

CHECK OUT THESE RESOURCES:

CAN I AFFORD THIS? WORKSHEETS & BOOM CARDS

CAN I AFFORD THIS? BUNDLE

FUNCTIONAL
LIFE SKILLS MATH

MONTHLY BILLS VS
INCOME

HOURS WORKED VS
COST



Can I Afford This? Monthly Bill Practice

NAME: _____ DATE: _____

Can I Afford This? Hours of Work

NAME: _____ DATE: _____

Activity Ticket to a school dance Cost \$25.00

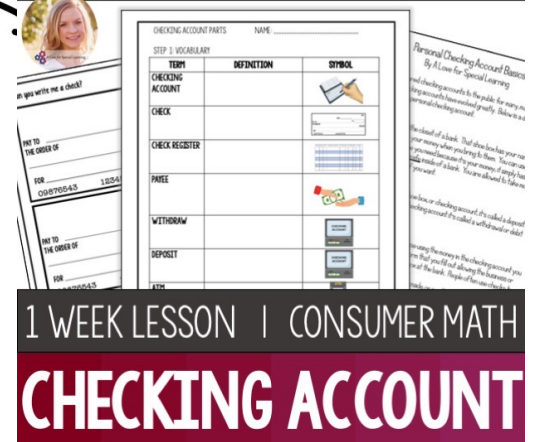
Hourly Wage: \$12.35

HOURS	GROSS PAY	NET PK
Hours		Gross pay

Worksheets & Boom Cards

FULL CHECKING ACCOUNT LESSON UNIT

46 PAGES | LOW PREP | PRINT WITH
BOOM CARDS



Checking Account Parts

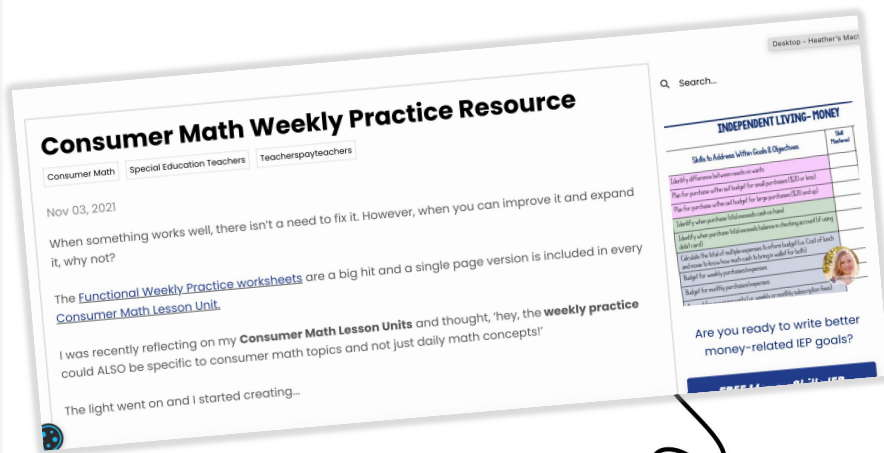
STEP 1: VOCABULARY

TERM	DEFINITION	SYMBOL
CHECKING ACCOUNT		
CHECK		
CHECK REGISTER		
WRITE		
WITHDRAW		
DEPOSIT		

1 WEEK LESSON | CONSUMER MATH
CHECKING ACCOUNT

CLICK THE IMAGES TO GRAB THE RESOURCES!

AND THIS BLOG: CONSUMER MATH WEEKLY PRACTICE RESOURCE



- ✓ CONSUMER MATH SKILL PRACTICE WORKSHEET TO KEEP THOSE FUNCTIONAL MATH SKILLS STRONG ALL THROUGHOUT THE YEAR!

CLICK HERE ^ TO KEEP READING!

Bundle Explanation

This bundle includes all of the print materials I use for a checking account unit that lasts FIVE days (50 minute periods).

Print these pages for students: 7-11, 13-15, 17-18, 21, 23-29, 32-33, 35, 37, 47-48

Print these pages for activities: 22, 30, 31 (7 times), 39-46 (printed back to back)

Print these pages for answer keys: 12, 16, 19-20, 34, 36, 38, 49

LEARNING OBJECTIVE: Given a specific purchase amount, write a check and record the purchase in the check register.

Lesson Plans

Student cover page (includes learning objective and brain teaser): print and staple/attach this to each pack of notes and activities to help students stay organized! (loop back around to the brain teaser on the first or last day!)

Monday: The teacher starts the period with a math brain teaser followed by a quick reference to the Topic Flow Chart to find the topic for the week. Then, the teacher reads aloud an article (Personal Checking Account Basics) and students who are at or above the third grade reading level write a GIST (available free in store), students reading below the third grade reading level watch a short PowerPoint (available in store) with audio and then answer a simple on-topic question.

Teaser: Banks that are a safe and secure place to keep your money have an FDIC rating. What does FDIC stand for?

A: Federal Deposit Insurance Corporation

Extended the lesson- The FDIC started in the 1930's because of the stock market crash of 1929 when banks weren't insured.

Tuesday: Teacher mainly lead Notes, students below the third grade reading level or who struggle with writing receive Guided Notes. Students are asked to contribute and discuss the notes throughout.

Wednesday: Teacher mainly leads the Parts worksheet. Materials move from general information on the topic (article/PowerPoint and Notes) to specific information on the topic (Parts) as the students begin to understand the topic better. Student participation and discussion during the Parts worksheet is highly encouraged.

*I often stop about 2 times during the Parts worksheet to share a personal example or to involve my classroom aides in the discussion. After the Parts worksheet, use the Parts Application worksheet to model how to take information and determine where to put it on a check. Then, model how to transfer that information into the check register.

Thursday: This day of the lesson is geared toward independent practice, so students can begin to test their own knowledge of checking accounts and problem solve independently by using their resources (class materials) and peer assistance. The teacher can use one or both of the following activities. The Independent PowerPoint consists of a PowerPoint of a paycheck deposit amount, a few scenarios prompting students to write checks, another deposit, and ending with students balancing their checkbook (available in my store for FREE, check out the Free Category). The student worksheet is included.

*I tend to grade on accuracy at this point in the unit. Again, students are encouraged to answer their questions using their own resources. *However, if I notice that student is making an error, I will visually prompt them to correct their error using a correct example from previous class work.

The other independent practice is a Check Errors Activity– Around the Room practice. The teacher will print 7 copies of the check image, found below, with one error per check. The checks are posted around the room (on walls, windows, open desks, chalk/white board, etc). Students will walk around the room, look at the check, identify the error, and then write the corrected information on the worksheet. Using common student errors in this activity is most helpful for students.

*Many of my students had trouble transferring the information from the check to the check register. I created a simple worksheet with arrows to show students where to transfer each part of the check onto the check register.

Friday: The following resources are great as an end of the week re-cap and assessment.

- 5 question assessment
- 16 task cards
- 6 Question Functional Math Review
- Vocabulary Word Search

I would recommend using the Task cards for a final review, then assess students, follow-up with a functional math review, and end with a fun word search!

Extra Information...

...I keep all my worksheets simple, clean, and consistent. I prefer to give more verbal directions along with modeling rather than overwhelm students with text.

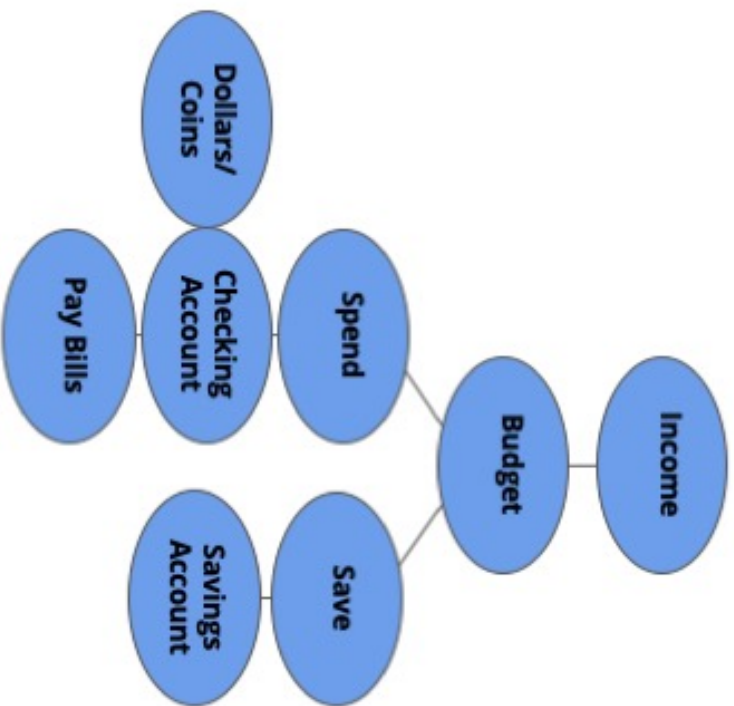
...All notes in my Notes are structured the same way for consistency. The two sections highlighted in purple are the “key” pieces of information that students will likely be asked to reference or need to know for the rest of the week’s lessons.

...I am constantly encouraging my students to use their resources (Notes, Parts worksheet, etc) throughout the week’s lesson. I want the information on those resources to be brief and easy to understand.

...The Topic Flow Chart is a visual to show students how every part of their money life is impacted by their income. Students also see how the topics addressed in class are connected to previous and future topics.

...My school uses GIST writing as part of our RTI reading initiative. I use the feedback lines to both compliment and critique student GIST work.

...I use the Microsoft OneNote program to organize all my files. I organize the files according to Quarter, which allows me to jump back and forth between documents, examples, pictures, power points, and examples quickly while still being able to ink.



- Income
 - Budget
 - Spend
 - Dollars/Coins
 - Checking account
 - Pay Bills
 - Save
 - Savings Account

CHECKING ACCOUNT

OBJECTIVE:

GIVEN A SPECIFIC PURCHASE AMOUNT, WRITE A CHECK AND RECORD THE PURCHASE IN A CHECK REGISTER.

WHAT DO YOU ALREADY KNOW?

BRAIN TEASER:

BANKS HAVE AN FDIC RATING. WHAT DOES FDIC STAND FOR?

MY GUESS:

ANSWER:

Personal Checking Account Basics

By A Love for Special Learning

Banks have offered checking accounts to the public for many, many years. Since their development, checking accounts have evolved greatly. Below is a description of the basic features of a personal checking account.

Checking Account

Picture a shoe box in the closet of a bank. That shoe box has your name on it and that is where the bank puts your money when you bring to them. You can use the money in the shoe box anytime you need because it's your money; it simply has the added security of being kept safe inside of a bank. You are allowed to take money out and put money in it every day, if you want.

Deposit and Withdrawal

When money is put IN the shoe box, or checking account, it's called a deposit. When money is taken OUT of the checking account it's called a withdrawal or debit (think debit card).

Paper Checks and Check Register

When you want to make a purchase using the money in the checking account you can write a check. A check is a paper form that you fill out allowing the business or person to take money out of your shoe box at the bank. People often use checks to pay bills or buy goods from a store.

After a check is written, a deposit is made, or a withdrawal is completed, the owner of the checking account needs to write down what was done so that they always know how much money they have left in their shoe box at the bank. A special form comes with each pack of checks which helps to record all the withdrawals and deposits called a check register. Check registers help the owner of the checking account know exactly how much money they have at the bank.

Personal Checking Account Basics

By A Love for Special Learning

Debit Card

Debit cards are one of the newer features of checking accounts. Debit cards are a plastic version of a paper check. They look like a credit card, but are very different. When someone uses a debit card they are paying for a good using the money in their checking account but are saving the time it takes to write out a paper check. Simple as that!

Online Banking

Lastly, online banking provides the owner of the checking account with quick and constant access to their shoe box. They can check how much money is in their checking account, pay bills, move money from one account to another, and more using a computer or smart phone. Online banking helps people to manage their money all day, every day. All in all, checking accounts continue to provide the same services they did when they were first developed. Over the years, more features have been added making checking accounts more convenient for people to use.

READ THAT ONCE MORE!

TRUE/FALSE QUESTIONS

THE MONEY IN A CHECKING ACCOUNT IS SAFE.	TRUE	FALSE
A DEBIT IS WHEN YOU TAKE MONEY OUT OF YOUR CHECKING ACCOUNT.	TRUE	FALSE
A CHECK IS A PAPER FORM THAT ALLOWS SOMEONE TO TAKE MONEY FROM YOUR CHECKING ACCOUNT.	TRUE	FALSE
A DEBIT CARD AND CREDIT CARD ARE THE SAME THING.	TRUE	FALSE
ONLINE BANKING DOES NOT INCLUDE PAYING BILLS.	TRUE	FALSE

READ THAT ONCE MORE!

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WHAT FROM THE READING WAS NEW INFORMATION?

EXPLAIN YOUR PAST EXPERIENCE WITH CHECKING ACCOUNTS?

WHAT DO YOU THINK YOUR FUTURE EXPERIENCES WILL BE?

HOW ARE YOU FEELING ABOUT LEARNING ABOUT THIS TOPIC?

CHECKING ACCOUNT NOTES

Name _____

What is a checking account?

Who offers checking accounts?

Why do people have checking accounts?

Checking accounts...

Give FIVE examples of when or how someone would use a checking account:

1. _____

2. _____

3. _____

4. _____

5. _____

CHECKING ACCOUNT NOTES

Name _____

What is a checking account?

A _____ service where you can keep _____ you plan to use _____ (all the time, often).

Who offers checking accounts?

A _____

Why do people have checking accounts?

To keep a _____ of deposits and withdrawals. Keeps money _____.

Checking accounts...

Include checks, _____, ATM, _____
money orders, _____ and _____.

Give FIVE examples of when or how someone would use a checking account:

1. _____

2. _____

3. _____

4. _____

5. _____

CHECKING ACCOUNT NOTES- ANSWER KEY

Name _____

What is a checking account?

A _____ bank _____ service where you can keep _____ money _____ you plan to use _____ frequently _____ (all the time, often).

Who offers checking accounts?

A _____ bank _____

Why do people have checking accounts?

To keep a _____ record _____ of deposits and withdrawals. Keeps money _____ safe _____.

Checking accounts...

Include checks, _____ check register _____, ATM, _____ debit card _____, money orders, _____ deposits _____ and _____ withdrawals _____.


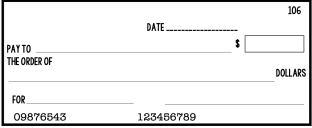
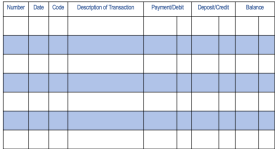


Give FIVE examples of when or how someone would use a checking account:

1. _____ ATM to get cash to pay a friend back
2. _____ debit card to make a purchase
3. _____ deposit a paycheck _____
4. _____ keep money away and safe from siblings or roommates
5. _____ write a check to pay for rent

CHECKING ACCOUNT PARTS

NAME: _____

STEP 1: VOCABULARY

TERM	DEFINITION	SYMBOL
CHECKING ACCOUNT		
CHECK		
CHECK REGISTER		
PAYEE		
WITHDRAW		-
DEPOSIT		+
ATM		

STEP 2: Explain the concept of a checking account.

STEP 3: IDENTIFY THE PARTS OF A CHECK.

	106
DATE _____	1
PAY TO _____	\$ 3
THE ORDER OF _____	4 DOLLARS
FOR _____	5 6
09876543	123456789

	PART OF THE CHECK	EXAMPLE
1		
2		
3		
4		
5		
6		


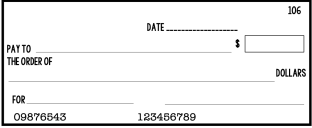
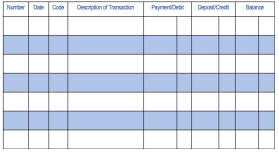


STEP 4: IDENTIFY THE PARTS OF A CHECK REGISTER.

Number	Date	Code	Description of Transaction	Payment/Debit	Deposit/Credit	Balance

TERM	EXPLANATION
CHECK NUMBER	
DATE	
TRANSACTION DESCRIPTION	
PAYMENT/DEBIT	
DEPOSIT/CREDIT	
BALANCE	

CHECKING ACCOUNT PARTS- ANSWER KEY

STEP 1: VOCABULARY

TERM	DEFINITION	SYMBOL
CHECKING ACCOUNT	A BANK SERVICE WHERE PEOPLE PUT MONEY THEY USE FREQUENTLY	
CHECK	PIECE OF PAPER THAT IS EQUAL TO CASH	
CHECK REGISTER	RECORD OF MONEY BEING DEPOSITED AND WITHDRAWN FROM THE ACCOUNT	
PAYEE	PERSON OR COMPANY YOU ARE PAYING \$ TO	
WITHDRAW	TAKING \$ OUT OF THE ACCOUNT, A PAYMENT, DEBIT	-
DEPOSIT	PUTTING \$ IN TO THE ACCOUNT, INCREASE	+
ATM	AUTOMATED TELLER MACHINE YOU CAN WITHDRAW, DEPOSIT, AND CHECK BALANCES	

STEP 2: Explain the concept of a checking account.

Essentially it's a box that safely holds your money and the bank provides that box to you

STEP 3: IDENTIFY THE PARTS OF A CHECK.

DATE	1	106
PAY TO	2	\$
THE ORDER OF	4	3
FOR	5	6
09876543	123456789	DOLLARS

	PART OF THE CHECK	EXAMPLE
1	DATE	(TODAY'S DATE)
2	PAYEE	JULIE JOHNSON/COMCAST
3	\$ IN NUMBERS	\$20.00
4	\$ IN WORDS	TWENTY DOLLARS AND 00/100
5	MEMO	WHAT YOU ARE BUYING
6	SIGNATURE	CURSIVE WRITING!

STEP 4: IDENTIFY THE PARTS OF A CHECK REGISTER.

Number	Date	Code	Description of Transaction	Payment/Debit	Deposit/Credit	Balance

TERM	EXPLANATION
CHECK NUMBER	THE NUMBER ON THE CHECK YOU WROTE, TOP RIGHT CORNER
DATE	DAY YOU MADE THE CHECK OUT
TRANSACTION DESCRIPTION	WHO OR WHAT YOU PAID
PAYMENT/DEBIT	\$ COMING OUT OF YOUR ACCOUNT
DEPOSIT/CREDIT	\$ GOING IN TO YOUR ACCOUNT
BALANCE	AMOUNT OF \$ THAT IS IN YOUR ACCOUNT

IDEAS FOR CREATIVITY IN YOUR INSTRUCTION

Click to Read

HOW I TEACH...BLOG SERIES

HOW I TEACH ABOUT
CHECKING ACCOUNTS

& OTHER CONSUMER MATH TOPICS

READING PASSAGES:

10 WAYS TO USE READING PASSAGES IN YOUR
CLASSROOM

(READING PASSAGES: 1-PAGE EXPLANATORY PASSAGE, 5
TRUE/FALSE QUESTIONS, 4 WRITING PROMPTS)

TASK CARDS:

10 WAYS TO USE TASK CARDS IN YOUR
CLASSROOM

ABOUT ME



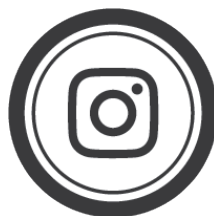
I've been teaching for over 10 years and continue to find joy in working with students with disabilities!

I currently teach transition age young adults (18-22 years old) with moderate to severe disabilities. Community experiences, life skills, consumer math, and vocational skills are the focus and I love that each day is different and new.

My educational background includes- Bachelor's Degree in Elementary Education and Special Education, Master's Degree in Advanced Special Education, and 30+ Graduate Hours in Assistive Technology.

-Heather

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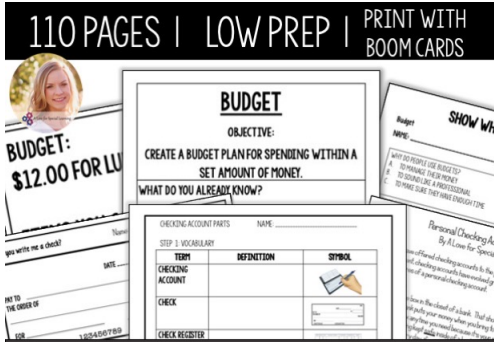
YOU WILL GET ACCESS TO EXCLUSIVE MATERIALS AND NOTIFICATIONS OF UPCOMING SALES AND NEW RESOURCES!



A Love for Special Learning

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110 PAGES | LOW PREP | PRINT WITH BOOM CARDS



BUDGET
OBJECTIVE: CREATE A BUDGET PLAN FOR SPENDING WITHIN A SET AMOUNT OF MONEY.
WHAT DO YOU ALREADY KNOW?

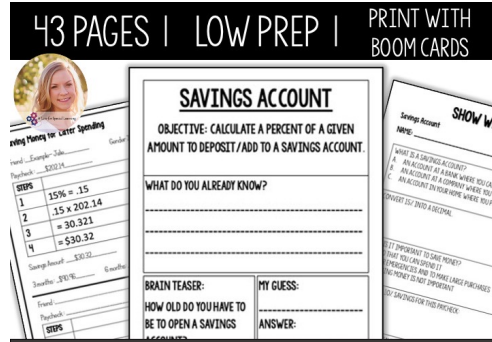
CHECKING ACCOUNT PARTS

TERM	DEFINITION	SYMBOL
CHECKING ACCOUNT		
CHECK		
CHECK REGISTER		

2 WEEK LESSON | CONSUMER MATH

BUDGET & CHECKING ACCOUNT

43 PAGES | LOW PREP | PRINT WITH BOOM CARDS



SAVINGS ACCOUNT
OBJECTIVE: CALCULATE A PERCENT OF A GIVEN AMOUNT TO DEPOSIT/ADD TO A SAVINGS ACCOUNT.
WHAT DO YOU ALREADY KNOW?

STEPS

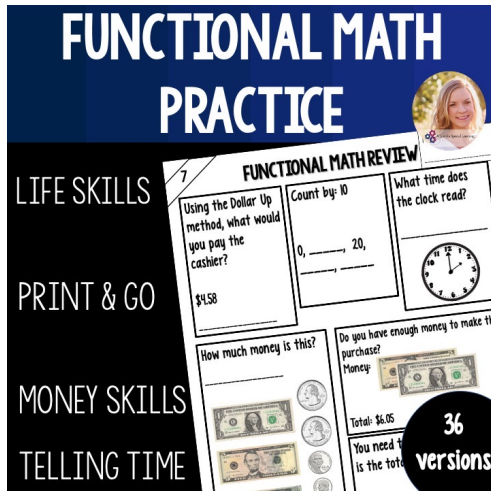
1	$15\% = .15$
2	$.15 \times 202.14$
3	$= 30.321$
4	$= 530.32$

1 WEEK LESSON | CONSUMER MATH

SAVINGS ACCOUNT

FUNCTIONAL MATH PRACTICE

LIFE SKILLS
PRINT & GO
MONEY SKILLS
TELLING TIME




FUNCTIONAL MATH REVIEW

Using the Dollar Up method, what would you pay the cashier?
\$4.58

Count by 10
0, _____, 20,

What time does the clock read?

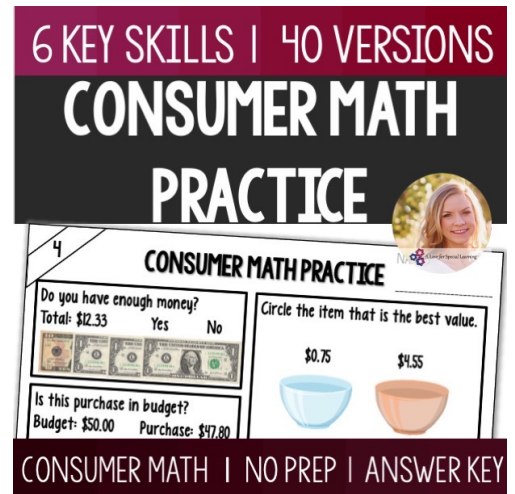
How much money is this?

Do you have enough money to make the purchase?
Money: 
Total: \$6.65
You need _____ is the total.

36 versions

6 KEY SKILLS | 40 VERSIONS



CONSUMER MATH PRACTICE



CONSUMER MATH PRACTICE

Do you have enough money?
Total: \$12.33 Yes No

Circle the item that is the best value.

\$0.75  \$4.55 

Is this purchase in budget?
Budget: \$50.00 Purchase: \$47.80

CONSUMER MATH | NO PREP | ANSWER KEY

GRAPHICS & FONT CREDIT

kimberly
geswein
fonts

kg



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