



15800 Calvary Rd  
Kansas Citv. MO 64147

# Syllabus

**COURSE:** MA101 Consumer Math  
**CREDIT:** 3 Semester Hours  
**SEMESTER:** Fall 2026  
**INSTRUCTOR:** Chris Basel  
**CONTACT INFO:** Phone: 816-425-6201 E-mail: [chris.basel@calvary.edu](mailto:chris.basel@calvary.edu)  
**OFFICE:** Ed. 224  
**MEETING TIME:** MA101 T-Tuesday and Thursday 1:00 – 2:20 PM. MA101 N-T-online.

**LOCATION:** MA101 T – Ed. 118 MA101 N-T – Online

Consumers are faced with numerous financial issues that require the use of math. The Bible has much to say about the wise use of money. We should save for the future and not foolishly spend everything we earn (Prov 21:20). We should not love money but be content with what we have (Heb 13:5). Ultimately, we are only stewards of the money God provides for us so wise financial management is essential.

## I. COURSE DESCRIPTION:

MA101 (3 hrs) A broad overview of fundamental concepts of consumer math for the non-math major. This includes classroom study, textbook reading, and solving problems with realistic examples. Emphasis is placed on practical examples of consumer math associated with financial issues, including checking accounts, credit cards, loans, including mortgages, simple and compound interest, investments, and insurance.

*This course is offered in two formats: in-person and online. Students registered for in-person attend the classes in person, and online students attend the classes via the online classroom. For both in-person and online students, assignments and interaction outside of the class period are done in the learning management system.*

## II. COURSE OBJECTIVES:

### A. General competencies to be achieved. The student will:

- 1) Demonstrate an understanding of the fundamental concepts of consumer math from a biblical worldview.
  - a. Program Objective 1.
  - b. Assessments – chapter review questions and exams.

### B. Specific competencies to be achieved. The student will:

- 1) Demonstrate the ability to apply the concepts of consumer math to real-world applications.
  - a. Program Objectives 1 and 4.
  - b. Assessments – chapter review questions and exams.
- 2) Read literature covering the biblical worldview of consumer math and demonstrate your understanding of these concepts by reporting on the literature clearly and concisely.
  - a. Program Objectives 1 and 4.

*Our Mission: "...to prepare Christians to live and serve in the church and in the world according to the Biblical worldview."*

- b. Assessments – Biblical worldview essays.

### III. REQUIREMENTS:

**All students will be expected to:**

- Participate frequently and make regular progress.
- Complete reading assignments, listen to lectures, and complete homework, essays, quizzes, and tests on schedule.

### IV. METHODS:

- A. LECTURES:** Lectures will consist of material from the book and additional material from a variety of sources. Students should take notes during lectures, as the homework questions will be directly related to the lectures, and not all the information can be obtained from the book.
- B. READING:** The textbook provides a framework for the class. Not every topic in the textbook will be addressed. Emphasis will be placed on the most important concepts and practical applications. The instructor will tell you which sections of each chapter will be covered.
- C. HOMEWORK QUESTIONS:** You must complete the homework problems to understand the material and to do well on tests. Test questions will be taken directly from the homework, possibly with minor modification.
- D. BIBLICAL WORLDVIEW ESSAYS:** The purpose of this portion of the class is to develop your ability to analyze the complex issues associated with consumer math from the biblical worldview and to learn that you can defend your faith (1 Peter 3:15) using science. You will read articles or watch videos and then prepare essays that demonstrate your understanding of the topics. *For details about how to write the essays, see the Essay Guidelines in Canvas.*

*Plagiarism is defined as copying any content without identifying the source. This also includes taking another person's or AI entity's ideas or constructs and presenting them as your own. The use of AI generated content in student work is prohibited (even if cited) as it does not represent original work created by the student and is an unreliable aggregate of ideas from other sources. Plagiarism of any kind will not be tolerated.*

- E. TESTS:** Questions used for the regular exams will be taken from the homework, possibly with minor modifications. In addition, exams may include essay questions covering lecture topics. Test questions for the comprehensive portion of the final will be taken from the regular tests and new material covered since the last regular exam.

All online students and on-campus students not taking tests during the class period must use the ProctorU test proctoring service. *The Exam Policy on Canvas gives more details. Also, see the ProctorU addendum at the end of this syllabus.*

- F. MISSED OR LATE HOMEWORK OR ESSAYS:** Grades on late homework and essays will be decreased for each day that they are late. Assignments that are more than three days late will not be accepted and will receive no credit.

### G. HOW TO GET HELP:

I am available during my posted office hours in Ed. 224. Also, feel free to contact me via email or phone (see email address and phone numbers above).

*The Clark Academic Center (learning@calvary.edu) is dedicated to providing free academic assistance for Calvary University students. Student tutors aid with all facets of the writing process, tutor in various subject areas, prepare students for exams and facilitate tests. Please take advantage of this service.*

*Students with disabilities have the responsibility of informing the Accommodations Support Coordinator ([aso@calvary.edu](mailto:aso@calvary.edu)) of any disabling condition that may require support.*

**V. GRADING** See grading scale in the university catalog.

Chapter Review Questions	15%
Exams	75%
Biblical Worldview Essays	10%

**VI. MATERIALS – Required**

- A) **The Bible:** The Bible is a required textbook in every course at Calvary University. To facilitate academic level study, students are required to use for assignments and research an English translation or version of the Bible based on formal equivalence (meaning that the translation is generally word-for-word from the original languages), including any of the following: New American Standard (NASB, English Standard Version (ESV), New King James (NKJV), or King James (KJV). Other translations and versions based on dynamic equivalence (paraphrases, and thought-for-thought translations like NLT and NIV) may be used as supplemental sources. Please ask the professor if you have questions about a particular translation or version
- B) **WebAssign software with eText.** It is **required** that you purchase access to the **WebAssign** software. This is used to complete the homework and tests. The cost is approximately \$160. **Purchase this through the class website on Canvas!** Detailed instructions will be given there. If you do not purchase the software through the Canvas class website, you will get the wrong software!

**eText:** *(purchase with the software, not separately)*

Contemporary Mathematics for Business and Consumers, 9<sup>th</sup> edition.

Authors: Robert Brechner and George Bergman

ISBN 9780357026489 for single-term access (\$160), **OR** ISBN 9780357026502 for multi-term access – until the edition expires (\$171)

Cengage, 2020

**VIII. TENTATIVE CLASS SCHEDULE:**

A detailed version of the class schedule, including due dates, will be posted on Canvas. Any changes to the schedule will be announced in class, by email, or posted on Canvas.

<b>LECTURE TOPIC(S)</b>
Review of basic math
Using equations
Simple and compound interest
Avoiding debt
Loans, including mortgages
Savings accounts and CDs
Taxes
Insurance
Investments – stocks, bonds, and annuities
Statistics

**ProctorU Addendum**

Calvary University uses ProctorU test proctoring service. ProctorU is a live online proctoring service that allows you to take your exam from the comfort of your home. ProctorU is available 24/7, however, **you will need to schedule your proctoring session at least 72 hours in advance to avoid any on-demand scheduling fees.** Creating a ProctorU account is simple. You can do so by going to <https://go.proctoru.com/students/users/new?institution=2045>.

Students must read all information and comply with all directions below to be successful for their proctored exam experience. Calvary University hopes that students will have a smooth experience, and to decrease student anxiety and increase success, please use this guide to help you plan for your test. Please note that, per ProctorU, there will be penalties for students who miss their testing window. Technical trouble will not be an excuse for missing the window. Therefore, pay attention to all details within this guide, and all links included.

System Requirements: Please see the information below supplied by ProctorU for system requirements. If your computer does not have these capabilities, please consider borrowing a computer as you will still be required to complete the exam using the live proctor system with ProctorU. Please note that you will not be able to take your exam(s) in the Calvary University Library due to the activity that will be picked up in a public place.

In order to use ProctorU, you will need a high-speed internet connection, a webcam (internal or external), a Windows or Apple Operating System, and a government issued photo ID. ProctorU recommends that you visit <https://test-it-out.proctoru.com/> prior to your proctoring session to test your equipment. They recommend you click on the button that says “connect to a live person” to fully test out your equipment. If using Firefox, please make sure that you are using the current version of your Firefox browser and have downloaded the ProctorU extension available at <https://www.proctoru.com/firefox>.

Type	Minimum	Recommended	Calvary University Minimum
Web Camera	640×480 resolution	1280×720 resolution	1280×720 resolution
PC Users	Windows Vista	Windows 10 (10 S is not supported)	same
Mac Users	OS X 10.5 or higher	OS X 10.13 High Sierra	same
Internet Download Speed	.768 Mbps	1.5 Mbps	3 Mbps
Internet Upload Speed	.384 Mbps	1 Mbps	2 Mbps

RAM	1024 MB	2 GB	same
Ports	1935, 843, 80, 443, 61613, UDP/TCP	1935, 843, 80, 443, 61613, UDP/TCP	same

- Desktop computer or laptop (not a tablet, Chromebook or cell phone).
- Webcam and microphone (built-in or external) – test your webcam at <https://test.webrtc.org/>
- Connection to network with sufficient internet speed: at least 3 Mbps download speed and 2 Mbps upload – test internet speed at [www.speedtest.net](http://www.speedtest.net)
- Operating systems: Windows Vista or newer, Mac OS X 10.5 – or newer
- Browser with pop-up blocker disabled: Google Chrome v39 or later, Mozilla Firefox v34 or later.

Additionally, please visit and review the test-taker resource center by going to <https://www.proctoru.com/proctoru-live-resource-center>. You should expect the startup process with the proctor to take about 10-15 minutes. However, this time will not affect your exam time. Please feel free to direct any questions to the student support team via the live chat within your account.

**\*\*\*\*If you have any questions or concerns, contact Proctor U’s technical support team 24/7 via their live chat support at <https://www.proctoru.com/contact-us>**

Costs for ProctorU exams are listed below and are payable to ProctorU at the time of the test. These costs assume that a student will schedule their exam at least 72 hours in advance of the exam start time:

- 60 minutes or less - \$8
- 61 – 120 minutes - \$10
- 121 – 180 minutes - \$12

For those not scheduling an exam at least 72 hours in advance, late scheduling charges are added in addition to the above fee structure. There are two options for late scheduling:

- “Take It Soon” allows a test to be scheduled less than 72 hours but more than 24 hours before the desired start time. This option includes an additional fee of \$8.00. (Total cost for a 60 minute exam scheduled as “Take It Soon” would be \$16.)
- “Take It Now” allows a test to be taken on-demand with no appointment needed. This option includes an additional fee of \$12.00. (Total cost for a 60 minute exam scheduled as “Take It Now” would be \$20.)

These options are for the convenience of the examinee. Any charges applicable to the examinee must be paid with a credit or debit card. The test taker will be required to enter payment information on a secure page connected to a third-party card processor. The page is encrypted and secure and ProctorU does not see or store any credit card data.

Examinees will be required to re-enter payment information each time new charges are incurred.