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August 14, 2019

Welcome back, Broncos!! If you are new to the school, WELCOME!! It's a great day to be a BRONCO!!!!

**Advanced Algebra with Financial Applications** is a class where you will learn about many real-life topics related to personal and business finance. A few of the topics we will be studying include Personal Finance, Banking, Budgeting, Taxes, Credit Cards, and the Stock Market. Many of the things you will learn about in this class you will use shortly after graduation. I hope that with the knowledge you gain in this class, you will be well-informed enough to avoid many of the financial problems that often come right after high school graduation. Just one example, and the most significant one, is how to avoid getting into financial trouble with credit cards.

A comment on CLASS. Much more than any GPA or SAT score you will ever get, these character and temperament traits are much more likely to determine your success in life. The following is my two-cents worth as to why they are important. I personally would add perseverance to this list, but I can't figure out where to put the "p" in our school acronym/motto and still have it make sense.

**Character:** Good character means you can be trusted and relied upon by others. Good character means you are honest and practice ethical behavior. If you work hard at developing your character, you will be at peace with yourself and others. When people know you are honest and trustworthy, they are more likely to offer you opportunities in life such as a job or a promotion.

**Leadership:** Showing leadership means being confident about who you are and being a positive influence on those around you. There will be many times when you will be tempted to follow others because it seems like more fun, or you are being pressured to do something you know you shouldn't. Use your brain.....don't be a sheep. If you focus on being a leader, you will *do the right thing*, and also influence others in a positive way.

**Attitude:** Successful people possess an "I can do this" attitude and a solid work ethic. Whatever situation you may find yourself in, you can choose a "can do" attitude or a "can't do" attitude. You can keep working toward success when things get tough, or you can let the challenges of life get you down. One thing you can be sure of is that life *will* bring you many challenges and difficult situations. Learn to be resilient. Learn to persevere. Don't make excuses. Setback.....Comeback.

**Scholarship:** Your experiences and education make up who you are, and they are both part of being a scholar. Your life experiences will teach you about yourself, the world, and the people around you. Your classes will give you the tools to think critically and creatively and will make you a well-rounded person. Learn all you can, because you never know what skill or piece of information will become important to you down the road.

**Service:** Service to others will bring meaning to your life in countless ways. Think about a time you needed help from someone and reflect upon how much that meant to you. When you help others, you are displaying one of the most important aspects of your character. Through service to others you can be a part of something greater than yourself. You can make the world a better place just by helping, and the satisfaction you receive will give you memories you will cherish for the rest of your life.

**Things you need.....**

**Paper**  
A good attitude

**Pencils**  
A willing brain

**Pens**  
Self-discipline

**Curiosity**  
Motivation

## Grading

<i>Grading Components</i>		<i>Overall Grading Scale</i>
<i>Summative Assessments</i>	65%	90% - 100% = A
<i>Formative Assessments</i>	35%	80% - 89% = B
		70% - 79% = C
		60% - 69% = D
		< 60% = F

**Late work:** The occasional late assignment will be accepted. If a pattern of late assignments begins to develop, they will no longer be accepted.

**Make-up work:** You have one calendar week to make up missed assignments. Extended illnesses which may require more time will be discussed upon return to school.

**Citizenship:** You are a senior in high school, you should know what “good citizenship” is.....or isn’t.

**Discipline:** If you practice self-discipline, I don’t have to use school discipline. If you want to be treated like a young adult, then act like one.....a mature one. If you want to stay away from RAUSA, then practice socially appropriate behavior in the classroom. That includes keeping profanity and inappropriate conversations out of the classroom. Each of you has a different background. Not everyone in the world behaves the way the narcissistic politicians and people on reality TV and the internet do.

**School Policies:** See the student handbook for a comprehensive list of all school policies.

Any school policy can be applied to the letter at any time.

**Extra Credit:** You will have an opportunity to EARN three percent extra credit. No more. Nada. Zip. I will go over how you can do this in class.

**My Teaching Style:** Short Lecture, followed by practice, followed by checking your work. I encourage you to work together during the “practice” part of the day. Assessments will mostly be individual.

So, here’s the deal. I am a fair and reasonable person. If you show up and do your work, you will pass this class. Get the signatures required below and return it next class to show you are a responsible person who is willing to jump through the necessary hoops to make a good first impression. It has been said that “eighty percent of success is showing up.” Well, that’s not true, but it sounds good to lazy people. It has also been said that “74 percent of statistics are made up.” That’s not true either.....I made that up. If you are still reading – which you should be – I want you to write the words “watch out for late fees” in the top right corner of this page. Now, find the word I deliberately misspelled on the front page and circle/underline/highlight it. If you do these two things, you will have earned enough extra credit to move an 89.7% to a 90% at the end of the semester.

Student name printed neatly \_\_\_\_\_

Student’s signature \_\_\_\_\_

Parent name printed neatly \_\_\_\_\_

Parent signature \_\_\_\_\_