

# Unit on Checking

## CHECKLIST

Listed below are the activities that will be graded in each area and the amount of points each activity is worth. There is also a grading scale at the bottom of the page, which lists how many points need to be earned to receive the corresponding grade.

## GRADING

Activity	Points Possible	Points Received
Pre-test	10	
Listening guide/vocabulary activity	10	
Completing 3 checks	15	
Completing 3 deposit slips	15	
Study Skills Sheet	10	
Check Register Cooperative learning activity	10	
Post-test	30	
Total	100	







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CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS  
OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

**DEPOSIT TICKET**

**IMA STUDENT** 07-02  
123 YOUR STREET 555-6789  
ANYWHERE, USA 12345

DATE \_\_\_\_\_  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE IF CASH RECEIVED FROM DEPOSIT

**AMERICA FIRST**  
CREDIT UNION

P.O. Box 9199  
Ogden, UT 84409  
[www.americafirst.com](http://www.americafirst.com)

CASH ▶  
97-7751/3243  
1

OR TOTAL FROM OTHER SIDE

TOTAL ITEMS  SUBTOTAL ▶

LESS CASH ▶

NET DEPOSIT \$

⑆ 3 243 775 16⑆ 74600000000 0⑆ 00 1 1

**IMA STUDENT** 07-02 622  
123 YOUR STREET 555-6789  
ANYWHERE, USA 12345

DATE \_\_\_\_\_ 97-7751/3243  
1

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

DOLLARS Security features are included. Details on back.

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**SAMPLE - VOID**

FOR \_\_\_\_\_ MP

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Using the following vocabulary words, on your own sheet of paper, write a two-paragraph story.

- Void
- Endorse
- Balance forward
- Signature line
- Credit
- Check
- Debit
- Account number
- Stub
- Amount line
- Register
- Deposit Ticket
- Bank or Credit Union

Lesson #1  
How to Write a Check

- Objectives:**
1. Students will be able to fill out a check with 90% accuracy
  2. Students will be able to explain all 6 parts of completing a check with 90% accuracy.
- Activity:** Students will be learning new vocabulary words. A worksheet with the vocabulary words will be given to each student to complete while listening to the lecture.
- Lecture:** Discuss the 6 parts of writing a check: (remember to use small, easy to understand words so everyone can understand. Speak slowly and clearly for those students who need a little extra help).
1. Date
  2. Name or organization you are paying
  3. Amount in numerals
  4. Amount in words
  5. Signature line
  6. What the transaction is for
- Discuss the 5 parts of the check:
1. Person's name and address
  2. Check number in upper right-hand corner
  3. Account number in lower left-hand corner
  4. Date the account was opened
  5. Name and address of the bank
- Discuss other vocabulary terms the students will need to know:
1. Stub
  2. Void
  3. Endorse
  4. Debit
  5. Balance forward
  6. Credit
- Modeling:** Complete a check for the students on a transparency using the overhead. The overhead will help all students (especially ESL and multi-cultural diverse students) to see exactly what we are doing at the same time we are doing it. It gives all students a visual idea of what we expect them to learn.  
Explain each step in good detail as the check is being completed.
- Check for Understanding:** Ask the students if they have any questions.  
Answer any questions that may arise.
- Guided Practice:** Students will complete another check on the overhead. Ask for volunteers to come up and fill out a specific part of the check.

Independent Practice:

Students will be given three checks to fill out. They will come up with their own ideas for where, what, and how much they purchase.

Summary:

Review all the steps for writing out a check, and ask the students if they have any questions or comments.

## LISTENING GUIDE

Name \_\_\_\_\_

Fill in the blanks with the correct vocabulary word from the list below.

1. The check amount is recorded in the check \_\_\_\_\_.
2. I subtract the check amount from the \_\_\_\_\_.
3. The amount you record on the check is referred to as \_\_\_\_\_.
4. In order to cash your check you must \_\_\_\_\_ it.
5. When buying clothes, I use a \_\_\_\_\_ instead of using cash.
6. If the bank makes a mistake on your account, they will \_\_\_\_\_ your account for the amount of the mistake.
7. A mistake was made when writing my check, therefore, I must \_\_\_\_\_ it.
8. I sign the \_\_\_\_\_ to validate the check.
9. When filling in the \_\_\_\_\_, I fill in the remaining space with a line.
10. The \_\_\_\_\_ is in the lower left-hand corner of the check.

### Vocabulary Words

Void

Endorse

Balance forward

Signature line

Credit

Check

Debit

Account number

Stub

Amount line



Name \_\_\_\_\_


Directions: Complete the three checks below. You may use any information you would like to complete these checks, as long as the information is in the correct format.


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**SAMPLE - VOID**

FOR \_\_\_\_\_ MP

⑆ 3 243 775 16 ⑆ 74600000000 01⑈ 0621


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## Lesson #2 How to Make a Deposit

- Objectives:**
1. Students will be able to complete a deposit slip accurately
  2. Students will be able to identify and explain in a class discussion the different parts of a deposit slip.
  3. Students will be able to complete the study skills worksheet.
- Activity:** Students will be given a study skills worksheet to complete during the lecture that will help them develop better note taking skills.
- Lecture:** Explain the purpose of a deposit slip  
Discuss the different parts of a deposit slip: (remember to use small, easy to understand words so everyone can understand. Speak slowly and clearly for those students who need a little extra help).
1. Date
  2. Currency being deposited
  3. Coins being deposited
  4. Checks being deposited (list individually)
  5. Total from other side (if you run out of room on the front of the slip, list the remaining checks on the back)
  6. Total from everything listed above
  7. Less cash received
  8. Net deposit
  9. Signature line (if receiving cash back)
- Modeling:** Complete a deposit slip for the students on a transparency, using an overhead. The overhead will help all students (especially ESL and multi-cultural diverse students). Explain each step in detail as the deposit slip is being completed to ensure the students understood the lecture.
- Check for Understanding:** Ask the students if they have any questions.  
Answer any questions that may arise.
- Guided Practice:** Students will complete another deposit slip on the overhead. We will ask for volunteers to come up and fill out a specific part of the deposit slip.
- Independent Practice:** Students will be given a deposit slip to fill out. Students will be given the information to put in the specific areas.
- Summary:** Review all the steps for filling out a deposit slip, and ask the students if they have any questions or comments.



Lesson #3  
Balancing Your Check Register

Objectives: 1. Students will be able to respond to the question, "Why is it important to balance your checkbook?"  
2. Students will work in small groups and be able to balance a check book with 80% accuracy or better.

Activity: Students will be asked to take out a sheet of paper and write a short essay on why it is important to balance their checkbook.

Lecture: Discuss the parts of a check register:

1. Balance
2. Check number
3. Date
4. Description or payee
5. Amount subtracted
6. Amount of deposit or credit
7. New balance (found by adding or subtracting the transactions)

Explain the steps to balancing the checkbook:

1. Carry over the balance from the bottom of the previous page
2. Enter the check number, unless it is a deposit, then leave blank
3. Enter the date
4. Write the payee and purpose of the check
5. Fill in the amount of payment
6. Fill in the amount of deposit or credit
7. Figure new balance by adding or subtracting

Modeling: Complete the action of balancing a checkbook on a transparency using the overhead. Explain each step in detail as the balancing is being done to ensure the students understood the lecture.

Check for Understanding: Ask the students if they have any questions.  
Answer any questions that may arise.

Guided/Independent Practice: Students will be grouped into numbers of 4 or 5. Each group will be given a list of transactions to input into their check register. They will work together to balance all of the transactions into their checkbook.

Summary: Ask if the students had any problems. If so, what were they? Ask again, why is it important to balance your checkbook?

## LIST OF TRANSACTIONS

Use this list of transactions below to fill out the check register and balance your checkbook. The balance is already on the top of your check register.

Check Number	Date	Description	Amount
101	12-13-02	Pizza Hut	\$19.67
102	12-13-02	The Gap	\$42.35
103	12-14-02	Smiths	\$23.80
104	12-15-02	Maverick	\$25.25
105	12-16-02	U.S. West	\$35.34
	12-16-02	Deposit	\$300.00
106	12-17-02	Olive Garden	\$45.87
107	12-18-02	Textures	\$33.00
	12-18-02	Deposit	\$54.00
108	12-19-02	Wal-Mart	\$43.67
109	12-20-02	All State	\$90.00
110	12-21-02	Some Dude's Playground	\$15.35
	12-22-02	Deposit	\$100.00
111	12-23-02	Target	\$12.34



**KEY**

Check Number	Date	Description	Amount	Balance
102	12-13-00	Pizza Hut	\$19.67	\$480.33
102	12-13-00	The Gap	\$42.35	\$437.98
103	12-14-00	Smiths	\$23.80	\$414.18
104	12-15-00	Maverick	\$25.25	\$388.93
105	12-16-00	U.S. West	\$35.34	\$353.59
	12-16-00	Deposit	\$300.00	\$653.59
106	12-17-00	Olive Garden	\$45.87	\$607.72
107	12-18-00	Textures	\$33.00	\$574.72
	12-18-00	Deposit	\$54.00	\$628.72
108	12-19-00	Wal-Mart	\$43.67	\$585.05
109	12-20-00	All State	\$90.00	\$495.05
120	12-21-00	Some Dude's Playground	\$15.35	\$479.70
	12-22-00	Deposit	\$100.00	\$579.70
121	12-23-00	Target	\$12.34	\$567.36
Ending Balance				\$567.36

Lesson #4  
Post-test  
Simulation of an Auction  
Items Purchased by Writing Checks

- Objectives:
1. Students will complete the post-test.
  2. Students will participate in a mock-auction and make bids on items depending on how much money they have in their pretend checking accounts.

Activity: Students will be given a post-test to complete in class. They will be given 20 minutes to complete this test.

After the completion of the post-test, the students will be put into a mock-auction situation where they will be able to bid on certain items brought in by the teachers. Depending on how much money is in their pretend checking accounts, the students will be able to bid against one another until all items are sold. The teacher will bring extra smaller items for those who weren't able to purchase any big items.

Summary: Review any questions the students may have about the post-test.  
Review any questions the students may have about the auction.