

Section 2—Financial Basics

Title/subject: *Checking –On-line resources*

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Time allotment: 2 - 55minute class period (1 day research, 1 for discussion)

Grade Level: 9-10th grade

ND Standards competencies: FACS

Standard 2: Consumer and Family Resources – Evaluate management practices related to the human, economic, and environmental resources. (*Based on National Standard #2*)

Topic 1: Demonstrate management of individual and family resources.

Topic 5: Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

Brief Description: Students will evaluate a variety of internet resources that are available to consumers. They will spend time filling in a chart and answering questions related to checking accounts and banking.

Background: Students will have just finished a 3 day lesson on “Your Checking Account” I use materials that are supplied by my local bank. They are copyrighted by the Internal Training Services. Topics covered in the materials include:

- How to open a checking account
- Writing Checks
- Keeping Checkbook Records
- Reconciling bank statements
- Endorsing checks
- Direct deposit
- Debit cards

Learner Objectives:

- Review topics covered in class
- Become aware of on-line resources
- Evaluate on-line resources
- Locate useful information on banking

Materials/resources needed:

- Computer for each student (An overhead projection screen from one computer can be useful if computers are not available)
- Handouts of the chart/list of web sites (These should be checked prior to each use of this lesson to make sure they are current and still available)

Lesson Outline:

- Introduction

There are many resources available to consumers today. Banking has become very consumer friendly. Sometimes we just need to know where to locate information and we need to learn how to evaluate it to make sure it is useful to us as consumers. Today you will have the chance to locate, read, use and evaluate some the on-line resources.

- Activity/Assignment

Worksheet/Chart (Following Page)

Evaluation Plan:

- Students will spend the beginning of the next class period discussing and sharing information that they found and explaining the usefulness of the web sites. Students will be encouraged to share other sites they are aware of and make a list to have available in class.
- Students will turn in their activity sheet for points related to researching the web sites provided.