



QMBS 2301:601 Quantitative Skills-Business, Fall 2025, CRN: 11252
Department of Accounting and Finance, College of Business
Course Syllabus

Class Modality:	Online - Asynchronous
Class Meeting Time and Place:	Online via WebEx or Zoom Recordings
Class Duration:	8/25/2025 - 12/12/2025
Instructor:	George Murray Office: BLH 441D Tel: (210) 784 - 2696 E-Mail: gmurray@tamusa.edu Student emails will receive a reply within two business days.
Course Website:	http://tamusa.blackboard.com/
Office Hours:	TBA

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.

Student Learning Outcomes: 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.

Prerequisite(s): MATH 1324 or 1314, CISA 1305 or CSCI 1336.

TSI Restriction(s): Reading, Math, and Writing

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 Materials:

Textbook: Contemporary Mathematics for Business and Consumers, Custom Ebook with WebAssign, 9th Ed., by Brechner & Bergeman, Cengage. This book is a custom eBook. Through the bookstore's Follett Access Program, the text and access to the publisher's platform, WebAssign, for completing online assignments, will be available to you 2 to 7 days before the school term starts. You will not need to order or purchase these resources yourself. You will be charged a fee as a part of your registration for the course. Students will be able to access the text, homework and quizzes through the Course Content link in Blackboard for this course. For more information, go to <https://www.bkstr.com/texasamsanantoniostore/shop/textbooks-and-course-materials>. If you have questions, contact the TAMUSA bookstore at texasamsa@bkstr.com or (210)784-1070.

- **Cengage WebAssign:** WebAssign is the book publisher's online platform that will be used for homework and/or quizzes. These assignments are to be accessed through the Course Content link in Blackboard.
 - **Blackboard:** Connect to <http://tamusa.blackboard.com>. You will have lecture notes, and other supplementary materials in Blackboard. It is used for communication, and to access assignments, quizzes and exams. Students should monitor announcements and messages in Blackboard several times a day.
 - **Tutoring:** Tutoring is available for this course at the Student Success Center (CAB 2nd floor). Also, free, 24/7 live online tutoring is available for this course through Brainfuse (Blackboard>Tools>Brainfuse).
 - **Calculator:** A calculator is required for this course. While a basic calculator will suffice, financial or scientific calculators may also be used. Calculators are to be set to six decimal places for this course. *No cell phone calculators for quizzes or exams.*
 - **Computer Hardware:** In order to participate in online sessions, 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.
 - **Internet Browsers:** Some Internet browsers will not allow complete access to some content in Blackboard (e.g., Explorer and Edge). Chrome has always worked for me to gain complete access to all content in Blackboard.
 - **Time Expectation for coursework:** You are expected to spend 4-8 hours per week for the course. Based on the background, some student may require more time. Time spent may be longer when assignment/exams are due.
 - **Artificial Intelligence (AI) Tools:** Writing, analytical, and critical thinking skills are part of the learning experience. Developing strong competencies in this area will prepare you for a competitive workplace.
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Therefore, writing assignments are to be prepared by the student. AI-generated work is not allowed and will be treated as plagiarism, and a breach of TAMUSA's academic integrity policy.

- **Technology Issues:** If you experience technology problems with WebAssign, there is a link to Cengage's tech support under the Course Content link in Blackboard or contact support.cengage.com. If you have technology problems with Blackboard, contact the ITS department at HelpDesk@tamusa.edu, or (210) 784-4357.

Course Requirements every student must fulfill in order to succeed in course:

1. Students should check the Course Calendar, Announcements, and Messages (e-mail) systems in Blackboard on a regular basis.
2. Students should keep current with all course assignments, quizzes, and examinations.
3. If the course uses remote proctoring for exams, students must schedule their exam early in the semester.
4. Students should ask questions and communicate with the instructor online.
5. For all classwork, exams, quizzes etc., students are responsible for availability of internet connectivity. Extensions will not be granted for lack of availability of internet connections.
6. For online courses, students should keep current on class recordings
7. Students should remember that online courses assume greater responsibility and independent learning skills by the student for their own learning outcomes.
8. For online asynchronous courses, there will be no online class sessions. All materials will be made available through Blackboard or through online links.

Grading Policy: The final course grade will be based on attendance, and your performance on the homework, quizzes and exams using the following weights:

Homework	15%
Quizzes	15%
Midterm Exam	35%
Final Exam	35%

The final letter grades will be assigned as follows: Above 90% $\Rightarrow$ A; 80-89.99% $\Rightarrow$ B; 70-79.99% $\Rightarrow$ C; 60-69.99% $\Rightarrow$ D; Below 60% $\Rightarrow$ F.

Virtual Classroom Interaction: This is an online asynchronous course. All interaction for this course will be online. Lecturers are recorded in either WebEx or Zoom, and can be found under Recorded Lectures in Blackboard. Lecture Notes will also be provided in Blackboard. WebAssign homework and quizzes are in Blackboard under Course Content. Exams are in Blackboard under Exams & Quizzes. Communications with the instructor can be made via email at gmurray@tamusa.edu. Please use a TAMUSA account to contact me.

Examinations: The exams will consist of terms, definitions, conceptual application and problem solving questions. Not taking an exam will result in a grade of zero for that exam and may result in a fail grade in the course. The only exceptions to this policy can be found under the Makeup and Late Assignment/Exam/Quiz Policy section heading of this syllabus. The exam questions will come from lectures, lecture notes, and the text for this course. Questions and problems will emphasize understanding and application of concepts and topics covered for the course. Exams are posted in Blackboard under Exams & Quizzes.

Homework Assignments and Quizzes: Homework assignments and quizzes will be through Cengage's online platform, WebAssign. The homework assignments and quizzes will be accessible through the Course Content link in Blackboard.

Assignments/ Research Papers: There is no research paper for this course.

Online Individual / Group Activities: N/A.

Extra Credit: There will not be any extra credit assignments.

Make up and Late Assignment/Exam/Quiz Policy: Students are responsible for checking for assignment due dates and times in WebAssign. Make up of assignments and exams will only be allowed in the case of emergencies or extra-ordinary circumstances such as a medical emergency or an excused official university activity, with documentation to corroborate the emergency or activity. The documentation should be congruous with the type of activity or emergency (e.g., University flyer or location on the TAMUSA website naming you as a participant in the activity, a letter from the doctor or hospital admittance form for a medical emergency with the name of the authorizer clearly printed or typed and phone number, an obituary for a funeral, a police accident or incident report for an accident or incident, tow truck or repair receipt for an auto mechanical failure, etc.).

Make ups must be completed before the next assignment or exam is due. The only exception to making up assignments or exams after the next assignment or exam is due will be for extenuating circumstances related to an emergency, with commensurate documentation for the extension of time.

Unless the student is otherwise incapacitated, it is the responsibility of the student to provide the documentation and notify the instructor of the emergency before the next assignment or exam is due. The student must send the notification to the instructor via e-mail, with the documentation as an attachment to the e-mail. The same rules will apply as in a regular exam or assignment (e.g., length of time, prohibition of use of devices other than a calculator, closed book/note, etc.).

In the event that the student is incapacitated, an immediate family member, legal guardian, or other person legally authorized to speak on the behalf of the student should notify the University and the instructor. If the student is incapacitated, the notification and documentation should be submitted in person to the Department of Accounting and Finance by one of the aforementioned persons. Celebratory occasions (e.g., birthdays, Cinco de Mayo, etc.) or non work related travel are not considered emergencies and missed or late assignments because of celebratory occasions or non work related travel will not be allowed to be made up.

Students are responsible for using technology adequate for completing online assignments (e.g., computer, internet connection, browser). Ethernet Internet connections (with a wire) are more reliable than wireless connections. No additional attempts will be granted for online assessments resulting from technology failures. Students will have as much time as needed to complete homework and quizzes until due. Homework will have 5 attempts. Quizzes will have only one attempt. In order to save your answers if you leave a homework or quiz assignment before completing it, remember to click save before exiting to save your answers. As there will not be any resets for homework or quizzes, be sure not to accidentally submit an online assignment before completion.

Gifts from Students: Occasionally, students give gifts to instructors. No monetary gifts will be accepted (cash, checks, gift or money cards, Cash App, Zelle, etc.). Gifts cannot have a retail value of more than \$10.

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 the exams and 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 2 business days (Monday-Friday).
 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.

FALL 2025 OMBS 2301 – 601: 16 Week 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.

WK	Date	Assigned Reading	Virtual Classroom Activity	Assignment Due
1	8/25 – 8/31	Chapter 4	Course Intro, Syllabus, Chp 4 – Checking Accounts	Chp 4 HW & Quiz – Due 8/31
2	9/1 – 9/7	Chapter 6	Chp 6 - Percents	Chp 6 HW & Quiz – Due 9/7
3	9/8 - 9/14	Chapter 7	Chp 7 – Invoices, Trade Discounts, and Cash Discounts	Chp 7 HW & Quiz – Due 9/14
4	9/15 – 9/21	Chapter 8	Chp 8 – Markups and Markdowns	Chp 8 HW & Quiz – Due 9/21
5	9/22 – 9/28	Chapter 9	Chp 9 – Payroll	Chp 9 HW & Quiz – Due 9/28
6	10/2		MIDTERM EXAM – CHAPTERS 4,6,7,8,9	
7	10/6 - 10/12	Chapter 10	Chp 10 – Simple Interest	
8	10/13 – 10/19		Chp 10 – Simple Interest	Chp 10 HW & Quiz – Due 10/19
9	10/20 – 10/26	Chapter 11	Chp 11 – Compound interest & Present Value	

10	10/27 – 11/2		Chp 11 – Compound interest & Present Value	Chp 11 HW & Quiz – Due 11/2
11	11/3 – 11/9	Chapter 18	Chp 18 - Taxes	
12	11/10 - 11/16		Chp 18 - Taxes	Chp 18 HW & Quiz – Due 11/16
13	11/17 - 11/23	Chapter 21	Chp 21 – Business Statistics	
14	11/24 – 11/30		THANKSGIVING WEEK	
15	12/1 – 12/5		Chp 21 – Business Statistics	CHP 21 HW & QUIZ Due 12/5
16	12/8		FINAL EXAM – CHAPTERS 10,11,18,21	

IMPORTANT POLICIES AND RESOURCES

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.

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.

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>).

FALL 2025 ACACEMIC CALENDAR

March 24	Monday	Registration opens
August 18	Monday	Tuition & fee payment deadline
August 21	Thursday	Drop for non-payment
August 22	Friday	Last day for students withdrawing to receive 100% refund (0% responsibility) for tuition
August 25	Monday	First class day
September 1	Monday	Labor Day Holiday - No classes
September 2	Tuesday	Last day to register
September 10	Wednesday	Census Date
September 11	Thursday	Drop for non-payment
October 6-October 17	Monday-Friday	Midterm grading period
November 14	Friday	Last day to drop with an automatic grade of "W"
November 25	Tuesday	Last day to withdraw from the university
November 26	Wednesday	Study day - No classes
November 27-November 29	Thursday-Saturday	Thanksgiving Holiday - No classes
December 4	Thursday	Last day of scheduled classes for weekday classes
December 5	Friday	Study day - No classes
December 6-December 12	Saturday-Friday	Final examinations
December 12	Friday	End of term
December 16	Tuesday	Commencement
December 17	Wednesday	All grades due by noon
December 19	Friday	Grades available in JagWire
December 23-January 2	Tuesday-Friday	Winter Break

The complete academic calendar is available online: <https://www.tamusa.edu/academics/academic-calendar/index.html>.