**Sequencing Rationale**

The Checking Account unit is sequenced so that knowledge builds upon knowledge and

skills build upon skills. It is very important to sequence the information so students grasp all

there is to know and learn about checking accounts. As a teacher, I want students to know more

than the basics. It is important that they understand that there are consequences to improperly

managing their checking account. Those consequences are called “fees.”

The first subunit is “Opening a Checking Account.” Students will learn how to opening a checking account. They will learn what a signature card is. Once a student has learned how to open a checking account, then they are ready to use the account. So the next step will would be writing checks and using their debit card.

The second subunit is “Writing Checks.” Students will learn how to write checks and how to enter the check information into a check register. Students will learn the different ways to endorse checks.

The third submit is “Debit Cards.” Students will learn how to use a debit card and how to enter each transaction into their check register. Students will learn what a PIN is and how to use an ATM machine. Once a student understands the concepts of writing checks and using a debit card, they must learn how to reconcile their bank statement every month.

The fourth subunit is “Reconciling a Statement.” Students will learn how to reconcile a checking account statement at the end of the month. Oftentimes today, adults think reconciling their checking account is a waste of time because they can check their balance online. However, it is important for young learners to understand that the online account is not always 100% accurate because not all the transactions post the day they are paid. They might have written a check and it hasn’t cleared their bank yet. They might have paid a college loan online and it won’t post for 2-3 more days. The teacher must stress the importance of keeping accurate written records and then checking them against the bank’s records.

The fifth subunit is “Other Services.” Students will learn about paying bills online. Students will also learn about electronic banking and mobile banking.