Hey, Chuckie, at the end of UWEC I will have $25,000 in loans to pay back. If I want to pay it off in 10 years, how much do I need to pay each month if my bank charges 5% interest compounded monthly?

Well aBa will teach the decreasing annuity formula in Ch.11. You’ll be able to compute that $265.16 will be your monthly payment.

Decreasing Annuity Formula

\[ P = \frac{1 - \left(1 + \frac{r}{m}\right)^{-n}}{\frac{r}{m}} \cdot R \]
https://webwork.uwec.edu and log on by your university username and password. Please pay attention to the deadlines. **Do NOT use Internet Explorer (IE) – it does not display the math symbols or graphs correctly. Use Safari, Firefox, or Google Chrome, or ANY OTHER WEB BROWSER but IE!!!!**

**Submit a photo to me:** In order to help me remember names quickly and also for posterity sake, I will make a photo roster of the class. Please send me a photo within the first week. I will crop your head out to put on my photo roster. This is your FIRST assignment and is worth 2% of your final grade. Easy points!

**Co-enrolled in Math 50:** Then 20% of your Math 50 grade will be determined by you satisfactorily doing the following: (1) attend at least 1 SI-session per week and (2) meet with me after each exam no matter how well you do in the exam. **THESE ARE REQUIRED UNTIL ½ WAY THROUGH THE SEMESTER WHEN I SUBMIT THE MIDTERM GRADES.**

**Knowing your fellow classmates, collaborating with them, and academic honesty:** You are encouraged to work with others on homework. However, it is VERY IMPORTANT for each student to write up their own solutions when it comes to turn-in work. Remember your **UWEC Honor Code!!!** The work that you write down should be the result of your own understanding, and a direct copying of another’s work is strictly forbidden.

We will be **INTERACTIVE** in the class (translate that as “I will ask you what YOU would do on a certain problem or what YOU think might work”). Occasionally we will get into groups and work on exercises together on the board. Then one or more people in the group will present to the class. Hopefully you will all know each other very well by the 1st couple of weeks.

**SOME RULES / REGULATIONS / REMINDERS**

**CALCULATORS:** No calculators or other electronic devices will be permitted during tests or exams or in-class quizzes **(unless specified).**

**TURN-IN WORK PRESENTATION:** Turn-in work must be STAPLED, have NO FRAYED EDGES (i.e., don’t just rip it out your spiral notebook, pleaseeee). Do all the problems IN ORDER that they are assigned. Do not make me hunt around after problem 1 to find where problem 2 is! Please do not deviate from these rules. Neatness and presentation help the grading AND the learning (especially when you can clearly see what you have written). Pen users – PLEASE USE TAPE WITE-OUT instead of SCRIBBLING OUT a mess of ink. Graders and teachers abhor large continents of scribble (we call it scratch work, not turn-in homework).

**CLASS CONDUCT:** Here are the simple 3 rules:

1. **Try to come to class on time.** However if you are running very late, don’t hesitate to come. Better late than absent! Attendance is closely monitored as you’ll notice.
2. **No cell phones are allowed on your desk or on your person.** Leave them off and in your bag.
3. Love thy neighbor and all that groovy stuff.
SUCCEEDING IN THIS COURSE and STUDENT ASSISTANT HELPERS:
The best way to succeed in this course is (of course!) to attend all classes, pay attention, study hard and complete all assignments on time. In addition to me, there are TWO INCREDIBLY HELPFUL student assistants in this course.

Hello, I am Bec. I will hold evening sessions twice per week to help you with your homework questions. I am also aBa’s grading assistant! We enjoy grading downtown sometimes at the pizza joint The Plus or the restaurant Ninja on S. Barstow.

Hello, I am Frannie (or Fran Mother), and I am the SI (Supplemental Instruction) leader for Math 104. I will attend all of your math 104 classes, and also hold 3 hours of supplemental instruction sessions per week and also hold an office hour. I am not here to be a math tutor for your homework. Instead I will be here to help you INTERNALIZE and UNDERSTAND the material that was covered in class. Studies show that students who regularly attend the SI-sessions GREATLY improve their success in the class!

GRADE BONUS: 1 point added to final grade if you attend at least one of the two or three SI-sessions per week.

ATTENDANCE BONUS: Daily attendance and class participation is expected. Attendance will be taken both in-person and remote attendees. You will be responsible for all material covered and any announcements made if you miss class. See the following website: https://www.uwec.edu/kb/article/class-attendance-and-authorized-absence-policies/ regarding authorized absences. **Note:** Missing class due to experiencing Covid-19 symptoms is an excused absence.

BONUSES: 1 point added to final grade for perfect attendance or missing only 1 or 2 classes.

DROP/WITHDRAW DEADLINES and FINAL EXAM DATE ANNOUNCEMENT
Wedn. Sept 16th Last day to drop without a “W” with signature from instructor
**Sat. or Sun. T.B.D** Math in the Woods (Come to this FUN event in Carson Park!)
Sometime Mid-Fall CampS announces the date of the Final Exam
Wedn. Nov 12th Last day to drop with a “W”

SPECIAL ACCOMMODATIONS: Any student who has a disability and needs accommodations, please contact the instructor and the Services for Students with Disabilities Office in in Centennial Hall 2106 at the
beginning of the semester. You are responsible a few days before each exam to ask me to request an exam room if that is one of your approved accommodations.

**ACADEMIC INTEGRITY AND CIVILITY:** If you engage in academic misconduct (e.g., plagiarism, cheating on an exam, unauthorized collaboration, fabrication and misrepresentation, forgery, sabotage and bribery, etc.), then UWEC has procedures set up whereby you will be afforded the rights you have in such measures. But this could result in an outcome we do not want.

Let’s not go there! Be honest!

See [http://www.uwec.edu/DOS/policies/academic/index.htm](http://www.uwec.edu/DOS/policies/academic/index.htm) for more information on this topic.

**Liberal Education Core Syllabus Language**

The UW-Eau Claire Liberal Education (LE) Core curriculum serves as a strong foundation for all of our academic programs. Our LE Core embodies the Power of [AND] in its design. It has been developed to ensure that you acquire the knowledge AND skills AND responsibility that you will need to actively engage in a global society. Through meeting the requirements of the LE Core you will develop the ability to think critically, creatively and independently. You will learn to integrate and apply your knowledge and develop the values essential to becoming a constructive global citizen. The outcomes below will empower you and prepare you to deal with complexity, diversity, and change in multiple settings. They will also develop highly marketable skills and lead to life-long learning and civic engagement.

**LIBERAL EDUCATION CORE OUTCOMES**

**KNOWLEDGE GOAL:**
Build knowledge and awareness of diverse peoples and cultures and of the natural and physical world through the study of arts, histories, humanities, languages, mathematics, sciences and technologies, and social sciences.

Knowledge Outcome 1 (K1): Natural Sciences. Describe and evaluate models of the natural and physical world through collection and scientific analysis of data, and through the use of mathematical or computational methods.

Knowledge Outcome 2 (K2): Social Sciences. Use knowledge, theories, methods, and historical perspectives appropriate to the social sciences to explain and evaluate human behavior and social institutions.

Knowledge Outcome 3 (K3): Humanities. Use knowledge, historical perspectives, analysis, interpretation, critical evaluation, and the standards of evidence appropriate to the humanities to address problems and explore questions.

Knowledge Outcome 4 (K4): Fine Arts. Use knowledge, historical perspectives, theories, or methods appropriate to the arts to describe their context, function and impact.

**SKILLS GOAL:**
Develop intellectual and practical skills, including, for example, inquiry and analysis, critical and creative thinking, written and oral communication, quantitative literacy, information literacy, and teamwork and problem solving.

Skills Outcome 1 (S1): Written and Oral Communication. Write, read, speak, and listen effectively in various contexts using a variety of means including appropriate information sources and technologies.

Skills Outcome 2 (S2): Mathematics. Use mathematical, computational, statistical, or formal reasoning to solve problems, draw inferences, and determine the validity of stated claims.

Skills Outcome 3 (S3): Creativity. Create original work, perform original work, or interpret the work of others.

**RESPONSIBILITY GOAL:**
Apply personal and social responsibility for active citizenship and develop skills needed to thrive in a pluralistic and globally interdependent world.

Responsibility Outcome 1 (R1): Equity, Diversity, and Inclusivity. Use critical and analytical skills to evaluate assumptions and challenge existing structures in ways that respect diversity and foster equity and inclusivity.

Responsibility Outcome 2 (R2): Global Perspectives. Evaluate the impact of systems, institutions and issues in local and global contexts and across cultures.
Responsibility Outcome 3 (R3): Civic and Environmental Issues. Use critical and creative thinking to address civic, social, and environmental challenges.

**INTEGRATION GOAL:**
Integrate learning across courses and disciplines within and beyond campus.

Integration Outcome 1 (I1): Integration. Apply knowledge, skills, or responsibilities gained in one academic or experiential context to other contexts.

**SERVICE-LEARNING GOAL:**
Service-Learning. Students will serve their community by applying skills and knowledge gained through university coursework and/or experiences.

This course, Math 104, helps students meet the following Liberal Education Learning Outcome:

**Skills Outcome 2 (S2): Mathematics.** Use mathematical, computational, statistical, or formal reasoning to solve problems, draw inferences, and determine the validity of stated claims.

The skills and knowledge needed to meet this outcome will be taught through lecture, discussion, and activities. The outcome will be assessed via questions on the final exam.

### Approximate Course Outline

<table>
<thead>
<tr>
<th>Week 1</th>
<th>9/2 – 9/4 (2 day week)</th>
<th>Introductions, Syllabus</th>
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</thead>
<tbody>
<tr>
<td>Week 2</td>
<td>9/8 – 9/11 (3 day week)</td>
<td>Meet Bec/Fran, WeBWorK Introduction, 1.1, 1.2</td>
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<tr>
<td>Week 3</td>
<td>9/14 – 9/18</td>
<td>1.3, 1.4, Ch.1 Quiz</td>
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<tr>
<td>Week 4</td>
<td>9/21 – 9/25</td>
<td>(Ch.1 Quiz?), 2.1, 2.2, 2.3</td>
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<tr>
<td>Week 5</td>
<td>Date TBD Caron Park</td>
<td>Math in the Woods! (come have fun and food in the woods!)</td>
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<td>Week 6</td>
<td>9/28 – 10/2</td>
<td>2.4, Ch.2 Quiz, 3.1, 3.2</td>
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<td>Week 7</td>
<td>10/5 – 10/9</td>
<td>3.3, Review, <strong>Exam 1</strong>,</td>
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<td>Week 8</td>
<td>10/12 – 10/16</td>
<td>5.1, 5.2, 5.3</td>
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<tr>
<td>Week 9</td>
<td>10/19 – 10/23</td>
<td>5.4, 5.5, 5.6</td>
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<tr>
<td>Week 10</td>
<td>10/26 – 10/30</td>
<td>5.7, 5.8, Review, Ch.5 Quiz</td>
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<td>Week 11</td>
<td>11/2 – 11/6</td>
<td>6.1, 6.2, 6.3</td>
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<tr>
<td>Week 12</td>
<td>11/9 – 11/13</td>
<td>10.1, 10.2, 10.3, Review</td>
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<tr>
<td>Week 13</td>
<td>11/16 – 11/20</td>
<td><strong>Exam 2</strong>, Sequences, 11.1</td>
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<tr>
<td>Week 14</td>
<td>11/23 – 11/25 (Thanksgiving)</td>
<td>11.1 (cont.), 11.2</td>
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<tr>
<td>Week 15</td>
<td>11/30 – 12/4</td>
<td>12.1, 12.2, 12.3, 12.4</td>
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<tr>
<td>Week 16</td>
<td>12/7 – 12/11</td>
<td>Ch.10, 11, 12 Quiz, Review &amp; Fun Times!</td>
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<tr>
<td></td>
<td>12/14 – 12/18</td>
<td><strong>Final Exam</strong> (date TBD)</td>
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</tbody>
</table>
What changes if / when we go online? Effectively, the only thing that changes is that I will be teaching from my chalkboard room in my house via a document camera. The main difference is there will be no more remote vs. in-person groups. ALL will be remote. And we will see each other’s faces on the regular.

Classroom Safety and Decorum

Health and Safety in the Classroom: Each of us shares responsibility for the health and safety of all in the classroom environment.

Information: the latest university-provided guidance is at www.uwec.edu/coronavirus-updates/.


Classroom behaviors: Maintaining social distances, wearing a face cover, and self-reporting symptomatic information are university directives that we all need to follow until further notice. Specifically, in this classroom we will mitigate the risks of virus transfer by abiding by the following safety directives:

- maintain 6 feet of social distance at all times in the physical classroom,
- wear a cloth face covering for the entirety of class, and
- stay home when sick.

Follow-up: In the classroom, any student who does not follow these provisions will be asked once to follow the safety directives. If the student does not comply, I will next ask the student to leave the class for that day. If the student continues with informed and persistent noncompliance of health directives, I reserve the option to cancel class (or to finish the examples as an online recording) for health considerations of the students and instructor; I will also refer the matter to the Dean of Students Office for review should a student persist in ignoring safety directives.