calculate the monthly payment on a car/home purchase.
C. Calculate the remaining balance on a conventional loan.
D. Calculate the closing costs on a home purchase.
E. Determine if the refinancing of a mortgage is beneficial.
F. Calculate the balance in different annuity accounts.
G. Find the perimeter and area of shapes.
H. Find the volume of solids.
I. Calculate the amount of material needed for home improvements
J. Organize raw data into tables and graphs.
K. Find measures of central tendency and dispersion for a data set.
L. Find the probability and odds for simple events.
M. Construct a probability distribution table and calculate an expected value.
N. Construct a Decision Tree and recommend the best course of action to take.

VI. Policies/Procedures:
A. A student who does not withdraw officially from a course will receive a grade of 'F' which will become a part of the student's permanent record
B. Activities:
   1. Questions about the previous class
   2. Lecture on new material
   3. Discussion of new material
   4. Problem-solving
C. Each student is responsible for adhering to the Code of Student Conduct as stated in the college catalog.
VII. Grading Policies/Procedures:
A. A student’s grade is not dependent upon their situation.
B. Specific homework problems will NOT be assigned. It is the student's responsibility to work as many problems as necessary to become competent in the area of study.
C. NO make-up exams
D. Late projects will NOT be accepted
E. Four unit exams will be given (100 points each), four projects (25 points each), and a mandatory, comprehensive final (150 points). The lowest unit exam will be dropped.
The cumulative grading scale is:

<table>
<thead>
<tr>
<th>GRADE</th>
<th>POINTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>495-550</td>
</tr>
<tr>
<td>B</td>
<td>440-494</td>
</tr>
<tr>
<td>C</td>
<td>385-439</td>
</tr>
<tr>
<td>D</td>
<td>330-384</td>
</tr>
<tr>
<td>F</td>
<td>Below 330</td>
</tr>
</tbody>
</table>

Assigned projects are due only at the time specified by the instructor. No late or makeup projects will be accepted under any circumstances. No makeup exams will be given, but students may take an exam before the scheduled test date in the testing center if the instructor is given due notice. Once a student has finished an exam in class, no students who are late may take it and will receive a “0” for that particular exam. Students may not use cell phones as calculators. Please be respectful of your fellow classmates and instructor by silencing your cell phones while class is in session.
VIII. Course Schedule/Calendar (tentative):

<table>
<thead>
<tr>
<th>Date</th>
<th>Section(s)</th>
<th>Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/22</td>
<td>1.1-1.2</td>
<td></td>
</tr>
<tr>
<td>8/24</td>
<td>1.3-1.4</td>
<td></td>
</tr>
<tr>
<td>8/29</td>
<td>2.1-2.2</td>
<td></td>
</tr>
<tr>
<td>8/31</td>
<td>2.3-2.4 p. 111-127</td>
<td></td>
</tr>
<tr>
<td>9/05</td>
<td>2.4, Review</td>
<td></td>
</tr>
<tr>
<td>9/07</td>
<td>Project 1</td>
<td>Exam 1</td>
</tr>
<tr>
<td>9/12</td>
<td>3.1</td>
<td></td>
</tr>
<tr>
<td>9/14</td>
<td>3.2</td>
<td></td>
</tr>
<tr>
<td>9/19</td>
<td>3.3</td>
<td></td>
</tr>
<tr>
<td>9/21</td>
<td>3.4 &amp; 3.5</td>
<td></td>
</tr>
<tr>
<td>9/26</td>
<td>Chapter 3 &amp; Review</td>
<td></td>
</tr>
<tr>
<td>9/28</td>
<td>Project 2</td>
<td>Exam 2</td>
</tr>
<tr>
<td>10/03</td>
<td>4.1-4.2</td>
<td></td>
</tr>
<tr>
<td>10/05</td>
<td>4.3-4.4</td>
<td></td>
</tr>
<tr>
<td>10/10</td>
<td>4.5</td>
<td></td>
</tr>
<tr>
<td>10/12</td>
<td>5.1</td>
<td></td>
</tr>
<tr>
<td>10/17</td>
<td>No Class. Staff Inservice.</td>
<td></td>
</tr>
<tr>
<td>10/19</td>
<td>5.2 - 5.3</td>
<td></td>
</tr>
<tr>
<td>10/24</td>
<td>5.3 - 5.4</td>
<td></td>
</tr>
<tr>
<td>10/26</td>
<td>Chapter 5 and Review</td>
<td></td>
</tr>
<tr>
<td>10/31</td>
<td>Project 3</td>
<td>Exam 3</td>
</tr>
<tr>
<td>11/02</td>
<td>6.1</td>
<td></td>
</tr>
<tr>
<td>11/07</td>
<td>6.2</td>
<td></td>
</tr>
<tr>
<td>11/09</td>
<td>6.3 and 6.4</td>
<td></td>
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<tr>
<td>11/14</td>
<td>6.4</td>
<td></td>
</tr>
<tr>
<td>11/16</td>
<td>7.1</td>
<td></td>
</tr>
<tr>
<td>11/21</td>
<td>7.2</td>
<td></td>
</tr>
<tr>
<td>11/23</td>
<td>No Class. Thanksgiving.</td>
<td></td>
</tr>
<tr>
<td>11/28</td>
<td>7.3</td>
<td></td>
</tr>
<tr>
<td>11/30</td>
<td>7.3, Review</td>
<td></td>
</tr>
<tr>
<td>12/05</td>
<td>Project 4</td>
<td>Exam 4</td>
</tr>
<tr>
<td>12/07</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>12/12</td>
<td>Chapter 8 &amp; Review</td>
<td></td>
</tr>
<tr>
<td>12/14</td>
<td></td>
<td>Final 8:00-9:50pm</td>
</tr>
</tbody>
</table>

This schedule is tentative and subject to change. Students will receive due notice if any changes to the schedule are to be made, but it is the student’s sole responsibility for being aware of any deadlines or projects due or schedule changes. Consult the course website for schedule changes.
**Attendance Policy**

The attendance policy of each instructor is included in the course syllabus distributed by the instructor on the first day of class. Compliance with each instructor’s attendance policy is the student’s responsibility. An instructor’s attendance policy may go into effect with the first class meeting of the course. Late registration does not exempt the student from adhering to the attendance requirements in the course syllabus. Make-up work or work submitted late due to absence (including an instructor’s decision to award less than full credit for work submitted late) will be handled at the discretion of the instructor in accordance with the course syllabus.

Students not regularly attending class are strongly advised to withdraw officially from the course. Students who do not withdraw officially may receive a grade of "F" for the course, which will become a part of the student's permanent record. Students who must be absent due to prolonged illness or extended emergency should notify their instructor(s) immediately for the purpose of determining a plan of action appropriate to the situation.

**Campus Environment**

In accordance with the Illinois Clean Indoor Air Act, Moraine Valley Community College prohibits smoking in all campus buildings. Food is not allowed in the classroom. Beverages in the classroom are left to the instructor’s discretion. Please leave the classroom in a clean and tidy condition.

**Cell Phones and Pagers**

Students and college visitors may not use and must silence cell phones, pagers, and other communication devices in all instructional areas, which include all labs and classrooms during instructional sessions, the Library, the Testing Center (B101), and other areas so designated by the college.

**Center for Disability Services (708/974-5711)**

The CDS, located in L150, provides support services to persons with disabilities. Services include priority registration, extended test time, tape recorder, and notetaker. Adaptive software is available in the CDS lab (L170). Interpreters are available with advance notice. Diagnostic testing is available for a fee.

**Computer Labs**

Computers are available for student and/or community use. More information is available online at http://www.morainevalley.edu/Resources/computer.htm.

**Counseling & Career Dev/Academic Advising Center**

Visit or call the Counseling Center (708/974-5722) for academic, career, and personal counseling or help in selecting a college major. Visit or call the Advising Center (708/974-5721) for information on MVCC programs of study, transfer information, and course selection assistance. Both centers are located on the second floor of the College Center.

**HOURS:**
- **MONDAY-THURSDAY:** 8 am - 9 pm
- **FRIDAY:** 9 am - 4 pm

**Irene H. Brodie Academic Skills Center (708/974-5721)**

Free tutoring for currently enrolled Moraine Valley students is available in B284A for accounting, biology, chemistry, mathematics, and physics. Tutoring is available in English and reading in B284B. Students should pick up a tutoring schedule for specific details. (Additional information can be found in the college catalog, semester class schedule, and the Center's Web page.) The Center has two computer labs—classroom and walk-in.

**TUTORING**
- **HOURS:**
  - **MONDAY-THURSDAY:** 8 am - 9 pm
  - **FRIDAY:** 9 am - 4 pm

**College Environment**

Campus and college services will be available

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**TUTORING**
- **HOURS:**
  - **MONDAY-THURSDAY:** 8 am - 9 pm
  - **FRIDAY:** 9 am - 4 pm

**Late Registration Policy**

<table>
<thead>
<tr>
<th>COURSE LENGTH</th>
<th>17 - 12 WKS</th>
<th>11 - 5 WKS</th>
<th>4 - 1 WKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late Registration Period</td>
<td>1st WK</td>
<td>3 days</td>
<td>1 day</td>
</tr>
<tr>
<td>Late registration with Instructor Permission</td>
<td>2nd WK</td>
<td>3 days</td>
<td>1 day</td>
</tr>
</tbody>
</table>

*No registration will be accepted after these dates. Refund information is available in the semester class schedule and the Registration Office.*

**Library (708/974-5235)**

The Library is located at the west end of Building L. Enter on the 2nd floor.

**HOURS:**
- **MON-THUR:** 7:30 am-10 pm, 7:30 am-5 pm, 8 am - 4 pm, 12 pm - 4 pm
- **SATURDAY:** 8 am - 1 pm
- **SUNDAY:** 12 pm - 4 pm

**Student Identification Card/Photo I.D.s (708/974-5620)**

All full- and part-time students must have a Moraine Valley photo identification card (ID) that has been validated for current enrollment. ID cards and/or validation stickers can be obtained at the Photo ID Services area, located in the College Center (Room C208). Two forms of identification are required; your current class schedule will serve as one of these forms. Obtain your ID at the beginning of the semester. You will need it to use the library, computer labs, testing center, and recreational facilities. (Additional information can be found in the student handbook.)

**Testing Center (708/974-5249)**

The center is located in B101. You must present a valid MVCC student ID. (All testing materials will be collected at closing.)

**HOURS:**
- **MONDAY-THURSDAY:** 8 am - 9 pm, 8 am - 3:30 pm
- **FRIDAY:** 9 am - 1:50 pm

**COMPASS ASSESSMENT HOURS:** AS POSTED

**The Last Exam is Handed Out 35 Minutes Prior to CLOSING.**

**The Writing Center**

Moraine Valley faculty members and peer tutors are available to assist students with any part of the writing process. The Writing Center is located in L242 and is open Monday through Thursday. Additional information is available online at http://writingcenter.morainevalley.edu.

**ASSISTED HOURS:** AS POSTED IN THE WRITING CENTER

**Withdrawal Policy**

After the prescribed period of tuition refund and before the end of the 13th week of a 17-week semester (see table below), an official withdrawal will result in a "W" on the student's record. A student who does not withdraw officially from a course will receive a grade of "F", depending on course progress or course attendance, which will become a part of the student's permanent record. To withdraw officially from a course, a student must obtain a withdrawal form from the Registration Office. The withdrawal form must be completed and returned, in person, to the Registration Office (Rm C125).

<table>
<thead>
<tr>
<th>Class length</th>
<th>Deadline to obtain &quot;W&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 wks</td>
<td>2 weeks</td>
</tr>
<tr>
<td>4 wks</td>
<td>3 weeks</td>
</tr>
<tr>
<td>5 wks</td>
<td>4 weeks</td>
</tr>
<tr>
<td>6 wks</td>
<td>5 weeks</td>
</tr>
<tr>
<td>7 wks</td>
<td>6 weeks</td>
</tr>
</tbody>
</table>

**HOURS: Registration/Admissions/Financial Aid**

**FALL 2006** (extended hours begin two weeks prior to the fall & spring semesters)

**HOURS:**
- **MON-THUR:** 8:30 am-7:30 pm, 8:30 am-5 pm
- **FRIDAY:** 8 am - 5 pm
- **SATURDAY:** 9 am - 2 pm
- **SUNDAY:** closed

**9/5-12/16**

**Spring 2007** (extended hours begin two weeks prior to the fall & spring semesters)

**HOURS:**
- **MON-THUR:** 8:30 am-7:30 pm, 8:30 am-5 pm
- **FRIDAY:** 8 am - 5 pm
- **SATURDAY:** 9 am - 2 pm
- **SUNDAY:** closed

**THE COLLEGE WILL BE CLOSED:**

**FALL 2006:** Sept. 4; Nov. 22-26

**SPRING 2007:** Jan. 15; Feb. 19; March 10-18; April 6-8

No credit classes will be held on Oct. 17, 2006 and March 1, 2007; college services will be available.

More information is available at www.morainevalley.edu.