

Discover a World of Opportunity

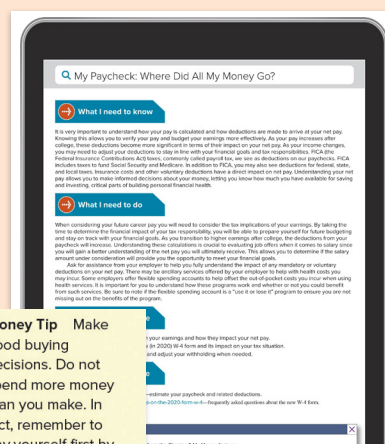
Modern Business Math helps students grasp everyday math concepts needed to succeed in the business world and life after high school. From budgeting and financial analysis to taxes and problem solving, students experience real-life situations, apply critical thinking skills, and learn how to solve problems.

Engaging Content, Proven Techniques

Modern Business Math breaks down fundamental math concepts and applies them to real-life personal and business decisions 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

- **“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

Topic/Problem/Figure	Example	Now try it!
Identify Type of Fraction	$\frac{5}{9}, \frac{13}{15}$	Identify Type of Fraction $\frac{1}{2}, \frac{4}{10}, \frac{1}{3}$
Proper, Mixed, or Improper Proper: Numerator less than denominator. Improper: Numerator equal to or greater than denominator. Mixed: Sum of whole number greater than zero and a proper fraction.	$\frac{11}{18}$ $\frac{14}{12}$ $4\frac{2}{3}$	Convert to mixed number $\frac{14}{12}$ Convert to improper fraction $4\frac{2}{3}$
Reduce Fractions to Lowest Terms 1. Divide numerator and denominator by largest possible divisor (does not change fraction value). 2. When reduced to lowest terms, no number (except 1) will divide evenly into both numerator and denominator.	$\frac{18}{24} = \frac{3}{4}$ $\frac{44}{72} = \frac{11}{18}$	Reduce to lowest terms $\frac{18}{24}$ $\frac{44}{72}$
Area reserved for finding greatest common denominator	$\frac{15}{65} = \frac{3}{13}$ $\frac{4}{60} = \frac{1}{15}$ $\frac{3}{18} = \frac{1}{6}$	Find greatest common denominator $\frac{3}{13}, \frac{1}{15}, \frac{1}{6}$

Modern Business Math

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Expansive Coverage

- 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 Breakeven 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 Taxes
- 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.
- **Wall Street Journal video chapter opener** introduces the student to the chapter topic with an interesting news story.
- **Hundreds of soft skills** practice questions.
- **Digital teaching guide** features presentation materials, discussion prompts, pre-made assessments, question banks, and project-based learning resources.
- **SmartBook** delivers personalized, adaptive learning tailored to each student by pinpointing knowledge gaps and focusing instruction on the concepts that require additional study.

Kiplinger Group Project

Each chapter presents a business math problem for students to collaborate, orally discuss math concepts, and work together to solve.

PERSONAL FINANCE

A KIPLINGER APPROACH

AMERICANS ARE STOCKPILING CASH



Business Math Issue
Stockpiling cash means more trade discounts.

1. List the key points of the article and information to support your position.
2. Write a group defense of your position using math calculations to support your view. If you are in an online course, post to a discussion board.

ISBN List

Standard Student Bundle (Student Edition, Online Student Edition Subscription) 6-year: 978-1-26-660035-7 | 1-year: 978-1-26-659909-5
 Online Student Edition 6-year: 978-1-26-630307-4 | 1-year: 978-1-26-630109-4
 Student Edition 978-1-26-629947-6

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