



## Engaging Content, Proven Techniques

*Modern Business Math* helps students grasp everyday math concepts needed to succeed in the business world and life after high school. From budgeting and financial analysis to taxes and problem solving, students experience real-life situations, apply critical thinking skills, and learn how to solve problems that students can apply immediately in their personal or entrepreneurial pursuits.

Chapters feature current events from the Wall Street Journal and Kiplinger, and real-world practice problems. “My Money” exercises allow students to apply the concept they have just learned to a personal situation, such as calculating the monthly payment for a new car loan.

*Modern Business Math* is a great alternative for students not pursuing a major or career requiring calculus.

## Key Features

Designed with the content and support features to assist both new and seasoned teachers make math relevant to students.

- “My Money” segment brings mathematical concepts to life by showing students how to use what they have learned to understand complicated topics, like payroll deductions
- Critical thinking discussion questions help students think about the bigger picture and apply math concepts learned in the chapter in a creative, thought-provoking, and realistic setting
- Money Tips provide tips students can use in their everyday personal decisions to improve their financial position
- Builds student knowledge and confidence with relevant, real-world problems and blueprints that simplify complex calculations into step-by-step instructions
- Excel templates help students understand how managers use Excel to solve problems and inform business decisions
- Comprehensive Chapter Review summarizes key concepts and calculation steps together for quick reference and recall



**Money Tip** Make good buying decisions. Do not spend more money than you make. In fact, remember to pay yourself first by putting away money each paycheck for your retirement—even \$10 each paycheck adds up.

Chapter 2 Review		Chapter 2 Review
<b>Basic Operations/Forms</b>	<b>Example</b>	<b>Check 2.1</b>
<b>Types of Fractions</b>	$\frac{3}{4}, \frac{5}{6}, \frac{7}{8}$	Identify type of fraction
<b>Proper:</b> Value less than 1; numerator smaller than denominator.	$\frac{5}{9}, \frac{13}{14}, \frac{14}{18}$	$\frac{2}{3}, \frac{5}{6}, \frac{4}{9}$
<b>Improper:</b> Value equal to or greater than 1; numerator equal to or greater than denominator.	$\frac{14}{9}, \frac{18}{14}, \frac{18}{9}$	$\frac{10}{9}, \frac{1}{2}$
<b>Mixed:</b> Sum of whole number greater than one and a proper fraction.	$2\frac{1}{2}, \frac{7}{4}, \frac{1}{2}$	Convert to mixed number
<b>Fraction operations</b>	$\frac{1}{2} + \frac{1}{4} = \frac{2}{4} + \frac{1}{4} = \frac{3}{4}$	$\frac{18}{7} - \frac{1}{7} = \frac{17}{7}$
<b>Proper:</b> To add or subtract, divide numerator by denominator, place remainder over old denominator.	$\frac{1}{4} + \frac{2}{4} = \frac{2+2}{4} = \frac{4}{4} = 1$	Convert to improper fraction
<b>Mixed:</b> To multiply, <b>Whole number's Denominator</b> $\times$ <b>Numerator</b> <b>Old Denominator</b>	$1\frac{1}{2} \times \frac{2}{3} = \frac{3}{2} \times \frac{2}{3} = \frac{6}{6} = 1$	$\frac{1}{2} + \frac{1}{3} = \frac{3}{6} + \frac{2}{6} = \frac{5}{6}$
<b>Reducing fractions to lowest terms</b>	$\frac{18 \div 3}{42 \div 3} = \frac{6}{14}$	Reduce to lowest terms
1. Divide numerator and denominator by largest possible divisor (does not change fraction value).	$\frac{15}{65} \rightarrow \frac{15 \div 5}{65 \div 5} = \frac{3}{13}$	$\frac{15}{25} = \frac{3}{5}$
2. When reduced to lowest terms, no number (greater) will divide evenly into both numerator and denominator.	$\frac{15}{65} \rightarrow \frac{15 \div 5}{65 \div 5} = \frac{3}{13}$	$\frac{15}{25} = \frac{3}{5}$
<b>Step approach for finding greatest common denominator</b>	$\frac{15}{65} \rightarrow \frac{15 \div 5}{65 \div 5} = \frac{3}{13}$	Find greatest common denominator
1. Divide smaller number of fraction into larger number.	$\frac{15}{65} \rightarrow \frac{15 \div 5}{65 \div 5} = \frac{3}{13}$	$\frac{15}{25} = \frac{3}{5}$
2. Divide remainder into divisor of Step 1. Continue this process until no remainder results.	$\frac{15}{65} \rightarrow \frac{15 \div 5}{65 \div 5} = \frac{3}{13}$	$\frac{15}{25} = \frac{3}{5}$
3. The last divisor used is the greatest common divisor.	$\frac{15}{65} \rightarrow \frac{15 \div 5}{65 \div 5} = \frac{3}{13}$	$\frac{15}{25} = \frac{3}{5}$

# Modern Business Math

Mobile | Digital | Print

Chapter 1	Whole Numbers: How to Dissect and Solve Word Problems
Chapter 2	Fractions
Chapter 3	Decimals
Chapter 4	Banking
Chapter 5	Solving for the Unknown: A How-to Approach for Solving Equations
Chapter 6	Percents and Their Applications
Chapter 7	Discounts: Trade and Cash
Chapter 8	Markups, and Markdowns: Perishables and Break-even Analysis
Chapter 9	Payroll
Chapter 10	Simple Interest
Chapter 11	Promissory Notes, Simple Discount Notes, and the Discount Process
Chapter 12	Compound Interest and Present Value
Chapter 13	Annuities and Sinking Funds
Chapter 14	Installment Buying
Chapter 15	The Cost of Home Ownership
Chapter 16	How to Read, Analyze, and Interpret Financial Reports
Chapter 17	Depreciation
Chapter 18	Inventory and Overhead
Chapter 19	Sales, Excise, and Property Tax
Chapter 20	Life, Fire, and Auto Insurance
Chapter 21	Stocks, Bonds, and Mutual Funds
Chapter 22	Business Statistics

## Dynamic Digital Resources

*Modern Business Math* Digital Edition features rich multimedia content that enhances the student experience and provides teachers with the tools and resources to deliver engaging lessons and activities.

- Interactive eBook and prebuilt Excel templates
- 2,000+ practice question and assessment bank with hundreds of soft skills exercises
- Wall Street Journal video chapter opener introduces the student to the chapter topic with an interesting news story
- Authentic simulations provide instant feedback on core concepts
- SmartBook 2.0 delivers personalized, adaptive learning
- ReadAnywhere app provides off-line access to ebook anywhere
- eBook available in 120 languages with Google Translate plug-in
- Integrates into Canvas, Google Classroom, Schoology

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