This course provides a comprehensive presentation of Business Mathematics for Business and Merchandising.

**Prerequisites: None  
Credits: 4**

**During this course, you will complete seven objectives:**

1. You will learn to convert percentages to decimals and fractions and determine rate of increase and decrease
2. You will learn to calculate trade and cash discounts and markups and markdowns
3. You will learn to calculate payroll taxes including FUTA and SUTA taxes and estimated quarterly taxes
4. You will learn to calculate simple and compound interest, promissory notes, and present and future value
5. You will learn to calculate finance charges, APR, monthly payments on installment loans and rebates
6. You will learn to calculate mortgage payments, closing costs, and housing expense ratios
7. You will learn to calculate life insurance, property insurance, and vehicle insurance premiums

**Students will be able to . . .**

Apply percentages to specific business decisions.

Calculate discounts, markups, and markdowns.

Calculate payroll taxes.

**Assessments**

Rubric-based assignments, projects, and/or exams.
Interpret interest, promissory notes, future and present values.
Rubric-based assignments, projects, and/or exams.

Calculate finance charges, APR, and finance charge rebates.
Rubric-based assignments, projects, and/or exams.

Interpret mortgage payments, closing costs, and housing ratios.
Rubric-based assignments, projects, and/or exams.

Interpret life, property, and vehicle insurance.
Rubric-based assignments, projects, and/or exams.

Employ business statistics and prepare data presentations.
Rubric-based assignments, projects, and/or exams.

Specific course faculty and materials will vary by quarter. Current information can be found on my.cwu.edu.

ITAM classes are often offered in online, hybrid or traditional formats. Visit my.cwu.edu for more details or contact our office at ITAMInfo@cwu.edu.

University Policy on Academic Integrity

Academic Integrity is a standard set for this course. Students are expected to complete all of their coursework and assignments using their original words and ideas and will properly cite the words and ideas of others.

Students are also expected to be honest in their interactions with the instructor. A student found to have not upheld these expectations is subject to failing this course and shall be subject to disciplinary action or sanction. The University catalog defines the term “academic dishonesty” in all its forms including, but not limited to:

- cheating on tests;

University Policy on Special Needs

If you have a disability that may prevent you from meeting course requirements, contact the instructor immediately to file a Student Disability Statement and to develop an Accommodation Plan.

Course requirements will not be waived but reasonable accommodations will be developed to help you meet the requirements. You are expected to work with the instructor and the CWU Disability Support Specialist to develop and implement a reasonable Accommodation Plan. For more information please visit: www.cwu.edu/disability-support/
• copying from another student’s test paper;
• using materials during a test not authorized by the person giving the test;
• collaboration with any other person during a test without authority;
• knowingly obtaining, using, buying, selling, transporting, or soliciting in whole or in part the contents of an un-administered test or information about an un-administered test; bribing any other person to obtain an un-administered test or information about an un-administered test; substitution for another student or permitting any other person to substitute for oneself to take a test; plagiarism” which shall mean the appropriation of any other person’s work and the unacknowledged incorporation of that work in one’s own work offered for credit;
• ”Collusion” which shall mean the unauthorized collaboration with any other person in preparing work offered for credit.

The TurnItIn feature of Canvas helps students learn to use sources and citations appropriately. TurnItIn matches the material in student papers against material on the Internet and in our database of CWU papers. Representing the words or ideas of someone else as your own is a violation of the CWU Student Conduct Code and a serious infraction in this course. If you have questions about appropriate ways to include the words or ideas of other people in your papers, contact the instructor. Papers submitted to TurnItIn are added to the database of papers. Your instructor has the option of what papers and assignments may be submitted and/or randomly submitted to TurnItIn.