

MA 105

Summer 1 - 2021

Instructor: Ezra Nance

Email: efinance@ncsu.edu

Office Hours: Tues/Thurs 1:00 - 2:00 pm

Class Time: Monday through Friday 9:50 - 11:20 am

Zoom Info: ID: 974 770 7347 Pass: MA105

Course Description: Students will learn the basics of financial mathematics. We will cover the time value of money, simple interest rate, bank discount rates, compound interest, ordinary annuities, extending ordinary annuities, amortization, sinking funds, perpetuities and capitalized costs. 3 credit hours.

Prerequisites: MA 101, or equivalent completed in high school.

Homework: Graded homework is assigned via WebAssign, (<http://webassign.ncsu.edu>) a web-based homework system. On the first day of classes you will be able to see your course on WebAssign and pay for access on the website. Homework will be due the day of each exam, but it is recommended that you do not wait that long.

Text: *Mathematics of Finance*, by Marilyn S. McCollum. PDF on Moodle.

Moodle: This course uses Moodle for attendance and announcements, and your grades will be posted on Moodle. Additionally, course materials such as reviews or test solutions may be posted on Moodle from time to time.

Grading Policy: Attendance (5%), Homework (20%), Tests (17%) each for a total of 51%, Final (24%). The grading scale will be in accordance with the NCSU +/- policy:

$97 \leq A+ \leq 100$,	$93 \leq A < 97$,	$90 \leq A- < 93$,
$87 \leq B+ < 90$,	$83 \leq B < 87$,	$80 \leq B- < 83$,
$77 \leq C+ < 80$,	$73 \leq C < 77$,	$70 \leq C- < 73$,
$67 \leq D+ < 70$,	$63 \leq D < 67$,	$60 \leq D- < 63$,
$0 \leq F < 60$		

Test and Exam Dates:

1. Test 1: Friday, May 28th
2. Test 2: Thursday, June 10th
3. Test 3: Monday, June 21st
4. Final: Friday, June 25th

Corrections to Grading: If you feel that an error was made in the grading of a test, please bring the test to the instructor with a written explanation of the issue. If you have any concerns or questions about your grade throughout the semester, make an appointment with the instructor to speak with them or talk to one of them before or after class. We will not discuss any issues with grading over email.

Getting Help: Students must take responsibility for their learning and seek help when needed. Communication with the instructor and TA is essential to your success. Attending office hours is a great way

to clarify questions you may have. If the office hours do not work for you, make an appointment by email. Additionally, there are two tutoring centers, the MMC - Math Multimedia Center in SAS 2105 (<https://math.sciences.ncsu.edu/undergraduate/courses-faq/mathmultimedia-center/>) and the UTC – Undergraduate Tutorial Center (<https://tutorial.dasa.ncsu.edu/>).

Make Up Test Policy: If you miss a regular test and qualify to take a make-up (<https://policies.ncsu.edu/regulation/reg-02-20-03-attendance-regulations/>), that make up test will be given by appointment or you can opt to let your final exam score replace the test score. All anticipated absences must be excused at least one week in advance of the test date; these include University duties or trips certified by appropriate faculty or staff member. Emergency absences must be reported within one week (please do this as soon as possible). To verify your emergency absence, see the instructions at <https://dasa.ncsu.edu/students/absence-verification-process/>. Make-ups for oversleeping and car trouble can only be given before the next class period so email or have someone email or call for you!

Academic Integrity/Honesty: It is my understanding and expectation that writing your name on any test or assignment means that you have neither given nor received any unauthorized aid. Students are required to comply with the university policy on academic integrity/honesty found in the Code of Student Conduct (<https://policies.ncsu.edu/policy/pol-11-35-01/>).

Accommodations for Disabilities: Reasonable accommodations will be made for students with verifiable disabilities. In order to take advantage of available accommodations, students must register with the Disability Resource Office at Holmes Hall, Suite 304, Campus Box 7509, 919-515-7653. For more information on NC State's policy on working with students with disabilities, please see the Academic Accommodations for Students with Disabilities Regulation (REG02.20.01). You must discuss any test accommodations PRIOR to the test date.

Non-Discrimination Policy: NC State prohibits discrimination, harassment, and retaliation that are based upon a person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability, gender identity, genetic information, sexual orientation, or veteran status (individually and collectively). If you feel that you have been the subject of prohibited discrimination, harassment, or retaliation, you should contact the Office for Institutional Equity and Diversity (OIED) at 919-515-3148. NC State's policies and regulations covering discrimination, harassment, and retaliation may be accessed at <http://policies.ncsu.edu/policy/pol-04-25-05> or <http://oied.ncsu.edu/divweb>.

Trans-Inclusive Statement: In an effort to affirm and respect the identities of transgender students in the classroom and beyond, please contact me if you wish to be referred to using a name and/or pronouns other than those listed in the student directory.

Basic Needs Security: Please notify me, if you are comfortable doing so, if you face challenges securing your food or housing or if you have other severe adverse experiences, and you believe your challenges may affect your performance in the course. Alternatively, you can contact the Division of Academic and Student Affairs to learn more about the Pack Essentials program (<https://dasa.ncsu.edu/pack-essentials>).

Supporting Fellow Students in Distress: As members of the NC State Wolfpack community, we each share a personal responsibility to express concern for one another and to ensure that this classroom (as well as the campus as a whole) remains a healthy and safe environment for learning. Occasionally, you may come across a classmate whose personal behavior concerns or worries you, either for your classmate's well-being, for your well-being or for the well-being of others. When this is the case, I would encourage you to report the behavior on the link located on NC State's Students of Concern website (<http://go.ncsu.edu/NCSUcares>).