BADM-710: BUSINESS MATH

Effective Term
Fall 2024

BOT Approval Date
12/14/2023

Discipline
BADM - Business Administration

Course Number
710

Course Title
Business Math

Short Title
Business Math

Credit Status (CB 04)
D - Credit - Degree applicable

Units

Lecture Units
3.00

Total Units
3.00

Hours

Lecture Contact Hours
48-54

Out of Class Hours Lecture
96-108

Total Contact Hours
48 - 54

Total Out of Class Hours
96 - 108

Total Student Learning Hours
144 - 162

Distance Education
Yes

Distance Education

Distance Education Type
Both Fully Online and Hybrid Online

Fully Online Delivery Requirements:
a. Students must be notified via the college schedule of classes and the syllabus for the class if proctored tests are required for this course
b. Any planned face-to-face meetings, such as an orientation or study session, must be optional

c. The MSJC curriculum committee requires the use of accessible, asynchronous discussion as a component of every fully online course

Are you using publisher content?
Yes

Link to VPAT
https://aimt.tbr.edu/sites/default/files/accessibility/statements/Cengage%20MindTap%20VPAT_3.pdf

Attach VPAT
Cengage MindTap VPAT_3.pdf

Regular Substantive Interaction
Instructor-to-student, student-to-student, and student-to-content contact shall be distributed in a manner that will ensure regular substantive interaction (RSI) is maintained not only weekly but also for the duration of the course. Instructor interactions should be equivalent in time, quality and consistency to the engagement students would receive in a face-to-face course—for example, through announcements, discussion participation, personalized feedback, video messages, or other instructional communications. Instructors are expected to be responsive to student inquiries within a 24-72 hour time frame excluding holidays. RSI will be maintained through a variety of methods: • Orientation - Students must be oriented to the online and face-to-face portions at the start of the course. • Announcements - Announcements using the course management system must be posted at least weekly to keep students current on course events, due dates, materials, etc. • Discussion Forums - Content-related discussion forums within the designated CMS will include appropriate instructor participation and will be initiated and maintained, with timely feedback provided. Instructors are required to monitor the discussions and related activities to provide guidance and direction. Open-ended discussion boards may be used to further learning and interaction. • MSJC Communication – Instructor will use MSJC-administered communication tools (such as email or the designated CMS communication tools) to regularly communicate with and provide ease of access to students. • Timely Feedback - Timely feedback on student work will be provided by the instructor, which may include comments and/or rubrics, within the Grades area of the designated CMS. • Scheduled Meetings – Hybrid and synchronous courses will meet at regularly scheduled times. ADA Compliance - All course interactions and content must be designed with accessibility in mind and meet ADA requirements.

Catalog Description
This course applies basic arithmetic calculations to business operations, concepts and principles. The focus is on the role mathematics plays in the business decision-making process. The course covers equations to solve business problems, percentages and applications, invoices, markup and mark downs, payroll, loans, simple and compounding interest, future and present value, annuities, consumer and business credit, mortgages, financial statements, taxes, investment and wealth management, business ethics, and business statistics and data.

Codes

TOP Code (CB 03)
0505.00* - *Business Administration

CIP Code
52.0305 - Accounting and Business/Management.

Repeatability Code
No

Grading Option
Letter grade OR P/NP

Learning Objectives

Learning Objectives

Learning Objective
1. Analyze, calculate and apply whole numbers and decimals to business scenarios and calculations.
2. Solve fraction and percent calculations in business scenarios.
3. Differentiate common terminology used with fractions and percent calculations such as part, rate and base.
4. Investigate and perform common bank service calculations such as fees, account register balance and service comparisons.

5. Examine the process and calculation of payroll including gross pay, withholding and net pay for hourly and salary compensation.
6. Investigate, calculate and determine the effect taxes including federal, state, county and local taxes have on businesses.
7. Compare and contrast the benefits and costs of insurance, credit and mortgage services and products including the legal and ethical implications and ramifications.
8. Evaluate and calculate the applicable discounts available to businesses in normal operations.
9. Formulate and examine simple interest calculations in business.
10. Consider other currencies and measurements used in businesses.
11. Evaluate financial institutions impact on consumer credit, business loans, and mortgages for multicultural and underserved communities.

Learning Outcome Information

Course Learning Outcomes

Learning Outcome
1. Student will calculate percent changes.
2. Student will calculate the rate of return and yield for a financial instrument.
3. Student will assess the impact of consumer credit and business loans of inclusivity.
4. Students will evaluate and interpret financial ratios.

Program Learning Outcomes

Learning Outcome
1. Communicate effectively through appropriate modes of communication (listening, speaking, reading, writing) as they pertain to the business environment with emphasis on the use of computer technology.
2. Identify and solve business problems, assess results, and determine alternative courses of action.
3. Students will analyze data to determine relevant information needed to produce reports, visual presentations, and other business documents.

Institutional Learning Outcomes

Critical Thinking: The student will analyze problems, gather and synthesize relevant information, evaluate ideas, information, and evaluate alternative points of view to create, innovate and implement effective solutions.

Content

Course Lecture Content

A. Introduction to Math Fundamentals
  1. Whole Numbers
    a. Reading and writing whole numbers
    b. Rounding practices
    c. Adding and subtracting whole numbers
    d. Multiplying and dividing whole numbers
  2. Fractions
    a. Working with fractions
    b. Various types of fractions
    c. Improper fractions and reducing fractions to lowest terms
    d. Adding and subtracting fractions and mixed numbers
    e. Multiplying and dividing fractions and mixed numbers
  3. Decimals
    a. Reading and writing decimals numbers in numerical and word form
    b. Rounding decimal numbers
    c. Adding and subtracting decimals
    d. Multiplying and subtracting decimals
    e. Converting fractions to decimals and decimals to fractions
B. Solving Business Problems with Equations
  1. Solving Basic Equations

a. Terminology and rules of equations
b. Write expressions and equations from written statements
c. Solving business related problems with equations
d. Solving financial ratios and proportion problems

C. Business Applications Using Percentages

1. Converting Percent

a. Converting decimals to percent and percent to decimals
b. Business applications using the percentage formula
c. Determine the rate of increase or decrease in variables
d. Solving for portion, rate, and base

D. Invoices, Trade Discounts, and Cash Discounts

1. Understanding the Invoice

a. Shipping terms
b. Extending and totaling invoices
c. Managing merchandise

2. Understanding Discounts

a. Calculating the amounts of trade discounts
b. Calculating net price using the net price factor, complement method
c. Calculating the trade discount when the list price and net price are known
d. Calculating the trade discount using a single equivalent

3. Cash Discounts and Terms of Sale

a. Calculating cash discounts and the net amount due
b. Calculating net amount due with credit for partial payment
c. Determining discount date and net date using various terms of sale dating methods

E. Markup and Markdown

1. Markup Based on Cost

a. Retailing equations
b. Markup based on selling cost
c. Determining markups and markdowns
d. Calculating the selling price of perishable goods

F. Payroll

1. Employee's Gross Earnings and Incentives

a. Prorating annual salaries
b. Calculating gross pay
c. Calculating gross pay by straight and differential piecework
d. Payroll deductions
e. FICA, federal taxes, self-employment tax, and withholdings
f. Payroll expenses
g. Computing state unemployment tax
h. Employees fringe benefit expenses

G. Simple Interest and Promissory Notes

1. Understanding and Computing Simple Interest

a. Calculating simple interest for loans
b. Using the simple interest formula
c. Promissory notes and discounting
d. Discounting notes before maturity
e. Purchasing U.S. treasury bills
f. Calculating the effective rate of interest

H. Compound Interest and Present Value

1. Time Value of Money

a. Calculating present and future of money
b. Calculating annual percentage yield
c. Compounding interest rate formula
d. Using present and future value tables
e. Inflation and interest rates

I. Annuities

1. Future Value of Annuities

a. Calculating the future value of annuities using tables
b. Calculating the future value of an ordinary annuity
c. Calculating the present value of an ordinary annuity
d. Sinking funds and amortization
e. Calculating the amount of a sinking fund
f. Calculating of an amortization payment

J. Consumer and Business Credit
1. Open-End-Credit, Charge Accounts, Credit Cards, and Lines of Credit
a. Calculating finance charges using the unpaid balance method
b. Calculating finance charges using the average daily balance method
c. Calculating fiancé charges on new balances of business and personal lines of credit
d. Calculating finance charges on installment loans
e. Diversity, inclusion, and business ethics of consumer and business credit

K. Mortgages
1. Mortgages –Fixed and Adjustable Rates
a. Calculating monthly payments
b. Preparing partial amortization schedules
c. Closing costs
d. Adjustable-rate and fixed rate mortgages
e. Buying down the mortgage
f. Second mortgages
g. House expense ratios and total obligation’s ratio of borrower
h. Ethical considerations for gender, race, and equality of mortgages

L. Financial Statements and Ratios
1. Balance Sheet
a. Preparing a balance sheet and components
b. Vertical analysis
c. Horizontal analysis
2. Income Statement
a. Preparing an income statement
b. Income statement components
c. Vertical analysis
d. Horizontal analysis
3. Financial Ratios and Trend Analysis
a. Calculating financial ratios
b. Trend analysis of financial data

M. Inventory
1. Inventory Valuation
a. Pricing inventory using FIFO
b. Pricing inventory using LIFO
c. Pricing inventory using average cost method
2. Inventory Estimation
a. Retail method of estimating the value of ending inventory
b. Gross profit method of estimating the value of ending inventory
c. Inventory turnover rate at retail and cost

N. Depreciation
1. Methods Used for Financial Statement Reporting
a. Straight line
b. Sum-of-the-year’s digits
c. Declining balance
d. Units-of-productions
e. Asset recovery systems

O. Taxes
1. Sales and Excises Taxes
a. Sales tax tables
b. Sales tax using the percent method
c. Calculating excise taxes

2. Property Tax
    a. Calculating the amount of property tax and rates
3. Income Tax
    a. Calculating taxable personal income
    b. Using tax tables for tax liability
    c. Tax refund or tax owed
    d. Corporate income tax and net income after taxes

P. Insurance
1. Life Insurance and Types of Policies
    a. Calculating premiums
    b. Nonforfeiture options
    c. Amount of life insurance to cover dependents
    d. Property insurance
    e. Coinsurance and computing compensation for losses
    f. Motor vehicle insurance

Q. Investments and Wealth Management
1. Stocks
    a. Common and preferred
    b. Stock quotations tables
    c. Stock yield and price-earnings ratios
2. Bonds
    a. Bond quotations tables
    b. Bond prices and yields
    c. Tax free bonds
3. Mutual Funds
    a. Mutual funds quotations tables
    b. Sales charges
    c. Net asset value
    d. Return on investment

R. Business Statistics and Data Presentations
1. Data Interpretations and Presentation
    a. Interpret statistical information
    b. Line, bar, and pie charts
    c. Mean, median, and mode
    d. Frequency distributions

Methods of Instruction

Method

Homework

Integration

Interactive exercises will be used to analyze, calculate and apply calculations to common employee transactions such as salary, withholding and net pay calculations.

DE Adaptations for MOI

Use interactive exercises that provide students with immediate feedback on their performance on selected topics covered in the course learning objectives. Interactive exercises can be delivered using a variety of platforms, such as quizzes or team exercises. Instructors can also create their own interactive exercises using the CMS assignment tools. This will be accomplished by posting interactive exercises in the assignment area of the CMS. Homework will give students practice in necessary business math concepts and applications. Students will submit their homework exercises using the CMS assignment tool to allow for feedback and grading by the instructor.

Method

Discussion

Integration

Discussions can occur in teams, small groups, or student-to-student interaction. For instance, students may be assigned topics or articles relating to the aspects of consumer credit lending and asked to discuss what role does gender, class, and race play in the attainment of credit. Students will explore and discuss to the extent possible the business math applications impact affecting consumers, firms, markets, gender, race, and financial institutions.

DE Adaptations for MOI

Presentation of multidimensional media or other online material will be utilized to encourage class discussion and participation on selected topics covered in the learning course objectives such as the impacts of gender and race on financial institutions. This can be accomplished by facilitating regular discussions on the CMS course discussion forum through the use of chat, conversations, or group features. All distance education technologies, such as video conferencing platforms, and online discussion forums, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Method

Lecture

Integration

Lecture will be used regularly to teach the students the time value of money, risk and return, capital budgeting, investment and wealth management strategies, business ethics, financial statements, business statistics and data, and various conventions of borrowing and lending money. Lectures can be in the form of introductory lectures, topic-specific lectures, or review lectures. Lectures can be presented using a variety of digital media methods, such as simulations, models, interactive tools, or data visualization tools on selected topics covered in the learning course objectives.

DE Adaptations for MOI

Online will include lectures on course content and topics covered in the course objectives. Lecture delivery can be accomplished by using live video conferencing, such as Zoom or
asynchronously through the CMS. Presentation of course content such as accessible digital slide presentations, closed caption videos, or external links can be incorporated to complement lectures and made accessible to students in the CMS. All distance education technologies, such as video conferencing platforms must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Method

Projects

Integration

Assign project-based learning assignments that require students to apply business math concepts, such as a budget for personal business, analyze financial performance of diverse companies, develop a marketing plan for a new product, or conduct market research for a new product or service for diverse markets. Instructor's will provide guidance and support throughout the project development process and encourage students to present their work to students.

DE Adaptations for MOI

Project-based learning assignments will give students real-world experiences with diverse markets and applications for business math concepts, such as simple interest and promissory notes. Projects will be submitted using the CMS system to allow for feedback and grading by the instructor.

Method

Activity

Integration

Activities will be presented for students to complete for practice and comprehension of the business math concepts and learning objectives covered in class, such as inventory evaluation, inventory estimation, and depreciation.

DE Adaptations for MOI

Online activities will include course content and topics covered in the course objectives. Lecture delivery can be accomplished by using live video conferencing, such as Zoom or asynchronously through the CMS. Presentation of activities such as accessible digital slide presentations, closed caption videos, or external links can be incorporated to complement presentations and made accessible to students in the CMS. All distance education technologies, such as video conferencing platforms must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Methods of Evaluation

Method

Homework

Integration

Homework assignments will include but not limited to business problem solving with equations, time value of money, financial statements and ratios, calculating finance charges for consumer and business credit, compute yields for stocks and bonds, assess the impact of consumer credit and business loans for inclusivity, interpret and calculate statistical data. Homework will be used to evaluate for accuracy of solutions, demonstrated proficiency in problem solving and knowledge of inclusivity subject matter including appropriate use of content and terminology as outlined in the course objectives. Homework will be submitted in using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. This allows students to understand their strengths and weaknesses and to make improvements before they move on to the next assignment.

DE Adaptations for MOE

Homework will be posted and submitted using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. All distance education technologies, such as video conferencing platforms, and online activities, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Method

Papers

Integration

Essay questions or written reports will be used to assess and measure competency of the benefits and costs of insurance, credit and mortgage services and products including the legal and ethical implications and ramifications. The essay questions and written reports will be evaluated based knowledge of subject matter including appropriate use of content, terminology, financial institution's lending activity as it relates to economic equality or critique of the disparities of loans for underserved communities and it's impacts across race, culture, and gender.

DE Adaptations for MOE

Essay questions and written reports will be posted and submitted using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. All distance education technologies, such as video conferencing platforms, and online activities, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Method

Exams/Tests

Integration

Exams will be used to assess and measure competency of common terminology used with fractions, percent and other calculations such as part, rate and base. Exams will be evaluated on accuracy of solutions, demonstrated proficiency in problem solving and knowledge of subject matter including appropriate use of content and terminology. Instructor may choose the appropriate frequency, modality, and the format of the test. The exams will be evaluated within a timely manner based on both correctness and completeness using a rubric established by the instructor. Timely feedback will be provided within a seven-day period.

DE Adaptations for MOE

Exams will be posted and submitted using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. All distance education technologies, such as video conferencing platforms, and online activities, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Method

Projects

Integration

Projects will be used to assess and measure competency of course content and objectives including common bank service calculations such as fees, account register balance and service comparisons in accordance with course objectives. The projects will be evaluated on accuracy of solutions, demonstrated proficiency in problem solving and knowledge of subject matter including appropriate use of content and terminology. Projects will be evaluated in a timely manner based on both correctness and completeness.

DE Adaptations for MOE

Projects will be posted and submitted using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. All distance education technologies, such as video conferencing platforms, and online activities, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Assignments

Assignment Type

Writing

In-class and/or outside of class

In-class
Outside of class

Formative or Summative

Formative

Assignment

You're a student research analyst looking for another student to work with, lucky you. Your instructor informs you that you'll be working with another student in your class regarding financial investments. Your mission, if you choose to accept it, is to research stocks and bonds offered by a minimum of three companies. Write a 2–3-page report summarizing your findings regarding the investment differences in stocks and bonds. Conclude with a recommendation with supporting data which is a better investment option stocks or bonds? You will be presenting your findings to the class. This assignment will be assessed on the accuracy of the calculations and information, completeness, and the supporting data provided.

How assignment will be adapted in online format

Report writing will be posted and submitted using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. All distance education technologies, such as video conferencing platforms, and online activities, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Assignment Type

Other

In-class and/or outside of class

In-class

Outside of class

Formative or Summative
Formative

Assignment
Suppose you purchased a condominium for $88,000. You made a 20% down payment and financed the balance with a 30-year, 9% fixed-rate mortgage. What is the monthly principal and interest portion of your loan?

How assignment will be adapted in online format
Assigned activities will be posted and submitted using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. All distance education technologies, such as video conferencing platforms, and online activities, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Assignment Type
Other

In-class and/or outside of class
In-class
Outside of class

Formative or Summative
Formative

Assignment
Your bank is paying 6% interest compounded monthly. How much will $100 deposited each month be worth in 2 years?

How assignment will be adapted in online format
Assigned activities will be posted and submitted using the CMS assignment tools and evaluated for completion, adherence to instructions through a scoring rubric with specific, constructive written feedback, or audio-visual feedback. Timely feedback will be provided within a seven-day period. All distance education technologies, such as video conferencing platforms, and online activities, must meet the accessibility requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Assignment Type
Reading

In-class and/or outside of class
In-class

Formative or Summative
Summative

Assignment
Read the section of the text on open-end-credit and credit cards with emphasis on the annual percentage rate (APR), interest rate, method of calculating that rate, annual fee, and grace period. For students that have credit cards, read the back of your credit card statements or the credit card agreement to ascertain the same information as presented in the text. Come to class prepared to discuss who has the best and worse credit card deals. Be prepared to calculate, explain, and discuss the finance charge by the average daily balance method, and the impacts of gender and race regarding consumer credit.

How assignment will be adapted in online format
Assigned reading or other online material will be utilized to encourage discussion and participation on selected topics covered in the learning course objectives such as the impacts of gender and race on financial institutions. This can be accomplished by facilitating regular discussions on the CMS course discussion forum through the use of chat, conversations, or group features. All distance education technologies, such as video conferencing platforms, and online discussion forums, must meet the accessibility

requirements for students. The utilized technologies must be compatible with assistive technologies, such as screen readers and screen magnifiers.

Course Materials

Textbooks

Bergeman, G., Brechner, R. (2020). Contemporary Business Mathematics for Businesses & Consumers, 9th Cengage Learning. ISBN: 9780357195987.

Class Size Information

Class Size

30

Class Size Category

C - Remedial or advanced math 30

Diversity and Inclusion

Explain how diversity and inclusion(e.g., gender, culture/race, sexuality, etc.) is infused into the course.

The course learning objectives, course content, methods of instruction, and methods of evaluations include elements of business ethics and financial institutions impact on lending practices for multicultural and marginalized communities. Students are given opportunities to contemplate the concepts and ideas of small business lending and its impact on marginalized communities for securing capital for launching and growing small businesses.

Describe how assignments, instruction, evaluation, course content, and interactions are contextualized for diverse learners promoting an equitable course.

The course centers on business math applications and business topics students will encounter throughout the course. Students will be exposed to diverse business operations and decision-making regarding consumer credit, business loans, and mortgages for underserved communities. The course has integrated several aspects of diversity for students in order to promote an equitable course. Instruction is focused on providing a range of web-based interactive media designed to increase learner effort, engagement, and success for diverse learning styles. Additionally, diversity and equality have been addressed in areas such as gender, race, and economic equality for lending and borrowing of financial capital in the credit and money markets. Students are expected to have student-to-student interaction and instructor-to-student interaction in discussions focused on present-day business lending practices and operations, and to share their viewpoints regarding economic equality and justice for detached and marginalized communities. Students are encouraged to challenge perspectives that reflects normative or ideologically prescriptive judgements toward inclusivity.

Interactions

Explain how the course will incorporate student-to-student interaction.

Student-to-student interactions will take place during class discussions. In online environments student-to-student interactions may be accomplished by but not limited to assigned asynchronous and synchronous activities, or video conference using the available course management system discussion and video tools. For on campus courses, an instructor can arrange students into small groups or teams and ask students to debate, critique, examine, or evaluate business math concepts regarding banks' lending activity as it relates to economic equality or critique the disparities of loans and it's impacts across race, culture, and gender.

Explain how the course will incorporate instructor-to-student interaction.

Instructor-to-student interactions for on campus courses may occur before, during, and after class meetings. Additionally, on campus and online office hours will assist in providing instructor-to-student interactions and feedback regarding course activities. These interactions can be synchronous or asynchronous using the course management system tools for communication and engagement. Furthermore, instructor-initiated interactions and feedback on course activities may occur on campus and online environments via in-person meetings, individual email, or the course management system communication tools.

Explain how the course will incorporate student-to-content interaction.

Student-to-content interactions will occur through interactive learning modules designed to increase student effort, engagement, and success. Interactive learning activities include but are not limited to, action-based activities, instructor prepared homework packets, interactive discussion assignments, peer-review discussions, interactive problem-sets, and investigative and systematic problem-solving. For example, students may be given a problem-set or scenario designed to calculate simple and compounding interest for consumer credit or business loans. Students will have to analyze the financial credit market conditions and use these conditions to compute the appropriate interest rates for lending and borrowing. This student-to-content interaction can be accomplished in teams, small groups, or individualized. This type of interaction provides an opportunity for students to resolve and discuss the business operations of financial markets.

Explain how the course will incorporate student-to-self interaction (metacognitive).

Student-to-self interactions will take place in both formative and summative activities. Additionally, students will be asked to complete a contemplative activity or discussion related topic regarding business math. For instance, students will be given opportunities to contemplate the concepts and ideas of small business lending and its impact on marginalized communities for securing capital for launching and growing small businesses. Additionally, students will have opportunities to reflect on consumer credit they are engaged in and how it applies in their homes, workplaces, communities, and relationships. Business math concepts can range from specific to broad areas.

Key: 453