ABOUT THIS COURSE

The eConcordia version of Math 208 is an interactive technology-oriented form of teaching and learning. It helps you learn faster and understand the course material better in less time once you have mastered the basics of the required software and have learned to navigate your way through the structure of the website.

The course material is written in Mathematica, a modern technical computing system spanning most areas of technical computing. The Wolfram Language is the programming language used in Mathematica.

Concordia University has a site license for Mathematica, and you need to download, install, and activate Mathematica to be able to follow and enjoy this course. A browser-based "online" version of Mathematica is also available. The activation code for Mathematica is your Concordia e-mail address. No other email address will do. The Mathematica software is provided free-of-charge to all registered students.

The Mathematica Companion is the associated textbook that illustrates the required features of Mathematica in this course. Problems in the assignments, quizzes, and the midterm examination should be solved with Mathematica and with the help of the Mathematica Companion.

The problem sets in the eConcordia version of this course use randomized questions from MyLabsPlus (formerly called MyMathLab), together with problems based on the Mathematica Companion, and you must copy your solutions into the MyLabsPlus assessment templates provided in your particular course.
version of MyLabsPlus. A direct internal link from eConcordia to MyLabsPlus is provided for this purpose.

The Assessment and Discussion Board sections of the course website are your gateway to collaboration with your fellow students and to obtain support from your teaching assistants. Since eConcordia courses are meant to be accessible to students at any time from anywhere, they have no face-to-face office hours. It is therefore essential that you check posted material for information and assistance.

The instructors, the teaching assistants, and I have worked hard and are continuing to work creatively and consistently to make this course an enjoyable and successful learning environment. From time to time, we appreciate your comments and feedback as you perfect your knowledge of mathematics and expand your mathematical toolbox and skills required for the careers you are hoping to follow.

Good luck and have fun.

Dr. Fred E Szabo, Course Examiner for EC MATH 208 and 209

COURSE INSTRUCTOR

☐ Natalia Vasilyeva

Please email your instructor at math208@econcordia.com if you have general or personal inquiries, or if there is a delay in hearing back from your TA.

Your e-mail messages must include the following information:
☐ Your full name

☐ Your Concordia University e-mail address

☐ Your Concordia University Student ID

☐ Your course name and number pertaining to your inquiry

TEACHING ASSISTANTS

By Week 2, each student registered in this course will be assigned a Teaching Assistant (TA). Teaching assistants will help you with your studies. However, they are not required to provide technical assistance or to solve hardware and software problems you may encounter. Their main support is through Announcements, the Discussion Board, and individual e-mail communications. So please check the Announcement and Discussion Board sections frequently. Unfortunately, the system does not support automatic notifications of new postings on the Discussion Board.
Please allow for a 24-hour response time during the week (Monday-Friday). Teaching assistants check their messages regularly and at least once over a 48-hour weekend period. However, they are not available on statutory or university holidays.

COMMUNICATIONS

E-mail Messages

You will be communicating with your Teaching Assistant, Instructor and eConcordia via e-mail. Your e-mail address must be registered in your MyConcordia Portal as well as in the Student Profile of your My eConcordia Portal. Your e-mail message must include the following information:

- Your full name
- Your Concordia University e-mail address
- Your Concordia University Student ID
- Your course name and number pertaining to your inquiry

Save a copy of all e-mail correspondence for the duration of the term and until you have received your final letter grade for the course.

We strongly encourage you to use a Concordia University e-mail account or an account from a provider such as Sympatico, Videotron, etc. Free e-mail accounts such as Hotmail, Yahoo, etc. are not recommended and very often lead to communication problems.

You are expected to be polite at all times. Communications that do not meet this requirement will not be answered.

Announcements

- Important information regarding the course and some supplementary material, as needed, will be posted in the Announcements section on the course website.

- Please make sure to read the postings frequently, at least twice per week. The announcements are found in the centre of your eConcordia homepage. To receive announcements in your email inbox, click on My Account on your eConcordia homepage, select the box next to I would like to receive course announcements by email (below your personal information), and click Update.

The Discussion Board

- The discussion board is a versatile tool in an online course. It is akin to putting your hand up in class, but with a bonus: each and every student can read the questions and the various answers posted.

Note: The Discussion Board will be closed on the days of the midterm and final exam.
Guidelines for posting material on the Discussion Board

- Do not post your telephone number, student ID, or any other personal information on the discussion board.
- Do not ask others to solve your assignment problems. (Asking for a hint or help getting started is okay.)
- Read the other postings to confirm that your question has not already been answered repeatedly.
- The Discussion Board is meant for the academic discussion of the course material. Keep postings pertinent to the course material.
- Questions pertaining to grades, technical issues or questions of a personal nature must be addressed directly to your TA via e-mail. Posts of this nature will be removed by the Forum Administrator.
- Of vital importance is respectful behavior on the discussion board. Refrain from making offensive statements and derogatory comments. For example, students must never insult another person or teaching assistant in a discussion.
- Students who fail to respect these rules will be asked to leave the discussion. It is within our discretion and authority to edit or remove any posting at any time. Please see the http://www.concordia.ca/students/rights.html.

No in-person office hours

- The course has no face-to-face office hours. Instead, e-mail exchanges and the Discussion Board can be used to communicate with the course instructor and the teaching assistants.
- Please consult the Announcement section of the website for special events and activities organized, when appropriate, to enrich your study experience.

COURSE REQUIREMENTS

In order to follow this course, you require a Concordia e-mail address, a computer running the Mathematica software, electronic access to MyLabsPlus, and electronic access to the eConcordia website for this course. The procedure for obtaining a Concordia e-mail address is described on your MyConcordia portal.

The process for downloading, installing, and activating Mathematica is also described on your MyConcordia portal. Concordia University supports a site license for the Mathematica software published by Wolfram Research. Mathematica comes in two flavours: computer-based and web-based. Both versions require a Concordia e-mail address as the activation tool. MyLabsPlus is integrated into the eConcordia registration process.

The Mathematica Companion for Finite Mathematics and Business Calculus can be purchased directly from the publisher Kendall-Hunt using the following instructions:

Mathematica Companion Publisher

To purchase the Mathematica Companion (in eBook or printed form), click on the following hyperlink. It will take you straight to the publisher:
Calculators and Calculator Stickers

To find out which hand-held calculators are allowed in the pencil-and-paper final examination in this course, click on the following hyperlink:

Permitted Calculators and Calculator Stickers

Course material

The course material for Math 208 is based on four sources:

1. The posted study material on the course website, developed and written in Mathematica.
2. The supporting study material in the Mathematica Companion.
4. The latest electronic version of this book is available from within MyLabsPlus, the learning environment in which all assignments, quizzes, and online examinations in this course are held.

ONLINE STUDY

The objective of the online version of Math 208 is to use technology to make mathematics more learnable, more accessible, and more enjoyable by reducing the time you need to spend on routine manipulations and allowing you to use the gained time to concentrate on the concepts, the context, and the relevant examples in the course material you are required to learn.

The mathematical software used in Math 208 is Mathematica, one of the most powerful and pedagogically rewarding online teaching and learning tool. The software runs both on Windows and MacOS based computers.

Concordia University has a site license for Mathematica and you can therefore use Mathematica without charge if you are a registered Concordia student.

The dictionary-like Mathematica Companion assigned as a reference text in this course illustrates all required Mathematica calculations. The printed version of the Companion is available from the University bookstore.

Learning with technology has many advantages. But it also requires more attention to detail. In particular, the answers to certain questions and solutions accepted by MyLabsPlus may be format-dependent. By working through the practice quizzes and the practice midterm, you will discover fairly quickly the formats of answers and solutions acceptable to MyLabsPlus.

For example, most mathematical systems, including Mathematica and MyLabsPlus, write fractions in "reduced form," by cancelling factors common to numerators and denominators. Depending on the
context, a fraction such as 12/24 is usually reduced to 1/2 and 12/24 as a given answer may be marked as false.

Similarly, the fraction 24/12 is usually reduced to 2 and, again, 24/12 may be marked as false. Another frequently encountered problem is that answers to financial problems are often expected to be accurate to two decimal places. Therefore $12.354 and $12.357 as solutions of problems in finance, for example, may be marked as false since the system is expecting $12.35 instead of $12.354 and $12.36 instead of $12.357.

Mathematical systems are also remarkably good at producing exact symbolic answers where hand-held calculators often yield only approximate answers. A problem whose exact symbolic answer might be 17e, for example, is marked as false if e is represented by a decimal approximation such as 2.71828. Mathematica distinguishes clearly between Exp[1] (exact) and N[Exp[1]] (approximate).

Practical advice for learning and doing mathematics with technology

☐ Required MyLabsPlus Assessment Answer Format.

☐ Please read the questions and instructions carefully and make sure you know how to input the proper format such as interval notation in MyLabsPlus.

☐ It is your responsibility to ensure that the format of your answer is according to the standards of MyLabsPlus.

☐ Answers which have been marked incorrect only because of formatting issues will not be reconsidered.

COURSE STRUCTURE

The course topics of Math 208 Online are divided into ten lessons ranging from introductory material about numerical sequences to set-theoretical material about probability.

Each lesson is preceded by a list of key terms on which the lesson is built. Not all key terms may be relevant to a particular version of the course offered at a particular time. Please cross-check the keywords with the sample quizzes and examinations to make your own list of study terms.

The posted study material covers the course topics, written interactively in Mathematica, the interactive language in which this course is based. The course material is supplemented with additional often simpler examples in the Mathematica Companion. The searchable electronic form of the Companion is a useful study tool and includes a comprehensive index of definitions and topics for easy reference.

The quickest way of seeing these lessons in action is to learn the software basics of Mathematica, to work through the one file named Mathematica Tools, repeated on each lesson. The file provides an ideal road-map to the topics covered in this course, both for the learning of the material and for self-assessment. Each topic is hyper-linked to examples and Mathematica calculations.

Definitions and basic illustrative examples of the course topics are provided and recommended for easy reference and used in the third edition of the Mathematica Companion, accessible and searchable online on the Kendall Hunt website.
The course material in Math 208 Online is divided into ten lessons:

- Lesson 0: Getting Started (Week 1)
- Lesson 1: Graphs, Lines, and Sequences (Week 2)
- Lesson 2: Quadratic Equations and Functions (Week 3)
- Lesson 3: Exponential and Logarithmic Functions (Week 4)
- Lesson 4: Simple and Compound Interest (Week 5)
- Lesson 5: Present and Future Values (Week 6)
- Lesson 6: Linear Equations and Gauss-Jordan Elimination (Week 7)
- Lesson 7: Matrices and Leontief Input-Output Analysis (Week 8)
- Lesson 8: Linear Inequalities and Linear Programming (Week 9)
- Lesson 9: Counting Principles, Permutations and Combinations (Weeks 10 and 11)
- Lesson 10: Sample Spaces, Probability and Conditional Probability (Weeks 12 and 13)

The quickest way of seeing these lessons in action is to use Mathematica to navigate through the file named Mathematica Tools. This file repeated on each lesson page and provides an ideal road-map to the topics covered in the entire course.

MATH NOTATION

Learning with technology has many advantages. But it also requires more attention to detail. In particular, the answers to certain questions and solutions accepted by MyLabsPlus may be format dependent. By working through the practice quizzes and the practice midterm, you will discover fairly quickly the formats of answers and solutions acceptable to MyLabsPlus. It is your responsibility to ensure that the format of your answer is according to the standards of MyLabsPlus.

Answers which have been marked incorrect only because of formatting issues will not be reconsidered.

For example, most mathematical systems, including Mathematica and MyLabsPlus, write fractions in “reduced form,” by cancelling factors common to numerators and denominators. Depending on the context, a fraction such as 12/24 is usually reduced to 1/2 and 12/24 as a given answer may be marked as false. Similarly, the fraction 24/12 is usually reduced to 2 and, again, 24/12 may be marked as false.

Another frequently encountered problem is that answers to business problems are usually expected to be accurate to two decimal places. Therefore $12.354 and $12.357 as solutions of problems in finance, for example, may be marked as false since the system is expecting $12.35 instead of $12.354 and $12.36 instead of $12.357.

When copying decimal outputs from Mathematica into MyLabsPlus, you should use the “Copy > As Plain Text” option to avoid copying the Mathematica decimal default length:

- Input
  \[ N@Exp@1D, 5D \]
  - Output
    2.7183

- Copy (Not recommended)
ASSESSMENTS

The assessments in this online course consist of four elements:

1. **Four online assignments** based on the posted Mathematica-written lesson material and illustrations taken from the Mathematica Companion.

2. **Two online quizzes**, based on the posted lesson material as specified in the course agenda (Mathematica allowed).

3. **One online midterm**, based on the posted lesson material as specified in the course agenda (Mathematica allowed).

4. **One online final examination**, (Mathematica allowed).

**Practice material**

Practice material for the quizzes, midterm, and final examination are posted in MyLabsPlus and should be studied prior to the dates of these examinations. The date of the final examination is set by the University Examination Office and will only be known towards the end of the term.

*All assignments, quizzes and the midterm examination are managed on the MyLabsPlus website.* The details are posted on the Announcement page of the course website. The quiz and midterm dates and the associated topics are posted on the course agenda, posted on the My Agenda page of the website. You must pay specific attention to the dates and time of the two quizzes and the midterm examination, as explained below.

**Assignments**

The assignments bridge the Mathematica-based study material of the course and the MyLabsPlus based assessment material. Their solutions require the Mathematica software and the Mathematica Companion. Late assignments will **NOT** be accepted.

**Quizzes**

The quizzes are randomized MyLabsPlus 60-minute examinations. The length of the quizzes assumes that you have access to Mathematica to answer to randomized questions.

- The dates and times of the quizzes are posted in the My Agenda section of the course website and cannot be changed.

- The rules described in the Legal Matters section below apply to the quizzes.

**The midterm examination**

- The midterm is a randomized MyLabsPlus 2-hour examination. The length of the examination assumes that you are using Mathematica to answer to posted questions.
The date and time of the midterm examination is specified in the My Agenda section of the course website and cannot be changed.

The rules described in the Legal Matters section below apply to this examination.

The final examination

The date of the final examination is set by the University Examination Office and will only be known towards the end of the term.

Assessment Format, Duration, and Marks

<table>
<thead>
<tr>
<th>ASSESSMENT</th>
<th>FORMAT</th>
<th>DURATION</th>
<th>MARKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignments</td>
<td>Online</td>
<td>Unlimited</td>
<td>10 marks</td>
</tr>
<tr>
<td>Quiz 1</td>
<td>Online</td>
<td>60 minutes</td>
<td>5 marks</td>
</tr>
<tr>
<td>Midterm</td>
<td>Online</td>
<td>120 minutes</td>
<td>20 marks</td>
</tr>
<tr>
<td>Quiz 2</td>
<td>Online</td>
<td>60 minutes</td>
<td>5 marks</td>
</tr>
<tr>
<td>Final Exam</td>
<td>Online</td>
<td>180 minutes</td>
<td>60 marks</td>
</tr>
</tbody>
</table>

Online Pass Rule

In order to pass the EC version of this course, you must pass the final examination.

(you must obtain at least 30/60 marks on the final)

Missed examinations

If you encounter a technical problem while accessing a quiz or the midterm examination for an acceptable reason such as an Internet connection failure, or an error message pops up, you must take a screenshot of the problem, and you must contact your TA as well as the eConcordia Helpdesk immediately to report your problem. eConcordia tracks all Internet connections and associated IP addresses. This log is used to assess the validity of your claim and what action can be taken to remedy the situation.

If you miss a quiz or midterm, for a legitimate reason (illness, death of a family member), you MUST contact the instructor immediately (one day after the missed assessment, at the latest). If you contact the instructor 2 days or more past the deadline, your request for an extension will not be granted. Lastly, requests for extensions will only be considered if you have verifiable proof (doctor's note, etc.) to support your claim, otherwise you will obtain 0 marks for the missed assessment.
If you have missed the final examination for a legitimate reason, you must contact the University Registrar for further help at the following address: http://registrar.concordia.ca/exam/faqdef.html.
Access Centre for Students with Disabilities (ACSD) examinations
In order to be able to write an ACSD administered examination, you must be registered with the Concordia ACSD through the Concordia portal at http://supportservices.concordia.ca/disabilities/registerwithacs-d.php.
In order to be eligible for disability-related services from the ACSD, students must satisfy the following conditions:

1. Be admitted to and currently enrolled for classes at Concordia University.
2. Provide the ACSD with qualifying documentation of a disability.

Once you have registered with ACSD eConcordia will receive a confirmation of the additional time allotted from ACSD. You will receive an email from eConcordia confirming the additional time allocated. Allow one week after the DNE date to receive your email confirmation. **Please confirm with your professor that the additional time has been granted to your assessments, as the assessments for Math 208 are on MyLabsPlus.**

Assessments are taken on the same date as indicated in the agenda.

---

GRADING SCHEME
Your final grade in this course will be a letter grade based on the following conversion table:

<table>
<thead>
<tr>
<th>Letter</th>
<th>A+</th>
<th>A</th>
<th>A−</th>
<th>B+</th>
<th>B</th>
<th>B−</th>
<th>C+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td>90-100</td>
<td>85-89</td>
<td>80-84</td>
<td>77-79</td>
<td>73-76</td>
<td>70-72</td>
<td>67-69</td>
</tr>
<tr>
<td></td>
<td>C</td>
<td>C−</td>
<td>D+</td>
<td>D</td>
<td>D−</td>
<td>F</td>
<td></td>
</tr>
<tr>
<td></td>
<td>63-66</td>
<td>60-62</td>
<td>57-59</td>
<td>53-56</td>
<td>50-52</td>
<td>&lt;50</td>
<td></td>
</tr>
</tbody>
</table>

---

TECHNICAL MATTERS

Time Zone
The eConcordia Help Desk is open Monday to Friday, from 9:00 a.m. to 5:00 p.m. Eastern Time.

eConcordia Help
For technical questions and inquiries such as login and account issues, or if you are having difficulty accessing the eConcordia site, please contact the eConcordia Help Desk electronically at helpdesk@econcordia.com or by telephone at (514) 848-8770 or toll-free at 1-888-361-4949.
Technical Difficulties

The eConcordia team takes every possible measure to ensure that your online learning experience runs as smoothly as possible. There may be times, however, when you encounter technical difficulties that are simply beyond our control. This can include unforeseen network or server or connectivity issues.

Your Responsibility

It is the responsibility of all students to ensure that they save a copy of all work submitted through the system. This applies to any work sent via e-mail and uploads and submissions to the course website. Students are required to save copies of work both on a computer hard drive and an external storage device (diskette, CD or USB key).

Error Messages

In the event that a technical problem arises, please send a copy of the error message you received in the body of your e-mail to helpdesk@econcordia.com.

Hardware Requirement

Please consult the eConcordia website for hardware required to follow eConcordia courses. Your computer must be able to run Mathematica and MyLabsPlus. Both the Windows and OS X operating systems are supported.

Software Requirement

In order to follow and complete this course, you need Version 11 or later of the Mathematica software. The use of this software is free for all registered Concordia students.

Software Activation

Please note that activation of Mathematica requires a Concordia University e-mail address. No other email address will do.

Concordia e-mail Address

The process for obtaining a Concordia University e-mail address and downloading, installing, and activating Mathematica is also described in your MyConcordia portal.

Internet Access

To follow the course and complete all online quizzes and examinations, you require a high-speed Internet connection and a standard browser such as Firefox and Chrome. Other browsers may or
may not be suitable for this course. In particular, the Safari may or may not work correctly when interacting with the course and course material posted on MyLabsPlus.

Accessing MyLabsPlus trouble-shooting

Access to MyLabsPlus is a one-step process for all students registered in this course and is automatically provided as part of the eConcordia registration process. If you are experiencing problems accessing MyLabsPlus from the eConcordia website, try the following steps:

☐ Clear your browser’s cache:
  ☐ https://support.pearson.com/getsupport/s/article/Deleting-Browser-Cached-Files-and-Cookies

☐ Verify if your browser settings are configured correctly for MyLabsPlus:
  ☐ https://support.pearson.com/getsupport/s/article/Browser-Settings

☐ Use a different browser.

LEGAL MATTERS

Academic integrity and code of conduct

All students are required to watch Concordia University’s academic integrity video and successfully complete the academic integrity quiz within the first two weeks of the academic term.

Links to both of these resources can be found under the “Useful documents and links” heading on the university’s academic integrity site: http://www.concordia.ca/programs-and-courses/academic-integrity/.

The University Code of Conduct regulations relevant to this course can be found at http://www.concordia.ca/students/academic-integrity/code.html.

Refunds

☐ A full refund for the Course Material Fee will be issued to students who withdraw from the course by Concordia University’s DNE deadline each term AND then request the Course Material Fee refund through their eConcordia portal.

☐ No refund requests on Course Material Fees are accepted or processed after the DNE date.

☐ Please visit the Concordia University course calendar for applicable calendar dates.

☐ To request a refund on your Course Material Fee, login to www.econcordia.com, select My Accounts and then select Receipts/Refund Requests and proceed as instructed.

☐ If the refund is approved, you are refunded on the credit card used for the payment. If you paid in person at our offices by debit card, credit card, certified cheque or money order, a cheque is issued and sent by mail to the address listed in your eConcordia profile.
Your eConcordia account

Your eConcordia account is valid until the end of the term for which you are registered. It allows you to access all posted course material, the course Agenda, the Discussion Board, and other relevant course components, as well as the appropriate MyLabsPlus material.

Disclaimer

This syllabus is subject to change and any changes will be posted in the Announcements section of your eConcordia portal. In the event of extraordinary circumstances beyond the University's control, the content and/or evaluation scheme in this course is subject to change.

Tutorial Companies

Please note that private tutorial companies, some of whom aggressively promote their services on and off campus, are not authorized by Concordia University to distribute flyers on University premises and may not use Concordia University facilities to promote or provide their services on some flyers.

Concordia University and its academic departments do not have any affiliation with these companies even though names such as JMSB, Concordia, or references to specific departments often appear in a visible way.

Third Party Software/Websites

Here is an excerpt on Concordia's policy on Educational software or services developed and owned by third parties, including those linked to textbooks, in-class surveys, lecture capture, virtual classrooms, course assignments and quizzes can be invaluable tools for the development and teaching of courses.

Third-Party software/websites that require personal information (name, email, student number, etc.):

Students are advised that external software and/or websites will be used in the course and students may be asked to submit or consent to the submission of personal information (for example, name and email) to register for an online service. Students are responsible for reading and deciding whether or not to agree to any applicable terms of use. Use of this software and service is voluntary. Students who do not consent to the use the software or service should identify themselves to the course instructor as soon as possible, and in all cases before the DNE deadline, to discuss alternate modes of participation.

Third-party software/websites for work submission:

Students are advised that external software and/or websites will be used in the course and students may be asked to submit or consent to the submission of their work to an online service. Students are responsible for reading and deciding whether or not to agree to any applicable terms of use. Use of this software and service is voluntary. Students who do not consent to the use the software or service should identify themselves to the course instructor as soon as possible to discuss alternate modes of participation that do not require them to give copyright or the right to use their work to a third party.
By using the external software or websites, students agree to provide and share their work and certain personal information (where applicable) with the website/software provider. Students are advised that the University cannot guarantee the protection of intellectual property rights or personal information provided to any website or software company. Intellectual property and personal information held in foreign jurisdictions are subject to the laws of such jurisdictions.

**Third-party technology to record a course:**

Note that, as a part of this course, some or all of the lectures and/or other activities in this course may be recorded. Recordings will be focused on the instructor and will normally exclude students. It is possible, however, that your participation may be recorded. If you wish to ensure that your image are not recorded, speak to your instructor as soon as possible.

Also, please note that you may not share recordings of your classes and that the instructor will only share class recordings for the purpose of course delivery and development. Any other sharing may be in violation of the law and applicable University policies, and may be subject to penalties.

**Important Information**

<table>
<thead>
<tr>
<th>Topic</th>
<th>Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Integrity</td>
<td>Academic Integrity</td>
</tr>
<tr>
<td>Academic Integrity Quiz</td>
<td>How to take the quiz</td>
</tr>
<tr>
<td>Access Centre for Students with Disabilities</td>
<td>ACSD</td>
</tr>
<tr>
<td>Concordia Library Citation &amp; Style Guides</td>
<td>Citing - Help &amp; How-to</td>
</tr>
<tr>
<td>Course Communication Tools</td>
<td>Communication Policies</td>
</tr>
<tr>
<td>eConcordia Policies</td>
<td>Final Exams</td>
</tr>
<tr>
<td>Final Exams Information</td>
<td>FAQ</td>
</tr>
<tr>
<td>Helpdesk/Support</td>
<td>Refunds</td>
</tr>
<tr>
<td>Refunds</td>
<td>Technical Requirements</td>
</tr>
<tr>
<td>Technical Requirements</td>
<td>Studying Tips</td>
</tr>
<tr>
<td>Tips for Studying Online</td>
<td></td>
</tr>
</tbody>
</table>