Hands On Banking

Staff Responsible for Lesson Michelle Pittinger Date(s) Used 2/17/11 Civics Category II. Civic Participation 29. Consumer Economics - Banking Civics Objective Compare the advantages and disadvantages of using the services of banks, credit unions, and check cashing services. Time Frame to Complete Lesson 45-60 minutes EFL(s) NRS levels 3 and 4 Standard(s) Listening; Reading; Speaking Benchmark(s) L4.1 Demonstrate comprehension of familiar topics. R4.1 Comprehend information in common forms and simple paragraphs. R4.6 Complete a task. S3.4 Use an increasing vocabulary for every day situations. S4.1 Participate in conversations on familiar topics. Materials Whiteboard, markers, laptop computers, internet website: www.handsonbanking.org, paper/notebooks, pens/pencils, handout of blank check from www.kidsmoneyfarm.com/how-to-write-a- check.htm. Activities 1. Begin by introducing and briefly discussing target vocabulary (banks, savings and loans, credit unions, check cashing services) on the board. 2. Using laptops instruct and assist 5s to locate the interactive website: www.handsonbanking.org	Program Name	Canton City Schools ABLE					
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		www.handsonbanking.org and to click on					
"Adult" and then on "1. Basics of Banking		"Adult" and then on "1. Basics of Banking					
Services" under the heading, "Select a		-					
Topic". Instruct Ss to select and click on "1.		-					
Financial Institutions" lesson. Instruct Ss to							

 listen to the information and follow along by reading the sidebar as they are presented on the screen. Ask for questions and clarify information that was presented as needed. T then demonstrates and models how to advance to the next part or go back to the previous part of the lesson by clicking on the "next" and "previous" buttons. Instruct Ss to click on the "next" button and read the descriptions of "bank", "savings institution", and "credit union". Discuss the differences and ask for feedback to check for understanding. Instruct and assist Ss to follow the directions by clicking on each description on the page. Ss then click on the "check answer" button to check their progress and to make changes until they match the description with the correct name of institution. When Ss have correctly made
the matches, instruct them to proceed to the next page to listen, read, and discuss the
benefits of using financial institutions versus using check cashing services.
 4. Instruct Ss to click on lesson "2. Savings Accounts" and to again listen and follow along by reading the information in the sidebar. Instruct Ss to click "next" to learn about "Common Types of Savings Accounts" and discuss them. Ss then click "next" to learn about "How to Open a Savings Account" to learn and discuss what they must bring with them to the bank in order to open an account.
5. Instruct Ss to click on lesson "3. Checking Accounts" and to listen and follow along by reading about "What Is a Checking Account?" and "Why Have a Checking Account?" and discuss to clarify information.

Assessment/ Evidence	 6. Instruct and assist Ss to click "next" to learn "What Are Checks?" and then "next" to use the interactive "magnifying glass" to learn about each part of the check. Ss then click "next" to learn "How to Write a Check" by "dragging and dropping" items of information to the correct spot on a check and then checking for accuracy. Give Ss handout of blank check to practice writing out parts of a check. T monitors progress and assists as necessary. Follow with class discussion of website experience. Ss will demonstrate understanding of differences between banks, savings and loans, and credit unions by clicking and dragging the description of each to its proper place on the computer screen using the interactive program. Ss will demonstrate knowledge of types of ID required for opening a checking or savings account by reading and discussing the information they find. Ss will demonstrate ability to correctly write a check using the interactive program to click and drag the components of a check to their correct locations and writing a practice check on paper using a handout drawing.
Reflection	Ss practiced computer skills using the interactive
	website with T's assistance. This website has three levels: Adults, Young Adults, Teens ($6^{th}-8^{th}$ grade), and Kids ($3^{rd}-4^{th}$ grade) that can be used for different ESOL levels. Ss were actively engaged in learning about the differences among the financial institutions, the advantages/disadvantages of using check cashing services, and types of ID required for opening a checking/savings account. Ss learned the difference between the types of accounts, and how to correctly write a check.

Handout: Blank Check Template

Charlie Bigbucks	KidsMoney/Farm	COM		No. 0001
123 Savings Drive Prosperity City, HI 96822		-	Date	
Pay to the				
Order of			\$	
				Dollars
KidsMoneyFarm Bank Money Tree, HI 96822 300 Friendly Lane				
Memo		Signature		
:987654321 :	8086545309	0001		

Charlie Bigbucks	KidsMoneyFarm	-COM		No. 0002
123 Savings Drive Prosperity City, HI 96822			Date	
Pay to the				
Order of			\$	
				Dollars
KidsMoneyFarm Bank Money Tree, HI 96822 300 Friendly Lane				
Мето		Signature		
1:9876543211:	8086545309	0002		