UNIT OF STUDY #9

Title: Banking – Life Skills Subject/Course: 10th Res. Math Length: 2 weeks

Topic: maintaining a checking account **Grade:** 10th **Designer: K. Henderson**

UNIT GOALS AND EXPECTATIONS

IMPORTANT CONCEPTS/UNDERSTANDINGS:

- difference between a deposit slip and a check
- correctly filling out a deposit slip and a check
- recognize the meaning of all columns in a check register.
- balancing the bank statement to the check register
- bank drafts
- service charge
- account interest
- Insufficient funds

ESSENTIAL QUESTIONS:

- How do you fill out a deposit slip?
- How do you fill out a check?
- What is a check register and how do you fill one out?
- How do you reconcile your bank statement to your check register?
- What is an outstanding check or deposit?
- If your bank account is being drafted, when should you enter the draft in your check register? [When the bank enters the draft. You will have to check to see when this draft comes to the bank.] [Hot checks can cost you \$25 to \$50 dollars per check, plus you might have to go to court and pay court costs also!!!] Students need to know this!

STUDENT LEARNING EXPECTATIONS:

*SEI.2.AI.5 - Solve real world problems that involve a combination of rates, *proportions* and percents

SPECIFIC DECLARATIVE KNOWLEDGE - What I know

Vocabulary words – checks, deposit slip, deposit, signature, less cash received, currency, net deposit, pay to the order of, bank statement, transaction, withdrawal, total, and current balance, beginning balance

SPECIFIC PROCEDURAL KNOWLEDGE – What I need to do

- complete a deposit slip and check correctly
- complete a check register and obtain the correct balance
- reconcile the check register to the bank statement using a bank "cheat sheet"

UNIT ASSESSMENTS

(Include tasks related to Dimensions 3 and 4 and Bloom's Taxonomy)

complete a check register and balance to the bank statement without assistance. (application)

Traditional Assessments:	Other Evidence of Learning:
independent practice worksheets Test	notes guided practice observation marker board review
	marker board review

ACTIVITIES AND LEARNING EXPERIENCES	Resources	
1. 4 step vocabulary to introduce key words from the unit.	4 step worksheet	
2. complete checks and deposit slips	edhelper.com	
3. complete check register and check with teacher regarding balance	teacher made worksheets	
4. balance check register to the bank statement using the "cheat sheet"	teacher made worksheets	
5. Without teacher assistance, complete "The Big UGLY" a two month check register and balance to the statement each mont.h	teacher made worksheets	
	marker board and eraser	
6. marker board review – group review		
Career Connections		
business owner, adults – life skill		