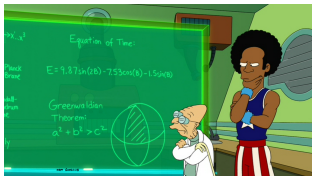


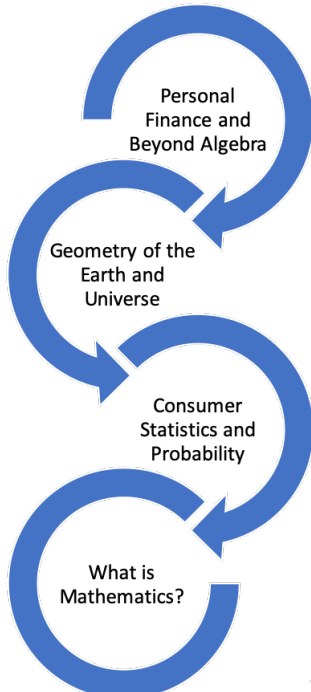
Welcome to WRC 1010! I'm Dr. Sarah

- Introduce yourself to neighbors (and me as I walk around)
- Log on to a computer, open a browser and log into <https://asulearn.appstate.edu/>
If the computer is off, back of screen button
- Troubles? For today, a neighbor or I can log you in to the computer using our account if you can't get in. Tech support told me: *If students have trouble with the computer taking their ASU login info they might need to change their password at password.appstate.edu. If they can login at other public stations on campus but not here, let us know.*



Bender's Big Score: Futurama Futurama™ and © Fox and Disney
This educational talk and related content is not specifically authorized.





Where to Get Help

- <https://support.appstate.edu/>
- Lab—I'll walk around during self-paced portions so ask me when I get to you and ask neighbors if waiting
- Class—ask me anytime by calling my preferred name of Dr. Sarah, raising your hand to get my attention...
- Office hours from need help forum near top of ASULearn
- Math tutoring—info also in need help forum
- My instantaneous feedback and personalized feedback
I care about you and your success!

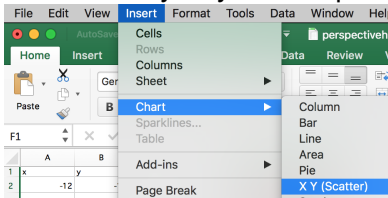


Finding and Opening Software in Lab

- Finder—File/Find (or ⌘ f)
 - Excel
 - Torus Games

Finding and Opening Software in Lab

- Finder—File/Find (or ⌘ f)
 - Excel
 - Torus Games
- For Excel, often, like next week, we'll download an Excel file from the ASULearn lab found under the Tuesday listed date. On your computer, the Excel file may come up automatically or you will open it yourself.



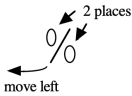
Interest 10.3 in THoM

- Latin “id quod inter est” or “that which is between.”
- Babylonians 20% interest: $20 \text{ out of } 100 = \frac{20}{100} = .20$



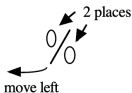
YBC 04698: 17 problems statements on interest rates, prices and profit
<https://cdli.ucla.edu/dl/photo/P255010.jpg>

- percent “percentum” “out of one hundred”



Interest 10.3 in THoM

- What is 8.5% as a decimal? **Discuss with a neighbor**
 - a) 8.5
 - b) .085
 - c) 850
 - d) 8500
 - e) other



- percent “percentum” “out of one hundred”
- Babylonians 20% interest: 20 out of 100 = $\frac{20}{100} = .20$

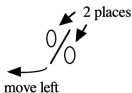


YBC 04698: 17 problems statements on interest rates, prices and profit
<https://cdli.ucla.edu/dl/photo/P255010.jpg>

- Latin “id quod inter est” or “that which is between.”

Interest 10.3 in THoM

- Convert .004 to a percent? Discuss with a neighbor
 - a) .00004 %
 - b) .004 %
 - c) .4 %
 - d) 99.4 %
 - e) other



- percent “percentum” “out of one hundred”
- Babylonians 20% interest: 20 out of 100 = $\frac{20}{100} = .20$



YBC 04698: 17 problems statements on interest rates, prices and profit
<https://cdli.ucla.edu/dl/photo/P255010.jpg>

- Latin “id quod inter est” or “that which is between.”



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- 80% of our final, pre-retirement income

Jim Probasco “How Much Do I Need to Save to Retire: Stay on Track for Retirement by Knowing How Much You Need to Save by What Age”
investopedia.com

- How would we compute the needed annual retirement income that is 80% of our final, pre-retirement income?

Discuss with a neighbor

- a) multiply by 80
- b) multiply by .8
- c) multiply by 8000
- d) divide by 80
- e) divide by .8
- f) divide by 8000



YBC 04698: 17 problems statements on interest rates, prices and profit
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of typically means multiply in real-life contexts





YBC 04698: 17 problems statements on interest rates, prices and profit
<https://cdli.ucla.edu/dl/photo/P255010.jpg>

- 50-30-20 rule needs & obligations-wants-savings
popularized by Senator Elizabeth Warren in her book *All Your Worth: The Ultimate Lifetime Money*
- How much should go into savings according to the 50-30-20 rule for a 1043 paycheck, the average weekly payment in NC as of November 2022? **Discuss with a neighbor**
 - a) 208.60
 - b) 312.90
 - c) 521.50
 - d) 20860.00
 - e) 31290.00
 - f) 52150.00

practice with instantaneous feedback from me, repeatable **Instantaneous Feedback** opens after you **Check** a response so you can retake it. **hover over or click “x”** for box feedback

If \$1000 is deposited into an account paying 5 percent interest in one year, how much interest is earned?

In finance we will round to dollars and cents, so always enter your final response exactly as a number with 2 decimals, like 1234.00 or 1234.56.

✘ dollars

Check

If \$1000 is deposited into an account paying 5 percent interest in one year, how much interest is earned?

In finance we will round to dollars and cents, so always enter your final response exactly as a number with 2 decimals, like 1234.00 or 1234.56.

✘ dollars

**Hover over box to see my feedback and suggestions.
Then input new answer and Check again!**

Incorrect

multiply the deposit by .05,
since $5\% = .05$

Try question 1 on percent practice in ASULearn. There are different versions. Use my feedback to help! Check new responses until correct. If finished, work on questions 2 and 3.

Debt-to-Income Ratio and Percents

$$35\% = \frac{\text{monthly debt}}{\text{monthly income}}$$

STOP THE PAYDAY LOAN DEBT TRAP



<http://stopthedebttrap.org/takeaction/ndoa/kansas-city-story/>

Debt-to-Income Ratio and Percents

$$35\% = \frac{\text{monthly debt}}{\text{monthly income}}$$

STOP THE PAYDAY LOAN DEBT TRAP



<http://stopthedebttrap.org/takeaction/ndoa/kansas-city-story/>

$$.35 = 35\% = \frac{1000}{\text{monthly income}}$$

Debt-to-Income Ratio and Percents

$$35\% = \frac{\text{monthly debt}}{\text{monthly income}}$$

STOP THE PAYDAY LOAN DEBT TRAP



<http://stopthedebttrap.org/takeaction/ndoa/kansas-city-story/>

$$.35 = 35\% = \frac{1000}{\text{monthly income}}$$
$$.35 \text{monthly income} = 1000$$

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$$.35 = 35\% = \frac{1000}{\text{monthly income}}$$

$$.35 \text{monthly income} = 1000$$

$$\text{monthly income} = \frac{1000}{.35}$$

Debt-to-Income Ratio and Percents

$$35\% = \frac{\text{monthly debt}}{\text{monthly income}}$$

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$$.35 = 35\% = \frac{1000}{\text{monthly income}}$$

$$.35 \text{monthly income} = 1000$$

$$\text{monthly income} = \frac{1000}{.35} \approx 2857.14285714 \approx 2857.14$$

Introductions!

- stand up
- last name and last initial (so I can find you on my roll)
- preferred first name—what we call you
- thoughts on your major(s) and/or what you might like to do after graduation



Tues/Thur 3:30–4:45 Activities Upstairs

- it will be useful if you bring a computer, tablet, or phone that can access webpages for Tues and Thur classes
- active lectures with practice, discussions and polling
- small group—help each other—and whole class activities
I'm here to help!
- individual and group assessments



polllev.com/drsarah314

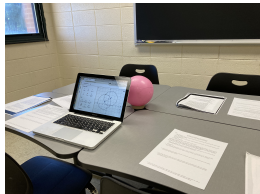
Open ended response

polllev.com/drsarah314

You can respond once

This question is anonymous. No names will be tracked.

A
B
C
D
E



no eating or drinking in class or lab, but you may step out if you need to hydrate or similar!

What is Due When in ASULearn?

- Complete “To do” and “Mark as Done” items at the passing level by the start of class whenever possible. Some items have strict deadlines.

	Mon	Between Classes	Tues	Between Classes
	intro in lab	calculator & polling What is Math? 1010 intro video percent practice	lump sum	lump practice submit handwritten PDF add ASULearn profile pic add Zoom profile pic



Where to Get Help

- Continue working on ASULearn items due tomorrow
- Lab—I'll walk around during self-paced portions so ask me when I get to you and ask neighbors if waiting
- Class—ask me anytime by calling my preferred name of Dr. Sarah, raising your hand to get my attention...
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