**Courtney Duncan**

**Instructional Design Project**

**EDTL 710 (summer, 2009)**

**Checkbook Unit**

**Statement of Purpose**

There are many different skills needed in order to be successful in the real world. Many math skills needed in everyday life are not a part of a school’s curriculum. Often times standards that are required to be taught in the classroom limit the teacher’s ability to teach life skills. According to the U.S. Department of Education’s Office of Vocational and Adult Education and the National School to Work Office, Contextual Teaching and Learning is a way to help teachers relate subject matter content to real world situations and motivates students to make connections between knowledge and its applications to their lives as family members, citizens, and workers (Chiarelott, 2005). The ability to use, balance, and maintain a checkbook is a valuable life skill. Within learning about checking account units many other subject areas can be addressed.

This checkbook curriculum design allows teachers to incorporate the skills that students will need in order to be successful in their adult life. Teachers can incorporate English, reading, math, and history, social as well as life skills. In order for this curriculum to be successful, teachers need to be willing to think outside of the box.

Individual Education Plans are legal documents that are set up to benefit an individual student with a disability. These are individual skills that educators and parents would like to see the child master by the end of the academic school year. This unit allows for real life skills that will encourage independent living skills in the future.

Instructional design involves decisions on how you teach (Chiarelott, 2005). It is the transition from what is being taught to how to teach, or from content in context to methodology in context (Chiarelott, 2005). A unit chosen should be taught in a contextualized way. For this instructional design, I have chosen to complete my lessons using the 5-E Learning Cycle Model. This type of lesson will provide the students with time to work both individually and as a group. Group work is an excellent time to provide special education students time to improve social skills. In conclusion, this series of lessons will provide necessary practice involving checking accounts that will improve their quality of life in the future.

\*\*\*My pre-assessment covers an entire unit that would consist of 5-10 days. My post-assessment covers the three day unit plan.

**Learning Outcomes**

**Banking Terms/Vocabulary**

* Students will be able to identify banking terms.
* Students will define banking vocabulary.
* Students will integrate banking vocabulary into conversation.

**Basic Addition/Subtraction Skills**

* Students will solve problems involving basic addition and subtraction.
* Students will compute problems that involve addition and subtraction problems while carrying or borrowing.
* Students will identify what a fraction is.
* Students will write a fraction on a check.

**Developing a Budget**

* Students will develop an individual budget.
* Students will complete a job application.
* Students will produce a resume.
* Students will practice interview skills.
* Students will explain how to pay bills.

**Labeling a check**

* Students will label the parts of a check.
* Students will write their address correctly.
* Students will show the correct way to write a date.
* Students will demonstrate how to write a fraction.
* Students will sign their first and last name.
* Students will write the correct information on the memo line of a check.
* Students will write the correct information of the “pay to the order of” line.

**Travel/Social Skills**

* Students will demonstrate how to fill out a deposit slip at the bank.
* Students will pay for the required items at the grocery store.
* Students will complete a library application at the local library.
* Students will engage in a conversation with the clerk at the grocery store.

**Pre-assessment**

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Directions: Answer the questions as best as you can.**

Write out the numbers using words:

7 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 30 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

$ is the symbol for: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Write your signature on the line: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Solve the following problems:

$ 9.98 $15.42 $44.20

-1.18 - 9.81 - 29.80

\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ \_\_\_\_\_\_\_

$3.75 $72.91

+2.12 +86.00

\_\_\_\_\_\_ \_\_\_\_\_\_\_

Where do you deposit a check?

1. Grocery store
2. Video store
3. Bank

Look at the picture below.

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This is called a \_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**Vocabulary Word Practice**

**Define the following banking terms the best you can.**

1. Interest: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Check: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Checkbook Register: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Minimum: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. Bank Teller: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. Savings Account: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. Deposit: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
8. Overdrawn: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. Debit Card: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Read the information given below. Then complete the blank check using this information.**

1. January 14, 2001
2. Print your name, address, and phone number here.
3. Toys ‘R Fun
4. $26.75
5. Twenty-Six and 75/100
6. Birthday Gift
7. Sign your name on this line

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**Record these checks in the checkbook below and show the new balance.**

Check Number 185 Check Number 186

Date: 7/9/2001 Date: 7/18/2001

Paid to: Tom’s Tire Paid to: Florista’s Fashions

Amount: $98.78 Amount: $18.54

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Check Number | Date | Check Paid to | Check/Deposit  Amount | Balance  $248.98 |
|  |  |  |  |  |
|  |  |  |  |  |
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1. List one piece of information that you know about checking accounts.
2. Please list one piece of information that you would like to learn about checking accounts. (You may list more than one.)

**Lesson 1: Banking Vocabulary (Total Time: 45 minutes)**

1. **Concepts to Be Learned**

Introduction of checking account

Banking vocabulary

1. **Lesson Objectives**

* The students will solve the problems on the pre-assessment.
* The students will match the correct banking term with the appropriate definition.

1. **Procedures**

**Engagement:**

The students will be provided with their own checks and a deposit register. The students will be informed that they will be responsible for paying their own bills in this classroom. They will be earning paychecks each week for attending school. The students will be paying desk rent as well as utilities. The students will be informed that they will have the opportunity to earn bonuses too. For example, the students can earn money for completing homework assignments to the best of their ability, coming to class prepared, assisting the teacher or other students. The students will be provided with a handout explaining how they will earn or lose money.

\*\*Checks and Deposit Slips will be handed out on day 2.\*\*

**Exploration:**

We will begin by taking the pre-assessment. The students will be given 10-15 minutes to complete the pre-assessment. Collect pre-assessment from the students when complete. Begin by creating a KWL chart on the board. Ask the students what kind of banking words are they familiar with. Allow the students 5-10 minutes to provide banking vocabulary they are familiar with. As the students stop listing banking vocabulary that they are not familiar with, the teacher can go into what the students would like to learn. This would be the “W” in the KWL chart.

**Explanation:**

During this time, the teacher will explain all of the words and definitions that were stated by the students. The teacher will distribute the banking vocabulary worksheet and the students will read the words and definitions together with the teacher. When the entire class is finished the teacher will lead a class discussion about what the students learned today, finishing the “L” portion of the KWL chart.

**Extension:**

Allow the students to role play. Have one student pretend they are the banker and another student pretends they are a customer. Require the students to use at least 3 banking vocabulary words while they are having a discussion.

**Evaluation:**

The teacher will look at the pre-assessment and determine what areas the student’s strengths and weaknesses are. The teacher should compare the pre-assessment vocabulary to the vocabulary learned after the lesson and determine if the students are ready to move on. The role playing will promote social skills and will help the teacher determine if the student can apply the vocabulary to a real-life situation.

1. **Materials and Resources:**

* Paper and writing utensil
* KWL chart
* Pre-assessment(attached)
* Vocabulary worksheet (attached)
* Handout on ways to earn/spend money(attached)

**Vocabulary Word Practice**

**Define the following banking terms the best you can.**

1. Interest: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Check: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Checkbook Register: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Minimum: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. Bank Teller: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. Savings Account: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. Deposit: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
8. Overdrawn: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. Debit Card: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**$Financial Responsibilities$**

**(Handout)**

**Earn Money by…**

1. **You will earn a paycheck weekly. You will be paid $25.00 per day.**
2. **Completed homework assignments.**
3. **Coming to class prepared**
4. **Coming to class on time**
5. **Good Behavior**
6. **Assisting the teacher or other students when asked**

**Spend Money on…**

1. **Desk Rent Daily**
2. **Utilities that will include electric bill, gas bill, phone bill, and groceries**
3. **Incomplete homework assignments**
4. **Wrong behavior choices**

**Lesson 2: Parts of a Check (Total Time:45 minutes)**

1. **Concepts to Be Learned**

Discover parts of a check

Correctly label the parts of a check

1. **Lesson Objectives**

* Students will label the parts of a check.
* Students will write their address correctly.
* Students will show the correct way to write a date.
* Students will demonstrate how to write a fraction.
* Students will sign their first and last name.
* Students will write the correct information on the memo line of a check.
* Students will write the correct information of the “pay to the order of” line.

1. **Procedures**

**Engagement:**

As the students walk in the door, have them pick up an entry ticket located in the tray next to the door. The entry ticket will ask the student to identify five vocabulary words and the definition that we learned from the day before. Allow 5 minutes for the students to complete the entry ticket and collect. Explain to the students that they will be getting paid today with their first paycheck. The checks will be distributed to the students. Explain that this is their money to pay their bills and spend as they would like. Review the rules from the handout given on day one. Explain to each student that they will have to pay desk rent each day. The cost will be $5.00 per day. Ask the students to get out their own checkbook and deposit slip.

**Exploration:**

Give the students 2 minutes to look at the check. Ask them to write down as many of the names of the parts of the check on a sheet of scratch paper.

**Explanation:**

During this time the teacher will provide a brief overview of the vocabulary words studied in the previous lesson. On the board a check will be drawn for the students to see. We will discuss the parts of a check. As a class we will practice writing checks given to each student on an overhead transparency. A demonstration on how to record checks into a checkbook register will be demonstrated.

**Extension:**

The students will write out their desk rent to check payable to Mrs. Duncan. Along with writing the check the students will be required to label each part for complete credit.

**Evaluation:**

The entry ticket will be looked at, but not graded. This will allow the teacher to determine which students are struggling with the basic banking vocabulary and will need continued practice. The desk rent check will be graded and used to determine if the students will need more practice before moving onto making deposits.

1. **Materials and Resources:**

* Writing Utensil
* Scratch Paper
* Entry Ticket(attached)
* Student Checks(attached)
* Checkbook Register(attached)

|  |  |
| --- | --- |
| **Entry Ticket**  **Please list 5 banking vocabulary words and the definition.**  **1.**  **2.**  **3.**  **4.**  **5.** | **Entry Ticket**  **Please list 5 banking vocabulary words and the definition.**  **1.**  **2.**  **3.**  **4.**  **5.** |
| **Entry Ticket**  **Please list 5 banking vocabulary words and the definition.**  **1.**  **2.**  **3.**  **4.**  **5.** | **Entry Ticket**  **Please list 5 banking vocabulary words and the definition.**  **1.**  **2.**  **3.**  **4.**  **5.** |
| **Entry Ticket**  **Please list 5 banking vocabulary words and the definition.**  **1.**  **2.**  **3.**  **4.**  **5.** | **Entry Ticket**  **Please list 5 banking vocabulary words and the definition.**  **1.**  **2.**  **3.**  **4.**  **5.** |

**Writing Checks Practice**

**(Overhead)**

1. **Joe’s Muffler Shop 7. Mary’s Country Market**

**5/22/2008 4/14/07**

**$79.35 $15.03**

**New Muffler Fireworks**

1. **Kroger 8. Video Connection**

**3/15/07 2/9/09**

**$189.05 $12.02**

**Groceries Movies**

1. **Toledo Edison 9. K-Mart**

**1/5/04 8/17/99**

**$122.99 $98.67**

**Electric Bill Clothes**

1. **Swanton Middle School 10. Major Magic**

**12/21/02 7/21/07**

**$47.86 $61.00**

**School Fees Family Night**

1. **Verizon Wireless**

**2/14/99**

**$72.72**

**Cell Phone Bill**

1. **Mark’s Arcade Shop**

**11/9/08**

**$25.90**

**Video Games**

**Checks**

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**Checkbook**

Practice filling out your own Checkbook.

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| **Check**  **Number** | **Date** | **Check Paid To** | **Check/Deposit**  **Amount** | |  | | --- | | **BALANCE** | |
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**Lesson 3: Making Deposits (Total Time: 45 minutes)**

1. **Concepts to Be Learned**

* Review the parts of a check
* Making deposits

1. **Lesson Objectives**

* Students will solve problems involving basic addition and subtraction.
* Students will compute problems that involve addition and subtraction problems while carrying and borrowing.
* Students will record check transactions on a checkbook register.
* Students will demonstrate how to fill out a deposit slip at the bank.(Extension Activity Objective)

1. **Procedures:**

**Engagement:**

Read the short story “Filling Out a Deposit Slip” from edhelper.com together as a class. Have the students independently answer the five questions and grade together as a class. Discuss a deposit slip and answer any questions that the students might have. Review yesterday’s lesson by having the students pay desk rent. The cost is $5.00. Allow 2-5 minutes to fill out the check.

**Exploration:**

Provide the students with a series of bills that they have to pay and the information that is needed to fill out a deposit slip. Allow the students to work in partners to allow social interaction.

**Explanation:**

Exploration and Explanation are going to have to intertwine in this unit. The students will need an in depth explanation into filling out deposit slips before they would be able to prepare deposit slips independently. On the overhead, the teacher will provide the information needed to fill out a deposit slip. The students will have deposit slips at their desk. We will fill one out together as a class. The students will independently fill one deposit slip. We will rotate this way until the students are familiar with filling out a deposit slip.

**Extension:**

This lesson could and probably would extend into multiple days. Once the students were feeling comfortable with filling out a deposit slips and correctly transferring the transaction to a checkbook register you could take a field trip to the local bank. The students could get a tour of a bank and practice filling out a real deposit slip at the bank.

**Evaluation:**

The students will be required to fill out an exit slip. The exit slip will be provided to each student. On the exit slip the student will provided with deposit information and a deposit slip. The students will hand this to the teacher as they leave the room. It will be graded and determined where each student stands before the next lesson.

1. **Materials and Resources:**

* Filling Out a Deposit Slip short story(attached)
* Practice Problems for the overhead(attached)
* Exit Slip(attached)
* Writing Utensil
* Student Checkbook( attached after lesson 2)

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| **Filling Out a Deposit Slip  By Patti Hutchison** |  | http://www.edhelperclipart.com/clipart/edhelp1.gif |

1     Josh just opened his new checking account. Kate, an office person at the bank, promised him she would teach him how to use it. Josh arrived at the bank at three o'clock sharp.  
   
2     Kate saw Josh and waved for him to come into her office. "Hello," she said, "it's nice to see you again."  
   
3     "Great to see you, too," Josh said. "I'm so glad you're going to help me with my new checking account. Where do we start?"  
   
4     "Let's start with deposit slips," Kate said. "After all, you can't take money out of the bank unless you have put some in it! You gave me $50 to start your account yesterday. Do you have more to deposit today?"  
   
5     "I have this check I got from my aunt for my birthday. Can I put that in my account?" Josh asked.  
   
6     "Sure, that will be great," Kate told him. She showed him a deposit slip. She told Josh there were some in the back of his starter kit from the bank. She said there would also be some in the back of every book of checks he receives. And if Josh gets to the bank and doesn't have a deposit slip with him, he can use one the bank supplies at the desk.  
   
7     Kate pointed to the deposit slip. "The ones that come with your checks will already have your name and account number on them. If you use one of the bank's deposit slips, you will have to fill in that information. If you don't remember your account number, the teller can look it up for you."  
   
8     Kate began with the right-hand side of the deposit slip. "This is where you put the money amounts," she said. She showed Josh the first line of boxes. "This line is for cash. You count up all the bills and coins you have to deposit and put the amount in the boxes. The dollars and cents are separated by a line. Do you have any cash to deposit today?"  
   
9     "No," Josh said, "just this check."  
   
10     "No problem," Kate said, "we'll just skip that part for today. The next lines are for checks. You have to list each check on its own line. You write the amounts in just like you did the cash."  
   
11     Josh nodded to show that he understood. Kate went on, "Once you have all the cash and check amounts written in, you add them all up. The sum goes on the line that says, "subtotal."  
   
12     "What is this line here? It says, ‘less cash received,'" Josh read. He pointed to the line under the subtotal.  
   
13     "Let's say you wanted ten dollars cash back from your check to put in your pocket," Kate told him. "You would write $10.00 in the boxes on that line. Then you subtract that amount from the subtotal. What's left over is called your net deposit. That amount goes in the boxes on the last line."  
   
14     She went on to tell Josh that if he did take cash back, he would have to sign on the left where it said, "sign here for cash received."  
   
15     "That's all there is to it," Kate said. "Now, fill in your deposit slip for your birthday check. I'll be here to make sure you do it right."  
   
16     Josh filled in his deposit slip. Kate checked it over.  
   
17     "Perfect!" she exclaimed. "See, it's not so hard."  
   
18     "This one was easy," Josh admitted. "When I have more checks and cash, it'll be harder."  
   
19     "Just remember," Kate told him, "the tellers will always help you if you have a question. You will have to use a deposit slip any time you want to put money into your account. The teller will always give you a receipt. Make sure to check it over before you leave the bank to make sure it's right. Keep the receipt in a safe place at home, in case you ever have questions about your account. Now, go deposit your money!"  
   
20     Josh deposited his check and got his receipt. He made sure it was correct. He was already thinking about what he was going to buy with his birthday money.  
  
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**Filling Out a Deposit Slip**

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| --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | 1. | If you get to the bank and don't have a deposit slip, the bank will give you one. http://stories.edhelperclipart.com/clipart/bubblea.jpg  False http://stories.edhelperclipart.com/clipart/bubbleb.jpg  True | | |  |  | | --- | --- | | 2. | The first line of boxes on a deposit slip is for: http://stories.edhelperclipart.com/clipart/bubblea.jpg  Checks http://stories.edhelperclipart.com/clipart/bubbleb.jpg  Cash | |
| |  |  | | --- | --- | | 3. | You have to write in the amount of each check on its own line. http://stories.edhelperclipart.com/clipart/bubblea.jpg  False http://stories.edhelperclipart.com/clipart/bubbleb.jpg  True | | |  |  | | --- | --- | | 4. | What is the "less cash received" line for? http://stories.edhelperclipart.com/clipart/wordline.gif  http://stories.edhelperclipart.com/clipart/wordline.gif | |
| |  |  | | --- | --- | | 5. | You use a deposit slip every time you want to: http://stories.edhelperclipart.com/clipart/bubblea.jpg  Put money in your account http://stories.edhelperclipart.com/clipart/bubbleb.jpg  Take money out of your account | | |  |  | | --- | --- | |  |  | |

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| **Filling Out a Deposit Slip - Answer Key** |

**1**  http://stories.edhelperclipart.com/clipart/bubbleb.jpg  True  
**2**  http://stories.edhelperclipart.com/clipart/bubbleb.jpg  Cash  
**3**  http://stories.edhelperclipart.com/clipart/bubbleb.jpg  True  
**4**  to get cash back from your deposit  
**5**  http://stories.edhelperclipart.com/clipart/bubblea.jpg  Put money in your account

**Sample Deposit Slips**

Swanton Local School District Currency

108 N. Main Street Coin

Swanton, OH 43558 Checks

Total $

DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Deposits may not be available for immediate withdrawal

Account Number: 111111111111; 5555555555; 88888888888888

|  |  |
| --- | --- |
| **Exit Slip**  Given the following information please fill out a deposit slip.  Rusty’s Bike Shop  8/15/09  $211.06  New Bike | **Exit Slip**  Given the following information please fill out a deposit slip.  Rusty’s Bike Shop  8/15/09  $211.06  New Bike |
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**Writing Checks Practice Continued**

**(Overhead)**

1. **Pizzaria 7. Barnes and Noble**

**4/17/09 2/14/06**

**$71.35 $14.09**

**Birthday Party Books**

1. **Meijer 8. The Gap**

**3/12/02 2/9/09**

**$122.05 $57.99**

**Groceries Clothes**

1. **Columbia Gas 9. Old Navy**

**1/5/04 5/17/92**

**$47.22 $98.67**

**Gas Bill Clothes**

1. **Chrysler 10. Chuck E’ Cheese**

**1/21/07 5/21/99**

**$404.99 $76.00**

**Car Payment Family Night**

1. **Tom’s Tire**

**7/12/09**

**$72.72**

**New Tires**

1. **Girl Scout Cookies**

**3/7/82**

**$15.00**

**Girl Scout Cookies**

**Post Assessment**

**Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Vocabulary Word Bank**

**Interest Savings Account Minimum Deposit**

**Overdrawn Debit Card Bank Teller Check**

**Checkbook Register**

1. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ - Money the bank pays you for keeping your money there.**
2. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- Written order to the bank to pay money to your account.**
3. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- This is a book that you can write all of your transactions in. It will help you keep your transactions organized.**
4. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- Smallest amount of money that you will need to open an account.**
5. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- A person that works in the bank who receives or pays out money.**
6. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- A place to keep money that you do not plan on using soon.**
7. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- When you put money into your bank account, you are making this.**
8. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- It is not wise to spend money from your account that you do not have. Your account will be this.**
9. **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_- You can use this card to pay for your purchases at many locations. The money will come directly out of your checking account.**

Jasper Jax was having some friends over to his house. He rented six videos from Video Connection for $12.39. He then stopped at Vito’s and bought three pizzas for $18.99.

**Complete both checks below and record them in his checkbook register. Use today’s date.**

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| Check Number | Date | Check Paid to | Check/Deposit  Amount | Balance  $242.00 |
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