

S.W.A.R.M. Notes

What is S.W.A.R.M.?

1. S.W.A.R.M. means

Students Working to Attain Reward Money.

2. The money is not real, it is virtual.

3. Most money today is virtual. It really is in a bank, but we sometimes never have it in our hands.

4. We use debit cards and credit cards to pay for things.

5. You will save the money in a online bank account and spend it on tickets to fun activities AND

auctions for cool stuff like devices and gift cards.

6. S.W.A.R.M. is how fifth grade teachers help kids learn about economics and encourage kids to always be prepared for class, do their homework, and have good behavior.

How Does S.W.A.R.M. Work?

6. School is your job.

7. You get paid \$20 per class on time cards.

8. You have 4 classes per day and earn \$400 per week.

9. You earn the money by just by walking into the classroom door!

10. If you are prepared for class, have your homework, and don't get in trouble, you get to keep your whole \$20.

11. If not, you will get some of the money withdrawn from your bank account later.
12. Then, you might not have enough money to buy tickets to fun stuff.
13. Each week, \$400 is directly deposited into your bank account.
14. The weeks are split up into pay periods 4-6 weeks long. One pay period is 10 weeks long this year.
15. You will use some of that money to buy tickets on S.W.A.R.M. Reward Days.
16. If you don't have your parent initial or you forgot your agenda book, you lose \$5 for every class you don't have it.
17. Incomplete Work will cause you to lose \$15.
18. Lack of Materials may cause you to lose \$10.
19. Poor choices always can cause you to lose anywhere from \$20 to \$100 or more. Teachers evaluate each situation individually to determine how much money will be lost.
20. If you forget to total up your time card on Fridays, you will lose an extra \$100.
21. On Fridays, you turn in your time card to your homeroom teacher.
22. If you don't turn in your time card to your homeroom teacher by Wednesday of the Friday after it is due, you will not get the money for the timecard.

S.W.A.R.M. Reward Days

23. Tickets will be sold the day before S.W.A.R.M. Reward Days in Social Studies class
24. You will choose the activity you want when you are picked by the wheel and buy it if there is no scarcity.
25. The money for the ticket will be withdrawn from your bank account later.
26. S.W.A.R.M. Rewards will take place around one per month starting in September. There is no S.W.A.R.M. Reward in December because of the Bowling Blast, none in January because of snow days and none in May because of K-PREP and more.
27. On these days, you have a chance to buy a ticket for Crafts, Technology, Free Time, and movies
28. S.W.A.R.M. Auctions will take place before Fall Break, Spring Break, and one at the end of the year.
29. These auctions will provide opportunities to win new and repurposed items students bring from home.
30. Students should try to earn as many bank notes as they can to increase their savings. The more money in your bank account, the more chances to win big at auctions.