



Class Modality: synchronous

Class Meeting Time and Place: **Virtual – Tuesdays 5:30 pm to 6:45 pm**

Class Duration: 08/26/2024 to 12/13/2024

Instructor: Professor Jerry Roek
E-Mail: jerry.roek@tamusa.edu
Cell Phone: 586.202.0591 (EST)
Student emails will receive a reply within two business days.

Course Website: <https://tamusa.blackboard.com/>

Office Hours: Virtual – as requested

Catalog Course Description

This course is designed to give students a business-oriented review of the basic computational math skills and a working knowledge of its mathematical applications and procedures. The course focuses on the quantitative and analytical methods in the context of practical business applications to enhance essential problem solving skills of business students. This course will provide students with solid preparation and foundation for going on to courses and careers in accounting, marketing, retailing, banking, finance, and business administration. Formerly QMBS 2310/BUAD 2310.



Course Objectives

After successful completion of this course, students will be able to:

1. Understand how basic problems in an array of business applications are formulated,
2. Apply basic problem-solving methods in business applications,
3. Explain the basic decision analysis processes applied in business,
4. Use and interpret information/data organization related to business applications.
5. Apply critical thinking methods in interpreting business application presentations related to business concepts.
6. Perform quantitative financial computations using a range of resources to include software tools.

Course Prerequisites

MATH 1324 or 1314, CISA 1305 or CSCI 1336. TSI Restriction(s): Reading, Math, and Writing
Students who do not meet the prerequisites must contact the instructor immediately.

AACSB Assessment

The College of Business is in the process of applying for AACSB accreditation. As part of that process, students will be assessed on program level outcomes based on course outcomes from various courses. The materials from this course may be used for assessing such program level outcomes, and hence students must follow the necessary rigor to ensure mastery and retention of the above course outcomes.

COVID-19 Safety Protocol

Due to the current pandemic environment, all university personnel (faculty, students, and staff, etc.) are required to adhere to mandated procedures and guidelines as communicated through university communications. For details and updated information on COVID-19 safety protocol, please visit <https://www.tamusa.edu/community-safety-together/index.html>.



Required Material

1. **Textbook/Assignments:**

Contemporary Mathematics for Business and Consumers, 9th Ed., by Brechner & Bergeman, Cengage.
The e-book is available in Blackboard.

Homework assignments and quizzes will be administered through WebAssign.

2. **Blackboard:**

Connect to <http://tamusa.blackboard.com>. You will have lecture notes, solutions to problems, multimedia materials and other supplementary materials in Blackboard. All class communications will be through Blackboard and students should monitor this several times a day.

3. **Hardware and Software Applications:**

- a. **Computer Hardware:** To participate in online sessions (if applicable), you will need a computer with an internet connection, a microphone, and speakers/headphones. To complete the class work, you will need appropriate software installed on the computer.
- b. **Microsoft Excel.** This product is available in the computer labs on campus. You will also be able to download the installation software from the Microsoft software center. You will receive your login name and password at your Jaguar email address.

Note: Microsoft Excel and will function on both Windows and MAC computers.

4. **Time Expectation for coursework:**

You are expected to 4-6 hours per week on the course. Based on the background, some student may require more time. Time spent may be longer when assignments and projects are due.

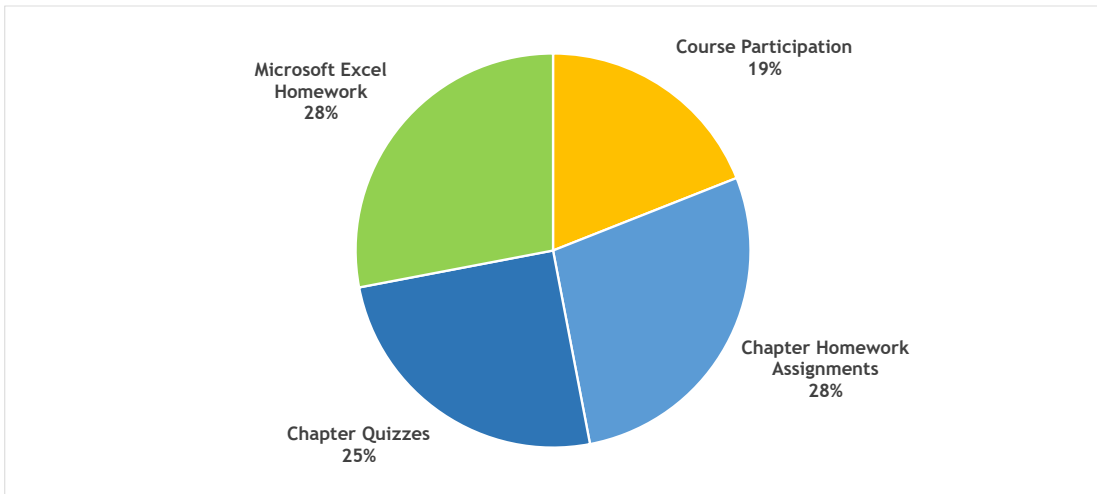
Other Required Material

Additional reading materials are available on the course website as recommended by the instructor. Videos related to course material will also be provided via YouTube and announced on blackboard.



Grading Policy

Course Activity	Approximate Percent
Course Participation	19%
Chapter Homework Assignments	28%
Chapter Quizzes	25%
Microsoft Excel Homework	28%
Total	100%



Final Letter Grade	Percent Score
A	90.00% to 100.00%
B	80.00% to 89.99%
C	70.00% to 79.99%
D	60.00% to 69.99%
F	0.00% to 59.99%

This course has a requirement of a grade of C as a minimal grade for satisfactory completion of this course. The instructor reserves the right to adjust the student’s final grade based on the overall performance.



Course Activity Descriptions

Each week of the course will consist of the following activities. All activities will be posted via Blackboard by week / topic.



Course Participation (15%)

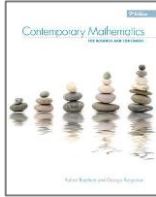
Synchronous Course Attendance:

Webinar attendance will be conducted via the Zoom application per the course schedule. A specific link to the webinar will be posted on Blackboard.

Students are strongly encouraged to ask questions and participate in the class webinars.

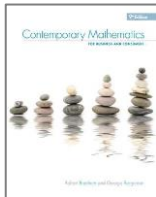
The structure of the class makes your individual study and preparation outside of class extremely important. Reading the assigned chapter(s) and having some familiarity with them before webinars will be very useful for understanding lectures.

Kahoots! will be provided during the webinar and results of the Kahoot! will count towards extra credit.



Chapter Homework Assignments (28%)

Chapter Homework Assignments will be coordinated via WebAssign as related to the topic material. Homework assignments consist of multiple-choice questions and fill-in-the-blank questions with a combination of excel functions and formulas. These will be open book/note but must be completed independently.



Chapter Quizzes (25%)

Chapter Quizzes will be coordinated via WebAssign as related to the topic material. Each quiz will cover 3 to 4 chapters as indicated and will not be cumulative. There will be no exams in this course however, the Chapter Quizzes will be required in lieu of the midterm and final exams. These will be open book/note but must be completed independently. *Hint: If you follow the "Course Roadmap" the quizzes will not be difficult.*








Microsoft Excel Homework (28%)

Microsoft Excel Homework will be coordinated via WebAssign as related to the topic material. You will use the data and various excel functions as provided by the activity and answer questions related to the activity. These activities will emphasize important Microsoft Excel functionality. Excel functions and formula's, you learn in this course will assist you in future courses and the 'real world' business environment. This is an independent activity.



Additional Support Tools

Through the course additional support tools will be provided to assist in the comprehension of topics. It is highly recommended you take advantage of the tools.

	<p>YouTube Videos</p> <p>Videos will be for the week to cover the following:</p> <ul style="list-style-type: none"> • Microsoft Excel tips and tricks related to the chapter • Strategies for Microsoft Excel Homework • Chapter Presentation overview
	<p>Kahoot!</p> <p>Kahoots! to test your knowledge of topics</p>
	<p>Virtual Office Hours</p> <p>Based upon schedules I will provided virtual office hours for you to ask questions. Hours and links will be posted in Blackboard Accordingly.</p>
	<p>Additional Readings/Videos</p> <p>Additional readings, videos and web sites will be posted throughout the semester to assist in comprehension of material.</p>
	<p>General Course Discussion Board</p> <p>A general course discussion board will be provided to ask questions related to course material and business related topics. Some questions may be discuss during the course webinars.</p>



Course Roadmap



The following strategy for learning the course material for each chapter

1. Read the chapter along with the presentation posted on blackboard.
2. Review the chapter presentation and video.
3. Review the Excel workbook related to the chapter and watch the corresponding video via YouTube. The Excel information provided will enhance your Excel skills as well as assist you with the class chapter homework and related quiz. Additional videos in WebAssign are provided. **Excel functions and formula's, you learn in this course will assist you in future courses and the 'real world' business environment.**
4. Complete the Kahoot!(s) related to the chapter. Each Kahoot! completed counts towards extra credit AND is a great assistance in learning the chapter material. It is not graded.
5. Complete assigned Microsoft Excel Homework.
6. Complete the Chapter Homework and review your results.
7. Completed the quiz (as assigned) and review your results.



Make up and Late Assignment/exam/quiz policy

As a general rule, make-ups or late submissions will **NOT** be offered or accepted for any missed assignments/exams/quizzes. Late submissions or make-ups may be accepted/administered only in extraordinary circumstances such as an excused official university activity, a severe illness, or a dire emergency. However, you must provide comprehensive documentation either before or within a few days of the missed assignment/quiz/exam. Refer to blackboard for assignment extensions.

Course drop policy

Please refer to the academic resources for Fall 2024 for more information.

<https://www.tamusa.edu/academics/documents/AY2025-Academic-Calendar.pdf>

Class Conduct and Civility Code

Everyone in class is expected to follow all rules in the student handbook, as well as common courtesy during classroom lectures and discussions in class and online, including the following:

1. It is the students' responsibility to obtain and be able to use the required materials and software for this class.
2. Student must retain copies of all assignments and graded work for verification purposes and provide it to the instructor, if necessary. Keep own copies of all computer files and e-mails till final grade is received.
3. For any questions about assignments, a student should contact the instructor, well in advance of the day they are due, so the instructor may have enough time to provide feedback.
4. All communications will be via e-mail communications to the Texas A&M University e-mail account, and students are expected to use their school provided email account. It is the responsibility of the student to check their TAMUSA email regularly to receive updates on the logistics of the course. The instructor will reply to a student e-mail messages within two days.
5. All assignment submissions must be uploaded as instructed by the due date and time. Submission window may close or marked late, even if late by one second.

Anyone violating these policies may be subject to disciplinary actions



Web Etiquettes

Web Etiquettes - Virtual Meetings

Please follow the below guidelines during any Webinars:

- Mute your microphone when you're not talking.
- Introduce yourself that you are on-line.
- Wait your turn patiently to talk - do not interrupt others.
- Refrain from inappropriate language during conversations.
- Confidential topics, such as grades, should be discussed one-on-one between you and your professor.
- Video Cameras are NOT required. If you do decide to use your video camera, it is highly recommended you dress appropriately and be aware of your surroundings.
- During student presentations, please wait until the presentation is completed before asking questions.

Web Etiquettes - Forums

Please follow the below guidelines for forums:

- Review the forum question(s) and guidelines before posting.
- Read and reread your message before posting it.
- Respect the opinions of others.
- If you come into the discussion late, read earlier posts to catch up.
- Refrain from inappropriate language during conversations.
- Do not post for the sake of posting. Posts should have substance and add value to the forum.
- Don't try to sell something. If you wish to talk about a specific student organization to the class, please arrange this with your professor.



University Email Policy and Course Communications

All correspondence between professors and students must occur via tamusa email accounts or Blackboard messages. You must have your Jaguar email account ready and working. If it is not working, contact the help desk at 210-784-4357.

Academic Misconduct Policy

Texas A&M University-San Antonio students are expected to exhibit a high level of honesty and integrity in their pursuit of higher education and follow the Texas A&M University-San Antonio Code of Conduct. For more information please visit the Office of Student Rights & Responsibilities website <http://bit.ly/TAMUSASudentRR>.

Academic misconduct includes, but is not limited to, cheating, plagiarism, multiple submissions, collusion, lying and bribery. In cases of academic misconduct, students may be subject not only to grade sanctions in courses but to disciplinary action. If a student wishes to appeal the decision of suspension or expulsion due to violations of academic misconduct, they must initiate their appeal as outlined within the Student Code of Conduct.

All student term papers and other written assignments are subject to analysis by anti-plagiarism software. Posting of any class work given to student, or solutions, or discussion, on publicly accessible forums or on social media is not permissible unless explicit written permission have been granted by the instructor.



Important Policies and Resources- Fall 2024

Academic Accommodations for Individuals with Disabilities: Texas A&M University-San Antonio is committed to providing all students with reasonable access to learning opportunities and accommodations in accordance with The Americans with Disabilities Act, as amended, and Section 504 of the Rehabilitation Act. If you experience barriers to your education due to a disability or think you may have a disability, Disability Support Services is located in the Central Academic Building, Suite 210. You can also contact us via phone at (210) 784-1335, visit us <https://www.tamusa.edu/Disability-Support-Services/index.html> or email us at dss@tamusa.edu. Disabilities may include, but are not limited to, attentional, learning, mental health, sensory, physical, or chronic health conditions. All students are encouraged to discuss their disability-related needs with Disability Support Services and their instructors as soon as possible.

Academic Learning Center: The Academic Learning Center provides free course-based tutoring to all currently enrolled students at Texas A&M University-San Antonio. Students wishing to work with a tutor can make appointments through the Brainfuse online tutoring platform. Brainfuse can be accessed in the Tools section of Blackboard. You can contact the Academic Learning Center by emailing tutoring@tamusa.edu, calling (210) 784-1307, or visiting the Central Academic Building, room 202.



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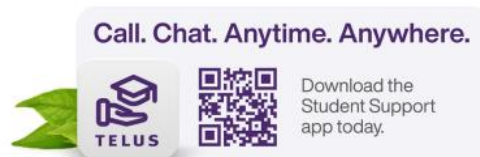
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Counseling/Mental Health Resources: As a college student, there may be times when personal stressors interfere with your academic performance and negatively impact your daily functioning. If you are experiencing emotional difficulties or mental health concerns, support is available to you through the Student Counseling Center (SCC). To schedule an appointment, call 210-784-1331 or visit Madla 120.

All mental health services provided by the SCC are free and confidential (as the law allows). The Student Counseling Center provides brief individual and group therapy, crisis intervention, consultation, case management, and prevention services. For more information on SCC services visit tamusa.edu/studentcounseling

Crisis support is available 24/7 by calling the SCC at 210-784-1331 (after-hours select option '2').

Additionally, the TELUS Student Support App provides a variety of mental health resources to including support for in the moment distress, an anonymous peer to peer support network, mental health screenings, podcasts, and articles to improve your mental wellbeing.



Emergency Preparedness: JagE Alert is Texas A&M University-San Antonio's mass notification. In the event of an emergency, such as inclement weather, students, staff and faculty, who are registered, will have the option to receive a text message, email with instructions and updates. To register or update your information visit: <https://tamusa.bbcportal.com/>.

More information about Emergency Operations Plan and the Emergency Action Plan can be found here: <https://www.tamusa.edu/about-us/emergency-management/>.

Download the SafeZone App (<https://safezoneapp.com/>) for emergencies or call (210) 784-1911. Non-Emergency (210) 784-1900.



Financial Aid and Verification of Attendance: According to the following federal regulation, 34 CFR 668.21: U.S. Department of Education (DoE) Title IV regulation, a student can only receive Title IV funds based on Title IV eligibility criteria which include class attendance. If Title IV funds are disbursed to ineligible students (including students who fail to begin attendance), the institution must return these funds to the U.S. DoE within 30 days of becoming aware that the student will not or has not begun attendance. Faculty will provide the Office of Financial Aid with an electronic notification if a student has not attended the first week of class. Any student receiving federal financial aid who does not attend the first week of class will have their aid terminated and returned to the DoE. Please note that any student who stops attending at any time during the semester may also need to return a portion of their federal aid.

Writing, Language, and Digital Composing Center: The Writing, Language, and Digital Composing Center supports graduate and undergraduate students in all three colleges as well as faculty and staff. Tutors work with students to develop reading skills, prepare oral presentations, and plan, draft, and revise their written assignments. Our language tutors support students enrolled in Spanish courses and students composing in Spanish for any assignment. Our digital studio tutors support students working on digital projects such as eportfolios, class presentations, or other digital multimedia projects. Students can schedule appointments through JagWire under the Student Services tab. Click on “Writing, Language, and Digital Composing Center” to make your appointment. The Center offers face-to-face, synchronous online, and asynchronous digital appointments. More information about what services we offer, how to make an appointment, and how to access your appointment can be found on our website at <https://www.tamusa.edu/academics/>.

Meeting Basic Needs: Any student who has difficulty affording groceries or accessing sufficient food to eat every day or who lacks a safe and stable place to live, and believes this may affect their performance in the course, is urged to submit a CARE referral (<https://www.tamusa.edu/university-policies/Student-Rights-and-Responsibilities/file-a-report.html>) for support. Furthermore, please notify the professor if you are comfortable in doing so. This will enable them to direct you to available resources.



Military Affairs: Veterans and active-duty military personnel are welcomed and encouraged to visit the Office of Military Affairs for any question involving federal or state VA Education Benefits. Visit the Patriots' Casa building, room 202, or to contact the Office of Military Affairs with any questions at military.va@tamusa.edu or (210)784-1397.

Religious Observances: Texas A&M University-San Antonio recognizes the diversity of faiths represented among the campus community and protects the rights of students, faculty, and staff to observe religious holidays according to their tradition. Under the policy, students are provided an opportunity to make up any examination, study, or course work requirements that may be missed due to a religious observance provided they notify their instructors before the end of the second week of classes for regular session classes.

The Six-Drop Rule: Students are subject to the requirements of Senate Bill (SB) 1231 passed by the Texas Legislature in 2007. SB 1231 limits students to a maximum of six (6) non-punitive course drops (i.e., courses a student chooses to drop) during their undergraduate careers. A non-punitive drop does not affect the student's GPA. However, course drops that exceed the maximum allowed by SB 1231 will be treated as "F" grades and will impact the student's GPA.



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Statement of Harassment and Discrimination: Texas A&M University-San Antonio is committed to the fundamental principles of academic freedom, equal opportunity, and human dignity. To fulfill its multiple missions as an institution of higher learning, A&M-San Antonio encourages a climate that values and nurtures collegiality and the uniqueness of the individual within our state, nation, and world. All decisions and actions involving students and employees should be based on applicable law and individual merit. Texas A&M University-San Antonio, in accordance with applicable federal and state law, prohibits discrimination, including harassment, on the basis of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation, gender identity, gender expression, or pregnancy/parenting status. Individuals who believe they have experienced harassment or discrimination prohibited by this statement are encouraged to contact the appropriate offices within their respective units.

Texas A&M University-San Antonio faculty are committed to providing a safe learning environment for all students and for the university as a whole. If you have experienced any form of sex- or gender-based discrimination or harassment, including sexual assault, sexual harassment, domestic or dating violence, or stalking, know that help and support are available. A&M-San Antonio's Title IX Coordinator can support those impacted by such conduct in navigating campus life, accessing health and counseling services, providing academic and housing accommodations, and more. The university strongly encourages all students to report any such incidents to the Title IX Coordinator. Please be aware that all A&M-San Antonio employees (other than those designated as confidential resources such as counselors and trained victim advocates) are required to report information about such discrimination and harassment to the university. This means that if you tell a faculty member about a situation of sexual harassment, sexual violence, or other related misconduct, the faculty member must share that information with the university's Title IX Coordinator (titleix@tamusa.edu, 210-784-2061, CAB 439K). If you wish to speak to a confidential employee who does not have this reporting requirement, you can contact the Student Counseling Center at (210) 784-1331 or visit them in Madla 120.



Pregnant/Parenting Students: Texas A&M-San Antonio does not require a pregnant or parenting student, solely because of that status or issues related to that status, to (1) take a leave of absence or withdraw from their degree or certificate program; (2) limit the student's studies; (3) participate in an alternative program; (4) change the student's major, degree, or certificate program; or (5) refrain from joining or cease participating in any course, activity, or program at the University. The university will provide such reasonable accommodations to pregnant students as would be provided to a student with a temporary medical condition that are related to the health and safety of the student and the student's unborn child. These could include maintaining a safe distance from substances, areas, and activities known to be hazardous to pregnant individuals and their unborn child; excused absences because of illness or medical appointments; modified due dates for assignments; rescheduled tests/exams; taking a leave of absence; and being provided access to instructional materials and video recordings of lectures for excused absences, if these would be provided to any other student with an excused absence. Pregnant/parenting students are encouraged to contact the Title IX Coordinator with any questions or concerns related to their status (titleix@tamusa.edu; 210-784-2061; CAB 439K).

Texas A&M-San Antonio has also designated the Title IX Coordinator as the liaison officer for current or incoming students who are the parent or guardian of a child younger than 18 years of age. The Title IX Coordinator can provide students with information regarding support services and other resources.



Students' Rights and Responsibilities: The following statement of students' rights and responsibilities is intended to reflect the philosophical base upon which University Student Rules are built. This philosophy acknowledges the existence of both rights and responsibilities, which is inherent to an individual not only as a student at Texas A&M University-San Antonio but also as a citizen of this country.

Students' Rights

1. A student shall have the right to participate in a free exchange of ideas, and there shall be no University rule or administrative rule that in any way abridges the rights of freedom of speech, expression, petition and peaceful assembly as set forth in the U.S. Constitution.
2. Each student shall have the right to participate in all areas and activities of the University, free from any form of discrimination, including harassment, on the basis of race, color, national or ethnic origin, religion, sex, disability, age, sexual orientation, gender identity, gender expression, and pregnancy/parenting or veteran status in accordance with applicable federal and state laws.
3. A student has the right to personal privacy except as otherwise provided by law, and this will be observed by students and University authorities alike.
4. Each student subject to disciplinary action arising from violations of university student rules shall be assured a fundamentally fair process.



Students' Responsibilities

1. A student has the responsibility to respect the rights and property of others, including other students, the faculty, and administration.
2. A student has the responsibility to be fully acquainted with the published University Student Rules found in the Student Handbook, Student Code of Conduct, on our website, and University Catalog, and to comply with them, as well as with federal, state, and local laws.
3. A student has the responsibility to recognize that student actions reflect upon the individuals involved and upon the entire University community.
4. A student has the responsibility to recognize the University's obligation to provide a safe environment for learning.
5. A student has the responsibility to check their university email for any updates or official university notifications.

We expect that students will behave in a manner that is dignified, respectful, and courteous to all people, regardless of sex, ethnic/racial origin, religious background, sexual orientation, or disability. Conduct that infringes on the rights of another individual will not be tolerated.

Students are expected to exhibit a high level of honesty and integrity in their pursuit of higher education. Students engaging in an act that violates the standards of academic integrity will find themselves facing academic and/or disciplinary sanctions. Academic misconduct is any act, or attempt, which gives an unfair advantage to the student. Additionally, any behavior specifically prohibited by a faculty member in the course syllabus or class discussion may be considered as academic misconduct. For more information on academic misconduct policies and procedures please review the Student Code of Conduct (<https://www.tamusa.edu/university-policies/student-rights-and-responsibilities/documents/Student-Handbook-2022-23.pdf>) or visit the resources available in the OSRR website (<https://www.tamusa.edu/university-policies/student-rights-and-responsibilities/academic-integrity.html>).



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No Use of Generative AI Permitted

QMBS3360 assumes that all work submitted by students will be generated by the students themselves, working individually or in groups. Students should not have another person/entity do the writing of any portion of an assignment for them, which includes hiring a person or a company to write assignments and/or using artificial intelligence (AI) tools like ChatGPT. Use of any AI-generated content in this course qualifies as academic dishonesty and violates Texas A&M-San Antonio's standards of academic integrity.



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Key Dates – Fall 2024 Semester

The complete academic calendar is available online:

<https://www.tamusa.edu/academics/documents/AY2025-Academic-Calendar.pdf>

Fall 2024 Regular 16-Week Session

March 25	Monday	Registration opens
August 19	Monday	Tuition & fee payment deadline
August 22	Thursday	Drop for non-payment
August 23	Friday	Last day for students withdrawing to receive 100% refund (0% resp
August 26	Monday	First class day
September 2	Monday	Labor Day Holiday - No classes
September 3	Tuesday	Last day to register
September 11	Wednesday	Census Date

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September 12	Thursday	Drop for non-payment
October 7-October 18	Monday-Friday	Midterm grading period
November 11	Monday	Last day to drop with an automatic grade of "W"
November 19	Tuesday	Last day to withdraw from the university
November 27	Wednesday	Study day - No classes
November 28-November 30	Thursday-Saturday	Thanksgiving Holiday - No classes
December 5	Thursday	Last day of scheduled classes for weekday classes
December 6	Friday	Study day - No classes
December 7-December 13	Saturday-Friday	Final examinations
December 13	Friday	End of term
December 16	Monday	All grades due by noon
December 17	Tuesday	Commencement
December 19	Thursday	Grades available in JagWire
December 24-January 1	Tuesday-Wednesday	Winter Break



Class Schedule

The provisions and information set forth in the schedule below are intended to be informational and not contractual in nature. The instructor reserves the right to amend, alter, change, delete or modify the provisions of the schedule. Changes to the schedule will be made only under extenuating circumstances. All the changes will be announced in class and via Blackboard/email and you are responsible for the announcements made in class and via Blackboard/email. All assignments and specific due dates will be communicated via Blackboard and Cengage WebAssign.

	Week of...	Topics of the Week	Assignments Due
1	August 26, 2024	Introductions, Course and Syllabus Overview	* Introductions
2	September 2, 2024	Chapter 04 : Checking Accounts	
3	September 9, 2024	Chapter 04 : Checking Accounts	* Chapter 04 Homework * Chapter 04 MS Excel Homework
4	September 16, 2024	Chapter 06: Using Equations to solve business problems	* Chapter 06 Homework * Chapter 06 MS Excel Homework
5	September 23, 2024	Chapter 07 : Invoices, Trade Discounts and Cash Discounts	* Chapter 07 Homework * Chapter 07 MS Excel Homework
6	September 30, 2024	Chapter 08 : Markup and Markdown	* Chapter 08 Homework * Chapter 08 MS Excel Homework * Quiz Chapter 05, 06, 07
7	October 7, 2024	Chapter 09: Payroll	* Chapter 09 Homework * Chapter 09 MS Excel Homework
8	October 14, 2024	Chapter 10 : Simple Interest and Promissory Notes	* Chapter 10 Homework * Chapter 10 MS Excel Homework
9	October 21, 2024	Chapter 11: Compound Interest and Present Value	* Chapter 11 Homework * Chapter 11 MS Excel Homework * Quiz 08, 09, 10
10	October 28, 2024	Chapter 13 : Consumer and Business Credit	* Chapter 13 Homework * Chapter 13 MS Excel Homework
11	November 4, 2024	Chapter 14: Mortgages; Chapter 15: Financial statements & Ratios	* Chapter 14 Homework * Chapter 14 MS Excel Homework
12	November 11, 2024	Chapter 16: Inventory	* Chapter 15 Homework * Chapter 15 MS Excel Homework * Chapter 16 Homework * Chapter 16 MS Excel Homework * Quiz 11, 13, 14
13	November 18, 2024	Chapter 18: Taxes; Chapter 19: Insurance	* Chapter 18 Homework * Chapter 18 MS Excel Homework
14	November 25, 2024	Chapter 20 : Investments	* Chapter 19 Homework * Chapter 19 MS Excel Homework * Chapter 20 Homework * Chapter 20 MS Excel Homework
15	December 2, 2024	Chapter 21; Business statistics and data presentation	* Chapter 21 Homework * Chapter 21 MS Excel Homework * Quiz 15, 16, 18, 19