

**THE UNIVERSITY OF TEXAS AT EL PASO**  
**COLLEGE OF SCIENCE**  
DEPARTMENT OF Mathematical Sciences

Course #:	MATH 2320 (CRN 27193)		
Course Title:	Mathematics of Interest		
Credit Hrs:	3		
Term:	SPRING 2017		
Course Meetings & Location:	<b>MW 12:00 pm - 1:20 pm, CRBL C204</b>		
Prerequisite Courses:	MATH 2301 or MATH 1312 with a minimum grade of "C".		
Course Fee: (if applicable)	N/A		
Instructor:			
Office Location:	Bell Hall 215		
Contact Info:		Phone #	
	<a href="mailto:dkoomson@utep.edu">dkoomson@utep.edu</a>	E-mail address:	
	915-747-6502 (Math Dept.)	Fax #	
	915-747-5761 (Math Dept.)	Emergency Contact:	
Office Hrs:	<b>MW 1:30 pm - 2:50 pm ; or by appt.</b>		
Textbook(s), Materials:	<b>Required:</b>	<i>Mathematics of Investment and Credit, Sixth edition, by S.A. Broverman. Actex Publication.</i>	
	<b>Required:</b>	<i>Texas Instruments BA-II Plus Professional Financial Calculator</i>	
Course Description and Learning Outcomes:	A calculus based development of the theory of interest with applications including annuities bonds, depreciation, sinking funds, amortization schedules, insurance and yield rates. This is the first course in the sequence designed for an <b>Actuarial concentration</b> . We will cover both the theoretical and applied aspects of Chapters 1-9 of the text. Note: <b>Memorization of key formulas is mandatory.</b>		
Course Activities/Assignments:	Homework will be assigned on at the end of each section and will be due one week after the section is finished. It is expected that you spend an absolute minimum of six hours a week outside of class on solving homework problems using the <b>BA-II Plus calculator</b> .  <b>Quizzes</b> will be given every two weeks. <b>Two exams</b> will be given (see below for a tentative schedule).  A <b>Comprehensive Final Exam</b> will also be given, on <b>Friday, May 12th 1:00 pm – 3:45 pm</b> . All students are required to take the final.  Your overall grade will consist of the weighted average of your scores on the homework, quizzes, exams and the final exam. Although the group class discussions do not affect directly your final grade, actively participating in them will be considered when deciding about the final grades for the students on the borderline (e.g. between C or D).		

Grading Policy: **15% Homework**  
**15% Quizzes**  
**20% Exam 1 (TBA)**  
**20% Exam 2 (TBA)**  
**30% Final Exam**

**No extra credit or extra work will be given for any individual. No scores will be dropped.**

Drop Deadlines: **Thursday, 30<sup>th</sup> Mar 2017**

The last day to drop the course without a “W” is *Wednesday, February 3<sup>rd</sup>*. The last day to drop the course with a “W” is *Thursday, 30<sup>th</sup> Mar*. Students will not be dropped by the instructor. Students who decide to drop the course must process a drop form, in person, at the Registrar's Office, by the appropriate date.

**Friday, 31 Mar 2017** Cesar Chavez Holiday – no classes

Make-up Policy: Make-ups for exams will only be given in extraordinary circumstances (severe illness, family emergency, etc), and with appropriate documentation (e.g. doctor's note), and at the discretion of the instructor. Students who fail to attend a make-up exam will not be scheduled for another one. There is no make-up for the final. Late work will not be accepted.

Attendance Policy: As with every college course, attendance is essential for success. Try not to be absent unless it is absolutely necessary. If you are absent, it is your responsibility to find out from another classmate which assignments you need to make up. Do not ask the instructor to copy notes. Every student is individually, fully responsible for all information and all hand-outs delivered during each lecture. If a student misses a lecture for whatever reason, he/she is fully responsible for everything discussed during class and for procuring the information by him/herself from classmates. It is NOT the instructor's responsibility to inform students about material covered/information delivered during a lecture in which the student was absent. The instructor will NOT repeat the information delivered on a lecture via e-mails or phone calls or by any other means, on the basis that the lecture was missed. The purpose of office hours is NOT to make up for missed lectures.

Academic Integrity Policy The University policy is that all suspected cases or acts of alleged scholastic dishonesty must be referred to the Dean of Students for investigation and appropriate disposition. Any student who commits an act of scholastic dishonesty is subject to discipline. Scholastic dishonesty includes, but is not limited to cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair

advantage to a student or the attempt to commit such acts. Each student is responsible for notice of and compliance with the provisions of the Regents'

Rules and Regulations, which are available for inspection electronically at

<http://www.utsystem.edu/bor/rules/homepage.htm>

All students are expected and required to obey the law, to comply with the Regents' Rules and Regulations, with System and University rules, with directives issued by an administrative official in the course of his or her authorized duties, and to observe standards of conduct appropriate for the University. A student who enrolls at the University is charged with the obligation to conduct himself/herself in a manner compatible with the University's function as an educational institution.

Any student who engages in conduct that is prohibited by Regents' Rules and Regulations, U. T. System or University rules, specific instructions issued by an administrative official or by federal, state, or local laws is subject to discipline, whether such conduct takes place on or off campus or whether civil or criminal penalties are also imposed for such conduct.

**Civility Statement:** Calculators may not be shared during quizzes and exams. Please do not use cell phones, pagers, iPods, MP3 players, blue tooth devices, etc. during class. Cell phones and pagers should be set to silent or vibrate, and any calls should be taken outside of class. Please do not wear headsets or blue tooth devices during class. Please don't talk in class. Cell phone calculators may not be used on quizzes or exams. Active participation in class is expected, teamwork in class will be implemented.

**Disability Statement:** If a student has or suspects she/he has a disability and needs an accommodation, he/she should contact The Center for Accommodations and Support services (CASS) at 747-5148 or at <cass@utep.edu> or go to Room 106 Union East Building. The student is responsible for presenting to the instructor any CASS accommodation letters and instructions.

**Military Statement:** If you are a military student with the potential of being called to military service and/or training during the semester, please contact me by the end of the first week of class