To find a specific term in a binomial expansion of the form $(a + b)^n$

**Method: Combinatorics (Counting Theory)** and **Polynomial Coefficient Mapping**.

Instead of writing out the variables, focus exclusively on isolating the numbers. The shortcut pattern for extracting any term's numeric coefficient is:

$$Numeric\ Coefficient\ =\ (nCr) \cdot (coefficient\ of\ a)^{n-r} \cdot (coefficient\ of\ b)^{r}$$

For $(x - 3y)^7$ seeking the $y^3$ term:

1. Identify $r$ from the target power ($r = 3$).
2. Identify the coefficient of $a$ (it is $1$, since it's just $x$).
3. Identify the coefficient of $b$ (it is $-3$).
4. Compute immediately:

$$Coefficient\ =\ (7\ C\ 3) \cdot (1)^4 \cdot (-3)^3$$

$$Coefficient\ =\ -945$$