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The Relationship between Growth Scores and the Overall Observation Ratings for Teachers in a Public School System in Tennessee

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**Teaching Portfolio Diversification:
How Much Do Undiversified Investors Lose?**

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ABSTRACT

The concept of reducing risk through portfolio diversification is the hallmark of modern portfolio theory. It is vital that finance students understand portfolio diversification thoroughly. Although most students easily understand the basic idea of risk reduction through portfolio diversification, many do not have a deeper understanding of the differences between diversifiable and non-diversifiable risk. In particular, student responses to an in-class survey show that many students do not understand what it means to say investors will not be compensated for facing diversifiable risk.

This paper will develop a simple mathematical model that aids in showing exactly how lack of portfolio diversification leads investors to pay more than they should for securities with a given level of risk. The model also allows students to determine the monetary loss associated with holding an undiversified portfolio. Instructors can use the model to demonstrate that undiversified investors are harmed because they earn lower expected returns or equivalently, because they pay too much for a given expected cash flow relative to diversified investors. An accompanying spreadsheet model allows users to calculate the exact loss of expected return (or the exact monetary loss) of holding undiversified portfolios with different user-specified risk/return characteristics.

**The Relationship between Growth Scores and the Overall Observation Ratings for
Teachers in a Public School System in Tennessee**

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ABSTRACT

The purpose of this study was to investigate the relationship between the TVAAS growth score given by the Tennessee Department of Education and the overall Tennessee Educator Assessment Model (TEAM) observation rating for teachers in grades 3 through 8. The participating county public school system for this study is located in Northeast Tennessee. Participants were teachers in the school system teaching Math, English/Language Arts, Science, and Social Studies in grades 3 through 8 in 10 elementary schools, 6 middle schools, and 2 K-8 schools. Specifically, this research examined the relationship between the TEAM observation scores and overall TVAAS growth score given to the teacher from the Tennessee Department of Education based upon yearly-standardized test scores. Research reinforced mixed views about the validity and purpose of teacher evaluation systems and the use of Tennessee Value-Added Assessment System. Five research questions guided this study and quantitative data were analyzed using a Pearson correlation, one-way MANOVAs and a one-way ANOVA. Results indicated a moderate positive relationship between a teacher's TEAM observation score and the TVAAS growth score given by the Tennessee Department of Education.