

GED 2002 Teachers' Handbook of Lesson Plans

| Area/Skill - Mathematics | Cognitive Skill Level - Application | Correlation to Framework - 05.01/05.13/05.16 | Lesson Number - 20 |
|---|-------------------------------------|--|--------------------|
| <p>Activity Title - Checkbook Math</p> <p>Goal/Objective</p> <p>Students will properly reconcile a monthly bank checking account statement utilizing several different operations. Students will apply correct mathematical operations to each item in statement to obtain an accurate balance.</p> <p>Lesson Outline</p> <p>Introduction</p> <p>Most people in today's society use a check book at home and sometimes at work. By completing this activity, students will not only sharpen banking skills but will also get a taste of basic bookkeeping.</p> <p>Activity</p> <p>Students will be provided with the following information—beginning bank balance of \$1207.65 on 02/22/02. The following transactions need to be entered into the check register and an ending balance must be computed. Place worksheet #1 Transactions on the overhead and/or provide each student with a printed copy. Go over each item and assist students with identification as to if this item is a debit (-) or a deposit/credit (+). After this introduction, place the sample register form on the overhead. Point out the beginning balance and date. Enter the first transaction for the students and complete the necessary mathematical operation for illustration. Direct students to justify their own register at this time using the supplied information being aware of transaction dates.</p> <p>Debriefing/Evaluation Activity</p> <p>After all have complete their own register display the sample transparency for the class and complete it for the class. As each item is entered comment on the characteristics such as debit or deposit and proper date order. Also keep a running balance as the items are added.</p> | | <p>Materials/Texts/Realia/Handouts</p> <ul style="list-style-type: none"> • Handout - Transaction # 1 • Handout - Transaction # 2 • Handout - Checkbook Blank Register • Handout - Checkbook Complete Register • Paper, pencils • Calculators • Overhead | |
| | | <p>Extension Activity</p> <p>Invite students to complete another register in small groups and add their own amounts and other charges and credits.</p> <p>Include automatic withdrawal and deposits to make the activity more interesting.</p> | |
| <p>Real-Life Connection</p> <p>Distribute newspapers or advertisements from local banks and compare any services they offer for free or that they charge for.</p> <p>Speculate if credit and debit cards will eliminate check writing.</p> <p>Make a class list of how students have used checks and the pros and cons of using checks for various purchases.</p> | | <p>ESE/ESOL Accommodations</p> <ul style="list-style-type: none"> • Let the student use a chart or table with basic math facts. • Color-code or highlight key phrases or lines in the problems. • Let the student use a calculator. | |

GED 2002 Teachers' Handbook of Lesson Plans

| Area/Skill - Mathematics | Cognitive Skill Level - Application | Correlation to Framework - Math 05.01/05.13/05.16 | Lesson Number - 20 |
|--|-------------------------------------|---|--------------------|
| <p>Activity Title - Checkbook Math</p> <p>Introduction</p> <p><i>Say:</i> Most people in today's society use a check book at home and sometimes at work. By completing this activity, students will not only sharpen banking skills but will also get a taste of basic bookkeeping.</p> <p>Main Activity</p> <p><i>Say:</i> We are going to practice keeping a check book register in balance. We will make withdrawals, deposits and compute service charges. This is a basic life skill and calls for accurate work.</p> <p><i>Do:</i> Distribute Worksheet 1 Transactions</p> <p><i>Say:</i> Look at the transactions on this form. They are not in order and list several types of transactions. Your first assignment is to put these transactions into date order and group them by type. After you complete this work, we will correct it together.</p> <p><i>Do:</i> After students complete the work, place the sample on the overhead and go over the work with the class.</p> <p><i>Say:</i> Now that everyone has an accurate list of transactions, I will distribute a blank check book register. Please follow along with me while we go over the various columns that you are to fill in with our sample transactions.</p> <p><i>Do:</i> After illustrating the placement of the various transactions, tell the class to complete their own registers and come up with a balance.</p> <p><i>Say:</i> OK, everyone follow along with our sample and let's see how well we did. I will put the sample on the overhead and we can check our balance together.</p> <p>Closure/Conclusion</p> <p><i>Say:</i> As you can see, we must be careful when working with numbers. Can you think of some of the problems if you fail to maintain an accurate checking register? Do you think it is a good idea to keep a running accounting of your balance?</p> <p>Follow-Up Lessons/Activities</p> <p><i>Say:</i> Visit a local bank and obtain some information regarding their checking accounts. Find out if there are different types of accounts and report to the class on the pros and cons of each.</p> <p><i>Do:</i> Instruct the class to include automatic withdrawals and deposits to make the activity more interesting if time permits.</p> | | | |

Check Book Register

Use for correcting work done by class and to assist students with placing of proper entries.

| Num. | Date | Description of Transaction | Pay | Fee | - | Depos | + | Balance | |
|------|---------|-----------------------------|-------|-----|-----|-------|----|---------|----|
| 308 | 2/22/02 | Fred's Food Land | \$ 88 | 34 | | | | \$1207 | 65 |
| | 2/28/02 | Deposit | | | | \$33 | 99 | \$1241 | 64 |
| *** | 3/01/02 | Activity Begins Here | | | | | | \$ 1241 | 64 |
| | 3/01/02 | Monthly Service Fee | | | \$5 | 00 | | \$1236 | 64 |
| | 3/02/02 | Deposit (Check #786) | | | | \$50 | 00 | \$1286 | 64 |
| 309 | 3/07/02 | Pet Place | \$23 | 99 | | | | \$1262 | 65 |
| 310 | 3/10/02 | Clyde's Clothiers | \$112 | 74 | | | | \$1149 | 91 |
| 311 | 3/10/02 | Doug's Drug | \$37 | 89 | | | | \$1112 | 02 |
| | 3/15/02 | Deposit Check # 789 | | | | \$80 | 00 | \$1190 | 02 |
| 312 | 3/15/02 | Mr. Landlord | \$550 | 00 | | | | \$640 | 02 |
| | 3/15/02 | Pay Check | | | | \$970 | 00 | \$1610 | 02 |
| | 3/16/02 | ATM Withdrawal | \$50 | 00 | | | | \$1560 | 02 |
| 313 | 3/22/02 | Gus's Gas | \$27 | 14 | | | | \$1532 | 88 |
| | | ATM Withdrawal | \$50 | 00 | | | | \$1482 | 88 |
| | 3/27/02 | NSF Returned Ck. #789 | | | | \$80 | 00 | \$1402 | 88 |