**Unit Learner Outcomes**

**Financial Institutions**

* **Students will explain FDIC in full detail *$Comprehension***
* **Students will define key terms related to types of financial institutions *$Knowledge***
* **Students will identify various financial institutions *$Comprehension***
* **Students will explain the differences between commercial banks, savings and loan associations, mutual savings banks, credit unions *$Comprehension***
* **Students will define non-depository institutions *$Knowledge***
* **Students will explain the purposes of and differences between life insurance companies, investment companies, finance companies, and mortgage companies *$Comprehension/Analysis***
* **Students will compare banks and select the one which best serves their needs *$Analysis/Evaluation***

**Financial Services**

* **Students will explain “daily cash needs” *$Comprehension***
* **Students will explain services provided by financial institutions *$Comprehension***
* **Students will define what ATM stands for *$Knowledge***
* **Students will explain how to use an ATM machine *$Comprehension***
* **Students will simulate a money transfer from one account to another account *$Comprehension/Application***
* **Students will explain online bill pay services *$Comprehension***

 **Savings Accounts**

* **Students will explain how to open a savings account *$Comprehension***
* **Students will define certificate of deposit, money market accounts, U.S. savings bonds *$Knowledge***
* **Students will explain the differences between CD’s, Money Market accounts, and savings bonds *$Comprehension/Synthesis***
* **Students will demonstrate how to figure compound interest on a savings account *$Comprehension/Application***

 **Checking Accounts**

* **Students will explain how to open a checking account *$Comprehension***
* **Students will demonstrate signing a signature card *$Comprehension/Application***
* **Students will explain, discuss, and compare electronic banking and the various electronic services provided by different banking institutions *$Comprehension/Synthesis/Evaluation***
* **Students will discuss the pros and cons of electronic banking *$Comprehension/Synthesis/Evaluation***
* **Students will demonstrate writing checks *$Application***
* **Students will demonstrate endorsing checks *$Application***
* **Students will demonstrate how to fill out a check register *$Application***
* **Students will demonstrate reconciling a monthly bank statement *$Application***
* **Students will define overdraft protection *$Knowledge***
* **Students will be compare different bank policies regarding overdraft protection *$Synthesis/Evaluation***
* **Students will explain the costs involved when checks bounce *$Comprehension***
* **Students will define Personal Identification Number *$Knowledge***
* **Students will discuss the importance of PIN numbers *$Comprehension***
* **Students will demonstrate how to use a debit card properly at an ATM machine *$Comprehension/Application***
* **Students will explain how to use a debit card properly when purchasing an item at a retail store *$Comprehension***
* **Students will read financial literacy articles in magazines and newspapers *$Comprehension***
* **Students will write summaries about financial information learned from written materials *$Comprehension/Synthesis/Evaluation***
* **Students will interact with well-designed online financial literacy games *$Application***
* **Students will participate in Finances 101 *$Application/Synthesis/Evaluation***
* **Students will demonstrate decision making skills regarding money in Finances 101 *$Comprehension/Application***
* **Students will provide feedback/survey upon completion of the Finances 101 activity *$Evaluation***