School is out, but learning continues!
Dear Parents,

The Georgia Milestone Assessment System (GMAS) is a more demanding assessment system. The assessment system measures student performance on more rigorous curriculum based on the Georgia Standards of Excellence. The Division of Teaching and Learning is providing academic enrichment tasks for students to complete during the break in order to support their learning, and to ensure that they continue to reinforce their learning. The assignments focus on writing because constructed response and extended response questions create a more rigorous assessment of student writing ability in all grade levels. This more rigorous application of writing in all content areas is a part of Georgia Milestones.

Assignments will be provided for students in grades 3-8 and high school EOC tested courses in the areas of English language arts, mathematics, science, and social studies. Students are encouraged to read and complete the assignments during the break. Then, students can bring their finished work to school in order for teachers to review and support their areas of need. Parents are encouraged to assist students with the completion of tasks as needed. Parents may consider having a scheduled day and/or time during the break for students to work on the assignments. Additionally, parents can engage students in conversations about their learning. An electronic version of the enrichment packets can be found on the Clayton County Public Schools website (www.clayton.k12.ga.us) and through the CCPS mobile app.

Finally, you will find additional resources on the Clayton County Public Schools website, including a Parent’s Guide to the Georgia Milestones, translated in Vietnamese, Spanish and English. Additionally, the Georgia Milestone Assessment Study/Resource Guides for Students and Parents [provided by the Georgia Department of Education] are posted on our website. This resource includes test-taking tips and sample questions for English language arts, mathematics, science, and social studies, which will provide students with additional practice. We highly encourage you to use these resources to support your child’s readiness.

We encourage you to visit the GADOE website where you can find additional information on Georgia Milestones, including a helpful video that explains the purpose for the testing system.

Thank you for your attention to this matter, and best wishes for the success of our children!

Regards,

Folasade Oladele, ED.D.
Chief Academic Officer
British Literature and Composition

**ELACC11-12W1:** Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

In this section, you will write an informational essay in your own words explaining some ways in which libraries are adapting and changing in the 21st century.

**Write an informational essay in your own words explaining the ways in which libraries are adapting and changing in the 21st century.**

Before you begin planning and writing, you will read two texts and answer one question about what you have read. These are the titles of the texts you will read:
1. A New Twist on Libraries
2. Take One, Return One

As you read the texts, think about what details from the texts you might use in your informational essay.

Think about ideas, facts, definitions, details, and other information and examples you want to use. Think about how you will introduce your topic and what the main topic will be for each paragraph. Develop your ideas clearly and use your own words, except when quoting directly from the source texts. Be sure to identify the sources by title or number when using details or facts directly from the sources.

Be sure to:
- Use information from the two texts so that your essay includes important details.
- Introduce the topic clearly, provide a focus, and organize information in a way that makes sense.
- Develop the topic with facts, definitions, details, quotations, or other information and examples related to the topic.
- Use appropriate and varied transitions to create cohesion.
- Clarify the relationship among ideas and concepts.
- Use clear language and vocabulary to inform about the topic.
- Provide a conclusion that follows the information presented.
- Check your work for correct grammar, usage, capitalization, spelling, and punctuation.

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**A New Twist on Libraries**

Anyone walking into the new public library on the south side of San Antonio, Texas, can do many of the usual things, including check out titles, grab a few movies, do some online surfing, and scan the new releases. The one thing patrons cannot do in this library is flip through, skim, read, and take home actual books. Why? Patrons cannot touch the books because San Antonio’s BiblioTech is a library that does not contain a single book on a single shelf. BiblioTech is the nation’s first—but unlikely its last—completely book-free, digital public library.

Instead of rows of gray metal shelves with books arranged in order of author’s last name or Dewey Decimal code, patrons of BiblioTech are met with rows of tablets and e-readers. Instead of checking out titles, readers either download titles to their own digital devices or check out the library’s devices with nothing more than a card. Children can even take home e-readers that have been preloaded with more than one hundred titles just for their particular age group’s abilities and interests. For those patrons who would rather sit in the library and read, dozens of desktop computers are accessible.
The choices of what can be read at BiblioTech are growing by leaps and bounds. When the digital library opened in autumn 2013, it had only about 10,000 titles. By March, 10,000 more titles were added. Currently, thousands more titles are being added to the bookless library’s inventory every month. This library of the future is proving to be a big hit with patrons, and its first year has seen 100,000 visitors. Recently, the American Library Association officially named BiblioTech the first bookless public library in the country, but chances are, this bookless library will not be the last. People from all over the nation, as well as from other countries, have toured the Texan branch and started making plans to build their own.

The advantage of a digital public library goes beyond making materials easier to access for its patrons. Bookless libraries require less space and less structural strength since they do not have to support the weight of thousands of hardbacks and paperbacks. This means less money spent on construction and maintenance and more to spend on updating tablets and e-readers.

When Thomas Jefferson once said, “I cannot live without books,” he most likely could not have imagined such a place as BiblioTech. Nonetheless, book-free libraries are most likely a sign of the future, and one that brings knowledge faster, closer, and even more economically. Jefferson probably would have approved.

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**Take One, Return One**

It all began as a simple way to share a love of reading and books. In 2009, the very first Little Free Library was built and posted in the Mississippi River town of Hudson, Wisconsin. Measuring just about two feet square, it had a clear message: reading is wonderful, so share the pleasure by taking any book and leaving behind any no longer needed. The idea caught on, as they say, like wildfire. Just a few years later, there are more than 18,000 of these little birdhouse-like boxes posted in cities large and small, foreign and domestic!

Most of the simple libraries are hand-built and brightly painted. Each one invites people to pause, explore, and pick a book to take home without any concerns about late fines or returns. Although the selection is limited—most of these tiny libraries only hold about 20 books or so—that adds to the excitement and charm of stopping by. Who knows what titles might be waiting—and how they might change tomorrow?

Little Free Libraries have been established in people’s front yards, on small city curbs, along simple country roads, and in the middle of bustling metropolises. Many community members believe that these libraries do far more than promote the passion of reading; they also foster interaction between neighbors, attract customers to local businesses, and encourage reluctant readers to reach out and turn a few pages. These libraries are even becoming part of people’s daily walks and bicycle rides. Sometimes, they have even become tourist stops.

The concept of free libraries scattered across the country has not remained inside U.S. borders. While every state in the country has multiple libraries, so do cities found in 70 additional countries, including the Ukraine, Uganda, South Korea, and Italy. These libraries are spreading so quickly and have become such popular stops that online maps attempting to mark each one cannot possibly keep up.

In a digital age where bookstores are closing every moment, and libraries are becoming less analog and more digital, these Little Free Libraries are a nice reminder of the line from a well-known poem, “Oh for a book and a shadynook!”
12th Grade Social Studies – Economics

Standard
SSEPF4 The student will evaluate the costs and benefits of using credit.

a. List factors that affect credit worthiness.

b. Compare interest rates on loans and credit cards from different institutions.

c. Explain the difference between simple and compound interest rates.

When financial institutions give loans and offer credit they look at a number of factors including income, assets, and past use of credit. Past and current use of credit is quantified with a credit rating that banks and other financial institutions consider before offering a loan or credit. In general, credit is different from a loan in that a loan is tends to be secured with collateral and credit is unsecured. Loans are also for fixed amounts and for fixed periods of time, while credit can be repaid on a more flexible basis. The better a person’s credit rating is, the more likely they are to receive credit and to receive a lower interest rate since they are more likely to repay the money than someone with a lower credit rating.

Video on credit:
http://www.econedlink.org/interactives/index.php?id=228&type=educator

A longer loan repayment term will generally lead to smaller monthly payments, but it will also lead to a larger amount being repaid overall. Credit cards have varying different interest rates and fee schedules. The decision on what credit offering to accept should be determining by a person’s current income and spending priorities.

See loan repayment schedule (comparing three different loans) below:

<table>
<thead>
<tr>
<th>Loan Balance</th>
<th>20,000.00</th>
<th>20,000.00</th>
<th>20,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Interest Rate</td>
<td>7.00%</td>
<td>5.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Loan Term</td>
<td>10 years</td>
<td>5 years</td>
<td>20 years</td>
</tr>
<tr>
<td>Minimum Payment</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Monthly Loan Payment</td>
<td>$232.22</td>
<td>$377.42</td>
<td>$121.20</td>
</tr>
<tr>
<td>Number of Payments</td>
<td>120</td>
<td>60</td>
<td>240</td>
</tr>
<tr>
<td>Cumulative Payments</td>
<td>$27,865.87</td>
<td>$22,645.52</td>
<td>$29,086.56</td>
</tr>
<tr>
<td>Total Interest Paid</td>
<td>$7,865.87</td>
<td>$2,645.52</td>
<td>$9,080.56</td>
</tr>
</tbody>
</table>

There are two types of interest: compound and simple interest. Simple interest means that interest is charged on the principal (initial amount loaned) of the loan only. Compound interest means that the interest is
charged on both the principal and any interest owed. For example, if you borrowed $100 at a simple 10% interest rate (charged monthly) and didn’t pay any of it off for three months, you would owe $130 ($100 in principal and $30 in interest ($10 x 3 months)). If you borrowed $100 at a compound 10% interest rate (charged monthly) you would owe $133.10 ($100 in principal and $33.10 in interest ($10 for the first month, $11 for the second month, and $12.10 for the third month). So a loan with compound interest will end up costing more than a loan with simple interest. The same principle and definitions apply to interest received from funds (such as money in a savings account). Savings that receive compound interest will receive more interest than savings that receive simple interest because compound interest is paid on both the principal and interest already received.

Example of compounding (interest received) at work:

![Diagram showing compound interest over 10 years with different interest rates](image.png)

Video on compound interest:

Task:
1) Describe someone who would be a credit risk (i.e. would not be credit-worthy).
2) Look at the loan repayment chart above. Which loan option would be the best if you wanted low monthly payments? What would be a negative thing about that loan? What loan option would be the best if you wanted to pay the lowest total amount on the loan? What would be a negative thing about that loan?
3) Write a paragraph describing to someone why they want a savings account that pays them compound interest.
4) Take the quizzes at the end of the video segments. Share results with teacher by printing out the results page or emailing teacher results.