

COURSE SYLLABUS

POFT 1325-271, BUSINESS MATH USING TECHNOLOGY

SPRING 2025

Time and Place: Tues. & Thurs., 11:00 AM- 12:15 PM, LCTC--Room 122
Instructor: Pat Dennis
Office & Phone: Lubbock Career & Technical Center
 3907 Avenue Q
 Lubbock, TX 79412
 Room 120F
 806-716-4638
Email: pdennis@southplainscollege.edu

Office Hours:

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	ROOM
By Appointment	1-4 PM	By Appointment	1-4 PM	10 AM-12 PM	Lubbock Center Room 120F
				Other Times by Appointment	

A student who enrolls in this class who may need classroom accommodations is strongly encouraged to schedule an intake interview with the special services department before enrolling in this class or prior to the add/drop date for this semester.

MISCELLANEOUS:

All cellular phones and audible pagers should be turned off during class time.

COURSE DESCRIPTION:

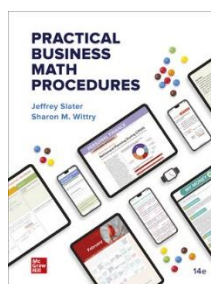
This course provides skill development with business mathematical functions. Emphasis is placed on business problem-solving skills using spreadsheet software and/or CONNECT software from McGraw-Hill.

COURSE GOAL:

Upon successful completion of this course, the student will be able to apply mathematical concepts to business activities. Students will develop increased competency in the fundamental mathematical and arithmetic skills through practical applications in business situations.

MATERIALS OF INSTRUCTION:

***Business Math Using Technology, 14th Edition.* You must have the CONNECT access code for homework assignments and exams. With Inclusive Access (IA), you will receive your code and online text.**



Required Text and other Materials

TexBook Program: *This course is in the SPC TexBook program, so you do NOT need to purchase a textbook or access code for this course.*

What is TexBook? The required textbook/digital content for this course is available to you in Blackboard from the first day of class. The charge for the textbook/digital content is the lowest price available from the publisher and bookstore and is included in your tuition.

How do I access my TexBook? Your course material is in your Blackboard course from the first day of class. Access to your course material is provided either by Bibliu or other links inside your Blackboard course. Bibliu (and many publisher's) eBook features include the ability to hear the text read aloud, highlight, take notes, create flash cards, see word definitions, build study guides, print select pages, and download 100% of the book for offline access.

Opting out of TexBook: Participating in TexBook is not mandatory, and you can choose to opt out. **However, by opting out you will lose access to the course**

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textbook/digital content and competitive pricing, and you will need to purchase the required course material on your own. If you drop the class or opt-out before the opt-out deadline, the TexBook fee will be automatically refunded to your SPC account. The opt-out deadline for Fall and Spring is the twelfth-class day. The opt-out deadline for shorter terms varies between the second- and third class day. *Please consult with your professor before deciding to opt-out. **I do not recommend you opt out since it will make it really difficult to complete the class.** If you still feel that you should purchase the course textbook/materials on your own, send an opt-out email to patricia.wells@bibliu.com or bookadoptions@southplainscollege.edu. Include your first name, last name, student ID number, and the course you are opting out of. Once you have been opted out, you will receive a confirmation email. **If you need assistance with the process, contact the SPC Bookstore: Email: patricia.wells@bibliu.com / Phone: 806-716-2097 or 806-716-4610.**

Students do not have to purchase a separate textbook. However, if a hardcopy of the text is wanted, you may buy one through Pearson. A link is provided in your BB course and below.

ATTENDANCE:

The grade of "F" will be assigned to a student as an earned grade regarding the learning objectives of a course. A student who does not meet the attendance requirements of a class as stated in the course syllabus and does not officially withdraw from that course by the official census date of the semester, may be administratively withdrawn from that course and receive a grade of "X" as determined by the instructor. An "F" will not be assigned to any student administratively withdrawn from this course for non-attendance. It is the student's responsibility to be aware of that policy.

An "F" may be assigned to a student in the case of academic dishonesty and/or plagiarism at the discretion of the instructor, as clearly defined in the course syllabus, due to the severity of the student's actions and disregard for the learning objectives of the course.

Should a student, for any reason, delay reporting to a class after official enrollment, absences will be attributed to the student from the first-class meeting.

Students who enroll in a course but have never attended by the official census date, as reported by the faculty member, will be administratively dropped by the Office of Admissions and Records.

It is the student's responsibility to verify administrative drops for excessive absences. If it is determined that a student is awarded financial aid for a class or classes in which the student never attended or participated, the financial aid award will be adjusted in

accordance with the classes in which the student did attend/participate, and the student will owe any balance resulting from the adjustment.

Even though this is an online class, students still have to access the course on a regular basis. The Blackboard software used to manage this online course tracks student logins, tracking when and where the student has been in the course. Accessing this course on a regular basis is extremely important in order to meet the objectives of this course. You will feel more at ease with the materials if you stay in touch with what is going on. **You will need to check your SPC e-mail at <https://office.com>.**

Minimum log in for the course is at least three (3) days per week. However, I recommend checking in once a day if possible for announcements. I can see how many times you log in!

You may work on this class 24/7. That's the advantage of an online class.

Students are expected to log in to Blackboard and MyLabT at least three times a week. Remember, you can work on this class 24/7.

Withdrawal Policy

If for any reason the student is unable to complete the course requirements, it is the student's responsibility to initiate their own withdrawal by the drop date for the semester. If you drop with a grade average below 60, you will receive an F in the course. An administrative drop by the instructor in this course will, in most cases, result in the student receiving an "F" (not an "X") as well. **The last day for students to drop the course is Thursday, April 24.** However, always talk to your instructor before dropping.

GRADING POLICY:

Final grades will be calculated as follows:

Exams and Final:	70% (drop lowest except for final)
McGraw-Hill Connect!	30% (drop lowest)

Numerous exams will be given including the final exam through CONNECT. Deadlines are shown on the schedule that accompanies the syllabus which is on the BB menu. One exam grade will be dropped (excluding the final exam). **No make-up exams will be given;** if one is missed, a zero will be recorded. The final exam will be given at the end of the semester and **MUST** be taken to pass the course.

Numeric grades will be given on all tests and assignments based on the following scale:

90-100	=	A
80-89	=	B
70-79	=	C
60-69	=	D
Below 60	=	F

Homework will be assigned on a regular basis. Students are expected to do all homework assignments and be prepared to discuss them on the date due.

TUTORING INFORMATION

SPC Tutors

Tutoring is FREE for all currently enrolled students. Make an appointment or drop-in for help at any SPC location or online! Visit the link below to learn more about how to book an appointment, view the tutoring schedule, and view tutoring locations.

<http://www.southplainscollege.edu/exploreprograms/artsandsciences/teacheredtutoring.php>

Tutor.com

You also have 180 FREE minutes of tutoring with Tutor.com each week, and your hours reset every Monday morning. Log into Blackboard, click on the tools option from the left-hand menu bar. Click on the Tutor.com link and you will automatically be logged in for free tutoring. You may access tutor.com tutors during the following times:

For questions regarding tutoring, please email tutoring@southplainscollege.edu or call 806-716-2538.

COMMUNICATION WITH INSTRUCTOR

- Communication with your instructor can be by phone (806-716-4638 or by SPC e-mail pdennis@southplainscollege.edu or by course messaging **within BB**. **Always identify yourself with your full name as well as the course name and number in the subject line when contacting me. I have many students!**
- **You will need to check your SPC e-mail by following the steps here:**

NEW SPC E-Mail Instructions

- Navigate to <https://office.com> and select **Sign In**
- Username: MySPCUsername@southplainscollege.edu (please note the @students has been dropped)
- Password: **Your MySPC/Blackboard password**
- Select **Outlook** to check your new SPC email!

If you have any questions or need additional information, please contact our IS Help Desk at 806-716-2600.

You can also forward SPC email to another e-mail of your choice. You can do this by following these steps:

1. Login to Office 365 (<http://office.com/>)
2. Click **Outlook**.
3. Click **Settings** (gear icon in the upper right-hand of your screen).
4. At the bottom of the Settings panel, Click **View all Outlook settings** - Click **Mail**.
5. Click **Forwarding**
6. Under the "Forwarding" heading, select **Enable Forwarding**
7. Type the email address you wish to forward your mail (e.g., gmail, hotmail, etc.)
8. Recommended: Select "Keep a copy of all forwarded messages"
Note: if you do not select this, nothing sent to your @southplainscollege.edu email account will be saved in your SPC mailbox.
9. Select **Save**.

STUDENT CONDUCT

- Students are expected to follow all guidelines of conduct as outlined in the *2019-2020 Student Guide*, which is available on the SPC website. Smoking is not allowed in any SPC facility. Food or drinks will be allowed in designated areas only and are not permitted in classrooms, laboratories, libraries, shops, elevators, etc.
- Courteous and appropriate classroom behavior is always expected. Since this class will demand everyone's complete attention, students should avoid all forms of inattentive and/or offensive behavior.
- Examples of behavior that will not be tolerated include reading newspapers, surfing the web, listening to iPods or similar devices, working on assignments for other classes, napping, talking with neighbors, coming to class excessively or consistently late, leaving before class is over and without prior notice, text messaging or other cell phone usage, or any other behavior that distracts either you, other students or the instructor from the complete focus and attention of the class.
- **All cell phones MUST be turned OFF at the beginning of each class.**

Tentative Homework Assignments (Subject to Change)

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Week 1, Tuesday, 1-14-25	Orientation. Pass out syllabus. Assignment: Read Chapter 2. Work odd problems pp. 55-56.
Week 1, Thursday, 1-16-25	Discuss pp. 57-59. Assignment: Complete all problems on pp. 57-59 not covered in class.
Week 2, Tuesday, 1-21-25	Assignment: Complete all problems in Chapter 2 plus the SPT, p. 61.
Week 2, Thursday, 1-23-25	Go over SPT. Assignment: Study for Exam
	CONNECT DUE 1/23/25—11:59 pm
Online	Chapter 2 Exam—Due Friday, 1/24/2025—11:59 PM
Week 3, Tuesday, 1-28-25	Preview Chapter 3. Assignment: Odd problems, pp. 81-84.
Week 3, Thursday, 1-30-25	Discuss homework. Assignment: Complete SPT, pp. 85-86. Test on Chapter 3.
	CONNECT DUE 1/30/25
Online	Chapter 3 Exam—Due Friday, 1/31/2025—11:59 PM
Week 4, Tuesday, 2-4-25	Assignment: Read Chapter 4. Work all problems pp. 105-110.
Week 4, Thursday, 2-6-25	Discuss Chapter 4 problems. Assignment: SPT pp. 111-113 and study for test on Chapter 4.
	CONNECT DUE 2/6/2025—11:59 PM
Online	Chapter 4 Exam—Due Friday, 2/7/2025—11:59 PM
Week 5, Tuesday, 2-11-25	Preview Chapter 6. Assignment: Odd problems pp. 163-170.
Week 5 Thursday, 2-13-25	Discuss and work all assigned problems in Chapter 6.
Week 6, Tuesday, 2-18-25	Continue with Chapter 6.
Week 6, Thursday, 2-20-25	Continue with Chapter 6. Complete SPT pp. 170-171.
	CONNECT DUE 2/20/2025—11:59 PM
Online	Chapter 6 Exam—Due Friday, 2/21/2025—11:59 PM
Week 7, Tuesday, 2-25-25	Preview Chapter 7. Assignment: Work pp. 199-200.
Week 7, Thursday, 2-27-25	Discuss homework. Continue with problems on pp. 201-203. Assignment: Finish odd problems in Chapter 7.
Week 8, Tuesday, 3-4-25	Discuss remaining problems in Chapter 7.
Week 8, Thursday, 3-6-25	Assignment: Chapter 7 SPT, p. 204.
	CONNECT DUE 3/6/25—11:59 PM
Online	Chapter 7 Exam—Due Friday, 3/7/2025—11:59 PM

Week 9, Tuesday, 3-11-25	Preview Chapter 8. Assignment: Read Chapter 8.
Week 9, Thursday, 3-13-25	Work pp. 229-230 in class. Assignment: Finish odd problems in Chapter 8.
Spring Break = Monday, March 17 – Friday, March 21, 2025	
Week 10, Tuesday, 3-25-25	Discuss any additional problems in Chapter 8. Work additional problems in back of book if needed.
Week 10, Thursday, 3-27-25	SPT pp. 235.
	CONNECT DUE 3/27/25—11:59 PM
Online	Chapter 8 Exam—Due Friday, 3/28/2025—11:59 PM
Week 11, Tuesday, 4-1-25	Preview Chapter 9. Assignment: Read Chapter 9 and work problems pp. 255-259.
Week 11, Thursday, 4-3-25	Discuss Chapter 9 problems.
Week 12 Tuesday, 4-8-25	Discuss any questions on Chapter 9. Assignment: SPT, p. 260.
Week 12, Thursday, 4-10-25	Discuss assigned problems in Chapter 9. Assignment: Test on Chapter 9 next Tuesday.
	CONNECT DUE 4/10/2025—11:59 PM
Online	Chapter 9 Exam—Due Friday, 4/11/2025—11:59 PM
Week 13, Tuesday, 4-15-25	Assignment: Read Chapter 10—work odd numbered problems on pp. 275-279.
Week 13, Thursday, 4-17-25	Discuss homework.
Week 14, Tuesday, 4-22-25	Assignment: Complete SPT, pp. 280-281 and study for test on Chapter 10.
Week 14 – Thursday, 4-24-25	CONNECT DUE 4/24/2025—11:59
Online	Chapter 10 Exam—Due Friday, 4/25/2025—11:59 PM
Week 15, Tuesday, 4-29-25	Preview Chapter 11. Work as many problems in class as possible, pp. 293--295.
Week 15, Thursday, 5-1-25	Complete Chapter 11 problems. Assignment: Complete SPT, pp. 296-297. Test on Chapter 11.
	CONNECT DUE Friday, 5/2/2025—11:59 PM
Week 16, Tuesday	Chapter 11 Exam Online Final—Due Tuesday, 5/6/2025

IMPORTANT DATES TO REMEMBER

Spring Break →→→	Monday, March 17 – Friday, March 21, 2025 (All Campuses Closed)
Last Day to Drop a Class	Thursday, 4-24-25
Final	Tuesday, 5-6-25

COURSE LEARNING OUTCOMES:

Chapter 2 - Fractions

Types of Fractions and Conversion Procedures (C5, 6, 7)

The student will be able to:

- Recognize the three types of fractions.
- Convert improper fractions to whole or mixed numbers and mixed numbers to improper fractions.
- Convert improper fractions to lowest and highest terms.

Adding and Subtracting Fractions (C5, 6, 7, 15)

The student will be able to:

- Add and subtract proper fractions with the same or different denominators.
- Find least common denominator by inspection and prime numbers.
- Add and subtract mixed numbers with the same or different denominators.
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Multiplication and Division of Fractions (C5, 6, 7, 15)

The student will be able to:

- Multiply and divide proper, improper, and mixed numbers.
- Use the cancellation method in the multiplication and division of fractions.

Chapter 3 - Decimals

Rounding Decimals; Fraction and Decimal Conversions (C5, 6, 7, 14)

The student will be able to:

- Explain the place values of whole numbers and decimals; round decimals.
- Convert decimal fractions to decimals, proper fractions to decimals, mixed numbers to decimals, and pure and mixed decimals to decimal fractions.

Adding, Subtracting, Multiplying, and Dividing Decimals (C5, 6, 7, 15)

The student will be able to:

- Add, subtract, multiply, and divide decimals.
- Complete decimal applications in foreign currency.
- Multiply and divide decimals by shortcut methods.

SUPPLEMENT: 10-KEY CALCULATOR UNIT

Chapter 4 - Banking

The Checking Account (C2, 5, 6, 7, 15, 18, 19)

The student will be able to:

- Define and state the purpose of signature cards, checks, deposit slips, check stubs, check registers, and endorsements.
- Correctly prepare deposit slips and write checks.

Bank Statement and Reconciliation Process; Latest Trends in Mobile Banking (C2, 5, 6, 7, 15, 18, 19)

The student will be able to:

- Explain trends in the banking industry.
- Define and state the purpose of the bank statement.
- Complete a check register and bank reconciliation.
- Explain the trends in mobile banking.

Chapter 6 - Percents and Their Applications

Conversions (C5, 6, 7)

The student will be able to:

- Convert decimals to percents (including rounding percents), percents to decimals, and fractions to percents.
- Convert percents to fractions.

Applications of Percents--Portion Formula (C5, 6, 7, 15, 18, 19)

The student will be able to:

- List and define the key elements of the portion formula
- Solve for one unknown of the portion formula when the other two key elements are given.
- Calculate the rate of percent decreases and increases.

Chapter 7 – Discounts: Trade and Cash

Trade Discounts—Single and Chain (Includes Discussion of Freight) (C2, 5, 6, 7, 15, 18, 19)

The student will be able to:

- Calculate single trade discounts with formulas and complements.
- Explain the freight terms *FOB shipping point* and *FOB destination*.
- Find list price when net price and trade discount rate are known.
- Calculate chain discounts with the net price equivalent rate and single equivalent discount rate.

Cash Discounts, Credit Terms, and Partial Payments (C2, 5, 6, 7, 15, 16, 18, 19)

The student will be able to:

- List and explain typical discount periods and credit periods that a business may offer.
- Calculate outstanding balance for partial payments.

Chapter 8 - Markups and Markdowns

Markups Based on Cost (100%) (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Calculate dollar markup and percent markup on cost.
- Calculate selling price when you know the cost and percent markup on cost.
- Calculate cost when dollar markup and percent markup on cost are known.
- Calculate cost when you know the selling price and percent markup on cost.

Markups Based on Selling Price (100%) (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Calculate dollar markup and percent markup on selling price.
- Calculate selling price when dollar markup and percent markup on selling price are known.
- Calculate selling price when cost and percent markup on selling price are known.
- Calculate cost when selling price and percent markup on selling price are known.
- Convert from percent markup on cost to percent markup on selling price and vice versa.

Markdowns and Perishables (C2, 5, 6, 7, 18, 19)

- Calculate markdowns; compare markdowns and markups.
- Price perishable items to cover spoilage loss.

Breakeven Analysis (C2, 5, 6, 7, 18, 19)

- Calculate contribution margin.
- Calculate breakeven point.

Chapter 9 - Payroll

Calculating Various Types of Employees' Gross Pay (C2, 5, 6, 7, 15, 18, 19)

The student will be able to:

- Define, compare, and contrast weekly, biweekly, semimonthly, and monthly pay periods.
- Calculate gross pay with overtime on the basis of time.
- Calculate gross pay for piecework, differential pay scales, straight commission with draw, variable commission scale, and salary plus commission.

Computing Payroll Deductions for Employees= Pay; Employers' Responsibilities

(C2, 5, 6, 7, 18, 19)

The student will be able to:

- Prepare and explain the parts of a payroll register.
- Explain and calculate federal and state unemployment taxes.

Chapter 10 - Simple Interest

Calculation of Simple Interest and Maturity Value (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Calculate simple interest and maturity value for months and years.
- Calculate simple interest and maturity value by (a) exact interest; and (b) ordinary interest.

Finding Unknown in Simple Interest Formula (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Using the interest formula, calculate the unknown when the other two (principal, rate, or time) are given.

U.S. Rule - Making Partial Note Payments before Due Date

The student will be able to:

- List the steps to complete the U.S. Rule.
- Complete the proper interest credits under the U.S. Rule.

Chapter 11 - Promissory Notes, Simple Discount Notes, and the Discount Process

Structure of Promissory Notes; the Simple Discount Note (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Differentiate between interest-bearing and noninterest-bearing notes.
- Calculate bank discount and proceeds for simple discount notes.
- Calculate and compare the interest, maturity value, proceeds, and effective rate of a simple interest note with a simple discount note.
- Explain and calculate the effective rate for a Treasury bill.

Discounting an Interest-Bearing Note before Maturity (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Calculate the maturity value, bank discount, and proceeds of discounting an interest-bearing note before maturity.
- Identify and complete the four steps of the discounting process.

Chapter 12 - Compound Interest and Present Value (If time allows)

Compound Interest (Future Value)--The Big Picture (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Compare simple interest with compound interest.
- Calculate compound amount and interest manually and by table lookup.
- Explain and compute effective rate (APY).

Present Value--The Big Picture (C2, 5, 6, 7, 18, 19)

The student will be able to:

- Compare present value (PV) with compound interest (FV).
- Compute present value by table lookup.
- Check present value answer by compounding.

Chapter 14 – Installment Buying (optional)

Cost of Installment Buying (C2, 5, 6, 7, 18, 19)

- Calculate the amount financed, finance charge, and deferred payment.
- Calculate the estimated APR by table lookup.
- Calculate the monthly payment by formula and by table lookup.

Revolving Charge Credit Cards (C2, 5, 6, 7, 18, 19)

- Calculate the finance charges on revolving charge credit card accounts.

COVID 19 INFORMATION

If you are experiencing any of the following symptoms, please do not attend class and either seek medical attention or get tested for COVID-19.

- Cough, shortness of breath, difficulty breathing
- Fever or chills
- Muscles or body aches
- Vomiting or diarrhea
- New loss of taste and smell

Please also notify DeEtte Edens, BSN, RN, Associate Director of Health & Wellness, at dedens@southplainscollege.edu or 806-716-2376

SPC will follow the recommended 5-day isolation period for individuals that test positive.

Please note that day 0 is the date of positive test. Day 1 begins the first full day after the date of positive result.

COVID Reporting

Please have students and employees notify DeEtte Edens if they have tested positive to verify dates before returning to class or work.

The home tests are sufficient, but students need to submit a photo of the positive result. The date of test must be written on the test result and an ID included in the photo. If tested elsewhere (clinic, pharmacy, etc.), please submit a copy of the doctor's note or email notification. Results may be emailed to DeEtte Edens, BSN, RN at dedens@southplainscollege.edu. A student is clear to return to class without further assessment if they have completed:

The 5-day isolation period, symptoms have improved, and they are afebrile for 24 hours without the use of fever-reducing medication.

Please instruct students and employees to communicate with DeEtte Edens prior to their return date if still symptomatic at the end of the 5-day isolation. Exposed individuals will not be required to quarantine. If exposed, SPC does request individuals closely monitor themselves. If an individual does become symptomatic, please do not attend class or work and be tested.

CAMPUS GUIDELINES

CHILDREN ON CAMPUS

Many of the students attending classes at South Plains College are also parents who value the opportunity to participate in higher education. Sometimes students are faced with the decision of whether to remain at home with their children, bring children with them to class, or be absent from class. The following guidelines address concerns for the safety of children on campus and provide for an environment conducive to learning:

1. **Students are not allowed to bring children to class and will be asked to leave in the interest of providing an environment conducive for all students enrolled in the class. Students are responsible for adherence to the attendance requirements set forth by the instructor in the course syllabus.**
2. **Children may not be left unattended. In order to provide for the safety of children on campus, parents or other guardians are responsible for supervising children while utilizing services or conducting business on campus.**
3. **Disruptive children will not be allowed to interfere with college business. Parents or other guardians are responsible for supervising and controlling the behavior of children they have brought on campus.**

Students can find the Diversity Statement, Disabilities Statement, Non-Discrimination Statement, Title IX Pregnancy Accommodations Statement, and Campus Concealed Carry Statement here:

<https://www.southplainscollege.edu/syllabusstatements/>

GENERAL SAFETY ON CAMPUS

South Plains College recognizes the importance of safety on campus. The protection of persons and property is a responsibility that we all share. Personal safety begins with the individual. The following guidelines are intended to assist you in protecting yourself and to encourage practices that contribute to a safe environment for our campus community.

- Never leave your personal property unsecured or unattended.
- Look around and be aware of your surroundings when you enter and exit a building.
- Whenever possible, avoid walking alone, particularly after dark. Walk to your vehicle with other class members or request that the Security Guard walk you to your car.
- When approaching your vehicle, keep your keys in your hand; look under your car and in the back seat and floorboard. Lock the doors as soon as you are inside your car.

FOOD AND DRINK IN CLASSROOMS

It is the policy of South Plains College not to permit food or drink in the classrooms or laboratories.

In case of emergency, contact the following numbers but DO NOT leave a voice mail message:

894-9611, ext. 2338 - Levelland Campus

747-0576, ext. 4677 – Lubbock Center

885-3048, ext. 2923 - Reese Center (mobile 893-5705)