

## Math 111 End of Week 8 Newsletter

### UPCOMING SCHEDULE:

Friday:	Section 6.1: Simple Interest,	$F = P + Prt = P(1+rt)$
Monday:	Section 6.2: Compound Interest,	$F = P(1+r/n)^{nt}$ and $F = Pe^{rt}$
Tuesday:	Exam 2 Return, HW discussion, <b>Activity 7 (bring copies).</b>	
Wednesday:	Section 6.3: Annuities (Future Value)	
Thursday:	HW discussion (bring question!)	
Friday:	Section 6.4: Annuities (Present Value)	

Here is activity 7 for you to print off for Tuesday (a review of interest and percentages):

<http://www.math.washington.edu/~aloveles/Math111Winter2020/Activity07.pdf>

**NEXT WEEK HW SCHEDULE:** Closing Tues: Section 6.1 Closing Thurs: Section 6.2

### NEW POSTINGS:

- **6.1 and 6.2 Review (Lump Sum Accounts) (please check this out)**  
<http://www.math.washington.edu/~aloveles/Math111Winter2020/Section6.1-6.3OverviewReview.pdf>
- **6.1 Homework Hints (please look at this, it contains homework problems worked out!):**  
(includes full written out work for how to set up the "hard" problems, you just have to finish the work):  
<http://www.math.washington.edu/~aloveles/Math111Winter2020/HW6-1Hints.pdf>
- **Reference Sheet of Formulas and Preview for all of Chapter 6:**  
(The second page of this reference sheet has one example of each type of account):  
<http://www.math.washington.edu/~aloveles/Math111Winter2020/Section6.1-6.5OverviewReview.pdf>

### COMMENTS ABOUT GRADES

You will get your second midterm back on Tuesday. By the end of the week, I will update the grades online. From what I have seen and heard, I expect the class did well on this exam.

During the last week of the quarter I get a large number of requests from students that want to sit down with me to discuss their grade. These requests have already started to come in. Before you try to come talk to me about grades, read the following:

1. *Read the syllabus for how your course percentage is calculated:*  
<http://www.math.washington.edu/~aloveles/Math111Winter2020/syllabus.pdf>  
What if you get 70% on the final, or 80% on the final, or 90% on the final?  
Run these scenarios and compute possible course percentage grades for yourself.
2. *Read the information on the gradescale page here:*  
<http://www.math.washington.edu/~aloveles/Math111Fall2020/gradescale.html>  
This will give you a rough idea of what grades are still possible for you.
3. *I do a small grade adjustment which will help you if you had one bad midterm:*  
I take the average of the highest midterm and final percentages. If this average is significantly higher than the low midterm score, then I replace your low midterm score with 70% of this average in the grade calculation. In this way, you can still get a decent grade even if you had one very bad exam. This doesn't amount to a big change, but it makes it so that one terrible midterm score does not prevent you from passing this class.
4. *The final is worth significantly more than any one midterm:*  
If you do equally well on the final as you did on the midterms, then your final grade will match your midterm grade. However, if your final exam grade is significantly higher than your midterm grades, then your grade can go way up. I have seen cases where a student had a 2.2 grade before the final, then did very well on the final, and ended up with a grade above 3.0. So it is possible to move your grade by more than 0.5 on the gradescale, but it depends on how well you do on the final.

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A few things other things to keep in mind:

- A) Talking about your grade with me will not change your grade. Explaining the circumstances of your quarter or the issues you were facing on the day of exam do not affect your grade and such discussions won't influence me. ***There is no extra credit, there is no special treatment; everyone gets the grade they earn. The grade is not need based, it is performance based. If you come and talk to me that won't change these facts.***
- B) There is only one way to dramatically improve your grade: ***Do well on the final!*** The final can bring your grade way up (I have seen cases where a student brought a 1.3 grade up to a 2.5 grade after the final). You really just need to forget your grade now, and focus on preparing for the final.
- C) We only have two weeks left. Every minute I spend talking about grades in private one-on-one with a student is a minute I could have been discussing old final exam questions with a group of students. *Discussing your grade will not improve your performance on the final, but talking about review questions will help you. Let's use my office hours in a constructive way.* Please, please, please bring homework and old final questions to office hours.
- D) *If you really do need to talk to someone about your academic options, then talk to an academic counselor* (that is why they are here). Visit the student advising office in the common area of Mary Gates Hall. Or schedule an appointment through the advising website: <http://www.washington.edu/uaa/advising/>  
Or, even better, visit the advising office of your major. Ask them lots of questions like:  
What if I get a 0.0 or 1.2 or 1.8 or 2.2 in Math 111?, How will that affect my academic progress?  
Could I retake (should I retake) and how would that effect my transcript?  
If Math 111 wasn't for me, what other classes can I take?, What classes do you suggest I try? Etc....  
Those are questions for an adviser, not for my office hours. Let's use my office hours to actually discuss questions on the material. One low grade in one class is not going to prevent you from a good academic career. Just find out your options and more forward.
- E) Some students come to me and say that they followed my advice and studied and still did poorly on the exam. These students then ask me for more advice or say my exams are too difficult. First, my exams are fair, the statistics prove it and you took the same exam as everyone else in the class. If you follow my advice and study old exams in an effective way, then you will do well on these exams, I can't promise you will get a high grade, but I can say my studying advice will help you pass and do the best you can do. In any case, **my advice is to study**. If you come to me and say you studied for exam 2 and want more advice, then the first things I will do it:
- I will look and see if you did the optional homework (if you didn't do it, then why not?)
  - I will ask you if you worked through the problems I suggested each week in my newsletters.
  - I will ask you to show me your studying work and perhaps we can see ways to be more effective.
  - I will show you similar problems on old midterms that you should have studied and ask if you studied those. But you don't need me to do these things you can do them yourself. Then you can use time with me to actually talk about old final questions and get you ready for the final.

So let's skip the one-on-one meetings and get right to work on finishing the homework and studying for the final. I hope that makes sense. I like working and meeting with students, but it is unreasonable and not an effective use of time for me to have 200+ one-on-one meetings in the last two weeks of the quarter.

#### **OLD EXAMS:**

Here's the exam archive again: <http://www.math.washington.edu/~m111/Exams/>

Start to familiarize yourself with the final exams. **The final exam is comprehensive (it covers everything we have done).**

Each old final exam in the archive has:

2-3 pages on Exam 1 material (you can practice this now, start looking at old finals) ,

2-3 pages on Exam 2 material (you can also practice this now, start looking at old finals) ,

2-3 pages on Chapter 6 material (by the end of this week, you will understand these questions too).

Our final exam will have a similar format and break down of topics.

Okay, if you find something helpful here, please advertise to your classmates.

Dr. Andy Loveless