

Section 2—Bank Services/Checking Accounts

Title of Lesson/Subject: *Checkbook Management 3*

Prepared by:

Contact Information

E-mail address:

Phone:

Time Allotment:

2 class periods

Grade Level:

High School, grades 9-12

ND Standards Competencies:

Key Economic Concepts:

Brief Description:

Learner Objectives:

Writing checks and reconciling a checkbook

Introduction:

Materials Needed:

Paper and pencils, checks (Instructor can make mini checkbooks for students to use for this project)

Audio/Visual Equipment Needed:

Lesson Outline:

obtain

1. **To Do:** Instructor will call around to various banks to information about what they have to offer for checking accounts (fees, age requirements, interest, returning cancelled checks, etc.). Instructor can then compile that information into a handout for the students. Next, there can be a discussion on where the students already bank, or would like to bank, and who has the best deal to meet their needs.
2. **To Do:** Instructor will also save a bunch of ads that are included in newspapers or magazines where one can order check blanks cheaper, to look and discuss.
3. **To Say:** Now, let's go to work learning how to write checks.
To Do: Instructor will hand out their mini checkbooks and registers. Next, work through all parts of the check with the students, discussing what each is for. Then, the instructor will hand out a listing of bills that need to be paid that the instructor has created. Have the students write out the checks for each bill and complete their checkbook register as well and hand it in.
4. **To Do:** Instructor will create a reconciliation statement to use, and hand back their corrected checks and registers. Instructor will purposely retain certain checks from each student, and then walk through the steps of reconciliation with the students.

Resources:

Activities:

Application/Assignment:**Evaluation Plan:**

1. Instructor will grade the students' written checks and register, ensuring that all documents are completed with no blanks.
2. Instructor will also grade the students' reconciliation statements, using a rubric.