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Crescent School Website:  
<http://www.crescentschooldistrict.org/>  
Mrs. Middlestead's Personal Finance Website:  
<http://crescentpersonalfinance.weebly.com/>

September 3, 2015

Dear Personal Finance Students and Parents Thereof,

I am excited to be teaching for another year at Crescent! This will be my nineteenth year of teaching, and my fourth year at Crescent. In addition to teaching, my interests include gymnastics, hiking, mountain biking, fishing, reading, and scrapbooking. My own continuing mission as a teacher is to foster a lifelong love of learning and to help you find your own passion in life. This year, I am eager to renew my relationships with each of you and help us create a culture of learning where we may all create quality work!

### Required Equipment

Like carpenters who need to bring their tools to the job, you will need to bring your own tools as students. The following is a list of equipment needed to discover, explore, and understand mathematics. Bring them to class each day unless otherwise stated.

1. A pencil, eraser, and a pen. We all make mistakes. However, we can erase the ones we make in pencil. Assignments should be done in pencil and corrected with pen.
2. A three-ring binder with multiple sections (5 to be exact). Much of this course will be using handouts and a three-ring binder would be ideal for keeping yourself organized with these assignments.
3. A folder where you keep syllabi and returned papers.

### Attendance & Tardiness

As in college or at a career, you are expected to arrive to class prepared and on time each day. If you are absent, you are responsible for making up missed assignments. If you are aware that you are going to be absent, please plan ahead by using your syllabus and/or planner and asking me or other students what assignments you will miss.

## Homework

As a gymnast and now gymnastics coach, I've always valued practice. Clearly, to be good at anything in life, one needs to practice, practice, and practice! Homework provides daily practice essential for developing mathematical understanding of the concepts introduced in class. If homework is assigned, it is due at the beginning of the following class period. Your homework assignments will be graded up to ten points on the following criteria:

Accuracy: (2 points)

2 = 90% or more correct

1 = 70% to 90% correct

0 = less than 70% correct

• No credit is given if less than 70% of the assignment is completed.

Work is shown: (2 points)

2 = detailed steps and diagrams are shown on every appropriate problem

1 = some work is shown on appropriate problems, some steps may have been omitted

0 = no work is shown on assignment

Neatness: (2 points)

2 = neat, easy to read, and models beautiful work (used pencil)

1 = adequate, legible, but may have some cross-outs (used pen)

0 = illegible and little care was demonstrated

Timely: (2 points)

2 = assignment was completed on day it was due.

1 = assignment was one day late.

0 = assignment was more than one day late.

Necessary but Mundane Detail: (2 points)

2 = name, date, page and assignment is written at the top of the assignment.

1 = name and date or page or assignment is written at the top of the assignment.

0 = your paper makes it to the wall of no-name fame.

## Tests and Quizzes

Practice is essential in mathematics and will lead to successful performance on exams.

Tests and quizzes are given throughout each unit studied. Tests are weighted twice as much as quizzes. If you earn less than 70% on a test you are expected to relearn the material (by coming before or after school or at lunch to work with me) and retake a similar exam to replace that original grade. However, this should be done within 5 days of the exam being returned to you.

## COWs

Throughout the year you may be assigned a COW; this is not the four legged creature that gives milk and meat, but a "Challenge Of the Week! These are open-ended problems that require problem solving, communication, and will likely involve multiple drafts to reach a high level of quality. During the year we may assemble some quality COWs and publish a book called The Herd!

## Grades

Your grade each quarter is calculated as follows:

- 30% homework
- 70% tests, quizzes, and cows.

Your final grade for the Semester is calculated as follows:

- 35% Quarter 1 Grade
- 10% Midterm Exam
- 35% Quarter 2 Grade
- 20% Final Exam

## Classroom Principles

Five general principles guide our work together:

1. Be respectful.
2. Be courteous.
3. Be prepared.
4. Treat others as you wish to be treated.
5. Try your best at all times.

Most of you follow these principles naturally. However, there are occasions when some students interrupt the learning process for others in their class. These students may expect to meet with my Responsive Interventionist, Dick Spaulding, to process their behavior and consider any appropriate steps necessary to improve the learning for all.

## Personal Finance

The need for Personal Finance education is rapidly increasing among teenagers as the number of money management alternatives increase. According to a 2008 national study by the Jump Start Coalition, 73.9% of over 6,500 students who took the basic personal finance survey, received a failing score. This year, the offered Personal Finance course will assist students in developing lifelong money management skills. Using materials from the National Endowment for Financial Education, Personal Finance for life, and The Missing Semester, students will be able to:

1. Create their own financial plan
2. Create their own budget
3. Propose a personal saving and investing plan
4. Select strategies to use in handling credit and managing their debt
5. Demonstrate how to use various financial services
6. Create a personal insurance plan
7. Examine how their choice of career and lifestyles will affect their financial plan.

Other topics will hopefully include:

- Decision making, goal setting and needs vs. wants
- Career development
- Spending plans, paychecks, and taxes
- Saving and investing
- Housing and transportation
- Credit and identity protection

## Final Notes

Please complete and return this last page. Students should know that I am happy to give any extra help that I can. Feel free to stop in before or after school any day. No question is too small. Many parents find email to be a great way to keep in touch with me. Feel free to e-mail me at [kmiddlestead@crested.wednet.edu](mailto:kmiddlestead@crested.wednet.edu) or call me at school during the week at (360-928-3311 x1056). The best times are at 7:45 am and 3:00 pm. If you are in need of an extra syllabus and/or a practice test for the unit, you may download one from my website link on [www.crescentschooldistrict.org](http://www.crescentschooldistrict.org). You may also access it directly at <http://crescentpersonalfinance.weebly.com/>. If students, teachers, and parents work together closely, the possibilities and the results will be marvelous. I look forward to working with you and giving you the best education that we can offer.

Sincerely,  
Katy Middlestead

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## Personal Finance Class 2015-2016

We have received and read your course syllabus. If you need to contact me/us, here are the phone numbers and/or e-mail where I/we can be reached:

Home phone: \_\_\_\_\_ Work phone: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Following are the best times to contact me/us: \_\_\_\_\_

Parent(s) Name: \_\_\_\_\_

Parent(s) Signature(s): \_\_\_\_\_

Student Name: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Please write below any comments, concerns or questions you may have.

Please let me know if you use any mathematics in your workplace that you would be interested in sharing with a mathematics class. Thanks!