

- Time Code** to students that in order to pay for something with a check, they must have a bank account. Also make it very clear that there is a charge for a money order.
- Distribute copies of electric, phone, and cable bills to students. Develop questions for each set of bills. Students can work in pairs or groups to analyze the bills. Design questions appropriate to your local electric, phone, and cable companies. At a minimum, students should be expected to determine the total due, due date, late charge fee, and where to pay the bill or where to send the bill.
- 05:57
- Replay the video segment played at the beginning of the lesson.
  - Point out bills, rent, cash, check, etc. in light of the students' newly acquired knowledge.
- 10:32
- Stop the video after Mr. Lopez says, "Tell him I am going to pay him after I get checks from the bank."
- Extension Activity:** Have students analyze a recent electric, phone, or cable bill at their home. They should determine the total due, due date, late charge fee and the address of where to pay and/or send it.

## Lesson 4: Banking

**EXTRA MATERIALS:** Unit 9 Worksheet 2, transparency of Worksheet 2, Unit 9 Homework 2

- 10:34
- Play the video after Mr. Lopez says, "Tell him I am going to pay him after I get checks from the bank."
  - Pause the video to reinforce concepts such as deposit, withdrawal, not using more than what is in your account, etc.
- 17:33
- Stop the video after Mrs. Martinez says, "You can only withdraw the amount of money that you have in the bank."
  - Distribute **Unit 9 Worksheet 2**. Have students fill out numbers 1-8 as they watch the video.
- 10:34
- Replay the video after Mr. Lopez says, "Tell him I am going to pay him after I get checks from the bank."
- 11:20
- Stop the video after Mrs. Martinez says, "ATM stands for Automated Teller Machine."
  - Make sure students have labeled the correct picture with "ATM."
- 11:21
- Continue the video.

## Time Code

- 17:33
- Stop the video after Mrs. Martinez says, “You can only withdraw the amount of money that you have in the bank.”
  - Review the vocabulary worksheet with students.
  - Write the name of a store, items purchased, and the total cost of the purchase on the board. Draw a giant check on the board with appropriate headings. Ask students to help you fill out the check.
  - Refer the students back to **Unit 9 Worksheet 2**. Complete the check writing portion.
  - Write out a check in its entirety, including the memo portion, for this exercise.
  - Refer students to the check register portion of **Unit 9 Worksheet 2**. Explain this concept.
  - Have students write the date, description of transaction, total of the check and subtract it from the previous total to have an ongoing balance of their account.
  - Assign **Unit 9 Homework 2**, to be collected next class meeting.
- Extension Activity:*** Have students visit two nearby banks to obtain information about savings and checking accounts. If students are unable to visit the banks, they should use the Internet or call local banks. Students must turn in the name of the bank and the cost to maintain a checking and savings account. They also must include the interest rate for the savings account.

## Lesson 5: Banking 2

**EXTRA MATERIALS:** **Unit 9 Worksheet 2**, transparency of **Worksheet 2**, **Unit 9 Homework 2**, copies of sample bank statements

- 17:34
- Collect **Unit 9 Homework 2**. Go over it with class, if necessary.
  - Play the video after Mrs. Martinez says, “You can only withdraw the amount of money that you have in the bank.”
  - Pause the video to point out issues related to using the ATM. For example, don’t stand too close to the person using the ATM.
- 26:46
- Stop the video after Mrs. Martinez says, “Have a nice afternoon.”
  - Distribute sample bank statement to students. Go through one bank