Grading Policy:

Two midterms, 25% each.
Final: 25%.
Participation: 25%.

(Participation means asking or answering questions. You receive 1 point each time you participate. 15 (or more) points over the semester = 25% of grade. If you have \( x < 15 \) points, your participation grade will be \( (25 \times x/15) \).

Letter Grades: There will be no curve. Rough guide to letter grades:

- \( A > 90 \).
- \( 90 > A- > 87 \).
- Other grades at intervals of 3.
- D-F borderline will be determined according to distribution of grades.