**WELCOME TO ECONOMIC SKILLS**

How much have you thought about your future? College? Career? Retirement? Making smart decisions about money now can help turn those dreams into reality. Whether it’s funding your education or buying your first car, a little financial planning today can make a world of difference tomorrow. And the good news is that the earlier you start making smart decisions about money, the more impact you’ll have on your future. This course will give you the foundational knowledge you need to make the right financial decisions.

**HABITS OF WORK**

You should take an active role in your own learning, consistently demonstrating a genuine desire to learn through positive class participation. Challenge yourself to initiate discussions, ask significant questions, and share your thoughts, ideas, and experiences with your classmates. You should take risks, assert your opinion and defend it, and listen actively to others, working as a leader within our class. These behaviors will help you understand the material better and make the class more interesting for everyone else!

Attendance, class participation, completing work on schedule, etc. are behavior skills known collectively as Habits of Work (HOW), or abilities vitally important to success in school and life in general - the better your HOW, the more likely you are to learn and achieve. Although there is a clear relationship between HOW, academic achievement, and learning, averaging behaviors with knowledge and skill attainment would make it difficult for us to determine what you are excelling at or struggling with. For example, is it that you do not understand important concepts or is it that you did not complete the homework that you would have learned these concepts from? Is it an understanding issue or a behavioral issue? In order to make these distinctions, the following HOW will be assessed on a 1 (fails to meet the standard) to 4 (exceeds the standard) basis:

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| **Class Preparation**  *Student arrives to class on time and prepared and completes work on schedule with care and accuracy while challenging self to go beyond expectations.* | **Effort and Perseverance**  *Student uses instructional time to improve their learning, perseveres when things are difficult, and sets goals to do their best. The student also uses feedback effectively to revise their work and always asks for help when needed.* |
| **Engagement in Class**  *Student participates constructively in class and helps others to do the same, actively listens to and participates in discussions, ensuring that all members of the class are heard, and works appropriately with peers to accomplish tasks.* | **Respect**  *Student always behaves ethically and treats others with respect, using materials with care and returning them to their proper places. Student communicates politely and kindly, actively listens to the ideas of others, uses appropriate language, and takes a leadership role in guiding others to do the same.* |

**ASSESSMENTS**

We usually talk about assessments as only including quizzes or exams, but assessments include anything that determines your level of proficiency in the information and skills of the course.

***Formative assessment - homework*** exercises will be assigned regularly and serve various purposes. Some assignments allow you to practice what you learned in class to more fully understand the material. Others help you learn additional or more detailed information about content we have already covered. And others allow you to learn new information that will be covered in future classes. Completing these assignments allow you to increase your content knowledge and practice the skills of organization, time management, task completion, and responsibility – skills required at any job you may have in the future.

***Formative assessment – quizzes*** will be administered at least once during each unit of study and will generally include both objective questions (multiple-choice, matching, etc.) and subjective questions (short answer, essay).

**Summative assessments** are generally administered at the end of a unit or course. Unlike formative assessments which may occur several times during a course or unit, summative assessments occur only a few times over the course of the academic year. Summative assessments include:

* Longer research activities and/or writing assignments
* Projects and/or end of unit portfolios of work

**ASSESSMENT IMPROVEMENT**

You may improve any ***formative assessment - homework*** exercise as many times as you’d like to increase your understanding of the material and the grade on the exercise (up to a 100). This redo may occur at any time during the unit of study in which it was assigned, up to the day of any formative assessment – quiz or summative assessment. Any work from the current unit that is not turned in or redone by the day of a formative assessment – quiz or summative assessment will remain at its current grade in the gradebook.

You may improve any ***formative assessment – quiz*** or ***summative assessment*** on which you earned a score lower than an 80 within ONE WEEK after the quiz has been handed back. In order to do so, you must have completed ALL the work assigned prior to the assessment at an average of no less than 80% AND have a Habits of Work score of at least a 3 (meets the standard). You must also include the original assessment with your redone assessment.

If the score on your improved ***formative assessment – quiz*** or ***summative assessment*** is higher than your first score but not above an 80, you will earn the higher of the two scores. If your new score is an 80 or above, you will earn an 80. For example, if you fail a budgeting exercise with a 40 and you rework it and earn a score of a 55, you will earn a 55; if your new score is a 99, you will earn an 80. It will be your responsibility to meet with me to discuss how you should improve your assessment.

**ORGANIZATION**

The assignments for each day will be written on the white board in our classroom and posted on my website **[http://www.brunswick.k12.me.us/pwagner/].** If you are absent, the day you come back to school you must hand in anything that was due, pick up assigned work, and make arrangements to make up any missed assessments. You will be expected to complete assessments when they are administered unless otherwise arranged with me. It is a good idea to make arrangements with another student to take notes and pick up additional handouts for you if you should be absent. That way you will always be prepared for class and not get too far behind in your work.

We will have an “assisted study hall” from time to time to support your work completion and skill mastery. During this special class period you will have the opportunity to complete unfinished work, redo completed assignments to relearn the information and skills (and earn a higher grade on the redone work), and/or get individual help from me.

**You must keep everything!** At the end of each quarter you will be required to organize your handouts and work, choose and describe one piece of work you’re proud of and one piece that needed additional effort, and then show all of this to a parent/guardian for feedback. This allows you to have all your class materials organized for studying and reference and gives your parent/guardian the opportunity to see and give feedback on your work from the quarter.

**GRADE CALCULATION**

The score you earn for each type of work is weighted according to category and the end result is the grade you earn for the quarter. Formative Assessment-Homework exercises are worth 20%, Formative Assessment-Quiz exercises are worth 30%, and Summative Assessments are worth 50%. For example, if Sally earned an A average on her homework assignments, a B on her formatives, and a C on her summatives, her quarter grade would be as follows:

**Type Category Category Points**

**of Work Average Weight Earned**

Formative Assessment-Homework 95 20% 19

Formative Assessment-Quiz 84 30% 25.2

Summative Assessment 74 50% 37

Total 81.2

Quarter Grade 81 (B-)

**REPORTING SYSTEM**

You and your parent/guardian should review your progress on PowerSchool frequently and you may request a printed progress report at any time.

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Student’s Signature Parent/Guardian Signature

*These signatures verify that you and your parent/guardian reviewed this information together.*