

**MATH 320 Mathematics of Interest (Fall, 2009)**  
**TR 2:30 AM – 3:45 PM, CBC C225**

**Instructor:** Hongtao Yang

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**Office Hours:** TR 9:00 AM – 11:00 AM and 4:30 PM – 5:30 PM or by appointment

**Text:** Stephen G. Kellison, The Theory of Interest, 3rd Edition, Irwin/ McGraw Hill, 2009.

**Course Description:** Introduction to the mathematical theory underlying the measurement of interest, accumulated and present values, annuities, amortization, sinking funds, bonds, and securities.

**Prerequisite:** MATH 182 and MATH 330.

**Grading Policy:** Your grade will be determined by weighting the following components:

- A. Assignments at 30%.
- B. Two tests at 20% each.
- C. Final examination at 30%.

The following is a general guide on grades, however, the scale may be changed slightly:

A: 90%–100%   B<sup>+</sup>: 86%–89%   B: 80%–85%   C<sup>+</sup>: 76%–79%  
C: 70%–75%   D<sup>+</sup>: 66%–69%   D: 60%–65%   F: 0%–59%

*Note: A<sup>-</sup>, B<sup>-</sup>, C<sup>-</sup> and D<sup>-</sup> may be given in certain cases, for example, you get 69% and attend all classes, your final grade will be C<sup>-</sup> instead of D.*

**Assignments:** To be announced in class. Late assignments will not be accepted.

**Tests:** To be announced in class. A make-up test will be given only if you do have a right excuse (e.g. a letter from your doctor) and if the instructor is notified before the test. Otherwise, the weights for the missed tests will be transferred to the final. For example, if you miss one test, the weight for your final will be 20% + 30% = 50%.

**Final Examination:** 10:10 AM, December 10, 2009.

**Calculators:** Calculators like Texas Instruments BA II Plus are allowed for the tests and final exam. If you have a graphing calculator, you are not allowed to use its advanced features.

**Class Courtesy:** Please use basic common courtesy. Please mute or turn off your cell phone before class. Private conversations cannot be allowed in class.

**Academic Misconduct:** “Academic integrity is a legitimate concern for every member of the campus community; all share in upholding the fundamental values of honesty, trust, respect, fairness, responsibility and professionalism. By choosing to join the UNLV community, students accept the expectations of the Academic Misconduct Policy and are encouraged when faced with choices to always take the ethical path. Students enrolling in UNLV assume the obligation to conduct themselves in a manner compatible with UNLV’s function

as an educational institution.” An example of academic misconduct is plagiarism: “Using the words or ideas of another, from the internet or any source, without proper citation of the sources.” See the “Student Academic Misconduct Policy” (approved December 9, 2005, located at <http://studentlife.unlv.edu/judicial/misconductPolicy.html>).

**Assistance:** If you have a documented disability that may require accommodations, you will need to contact the Disability Resource Center (DRC) for the coordination of services. The DRC is located in the Student Services Complex (SSC), Room 137, and the contact numbers are: VOICE (702) 895-0866, TTY (702) 895-0652, FAX (702) 895-0651. For additional information, please visit: <http://studentlife.unlv.edu/disability/>.

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**Religious Holidays Policy:** Any student missing class quizzes, examinations, or any other class or lab work because of observance of religious holidays shall be given an opportunity during that semester to make up missed work. The make-up will apply to the religious holiday absence only. It shall be the responsibility of the student to notify the instructor no later than the last day at late registration of his or her intention to participate in religious holidays which do not fall on state holidays or periods of class recess. This policy shall not apply in the event that administering the test or examination at an alternate time would impose an undue hardship on the instructor or the university which could not be avoided (<http://catalog.unlv.acalog.com/content.php?catoid=1&navoid=44&bc=1>).

**Tutoring:** The Academic Success Center (ASC) provides tutoring and academic assistance for all UNLV students taking UNLV courses. Students are encouraged to stop by the ASC to learn more about subjects offered, tutoring times and other academic resources. The ASC is located across from the Student Services Complex, #22 on the current UNLV map. Students may learn more about tutoring services by calling (702) 895-3177 or visiting the tutoring web site at: <http://academicsuccess.unlv.edu/tutoring/>.

**UNLV Writing Center:** One-on-one or small group assistance with writing is available free of charge to UNLV students at the Writing Center, located in CDC-3-301. Although walk-in consultations are sometimes available, students with appointments will receive priority assistance. Appointments may be made in person or by calling 895-3908. The student’s Rebel ID Card, a copy of the assignment (if possible), and two copies of any writing to be reviewed are requested for the consultation. More information can be found at: <http://writingcenter.unlv.edu/>.