

Task 8	Course of Study Crosswalk:	LA 4
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Task / Topic	Apply banking skills
Content Standard	Demonstrate skills for managing finances. <ul style="list-style-type: none"> • Personal • Business
Overview/Annotation	Given the necessary information, the student will demonstrate the ability to apply banking skills to meet instructor's satisfaction.
Evaluation	
Resources	Sample blank checks (See Activities) Student Manual: Dollars and Cents Activities: Dollars and Cents Activities – 3.5, 3.7, 3.8
Lesson Length	
Instructional Method	
<input type="checkbox"/> Lecture <input type="checkbox"/> Class Discussion <input type="checkbox"/> Team Work <input type="checkbox"/> Review <input type="checkbox"/> Demonstration <input type="checkbox"/> Multimedia <input type="checkbox"/> Individual Work <input type="checkbox"/> Other	
Assessment Strategy	
<input type="checkbox"/> Homework <input type="checkbox"/> Written Test <input type="checkbox"/> Teacher Observation <input type="checkbox"/> Other <input type="checkbox"/> Class work <input type="checkbox"/> Performance Test <input type="checkbox"/> On-Task Ability <input type="checkbox"/> Other	
Integrated Content Code	
<input checked="" type="checkbox"/> R <input type="checkbox"/> SS <input type="checkbox"/> IR <input checked="" type="checkbox"/> PS <input type="checkbox"/> SO <input type="checkbox"/> MS Other <input checked="" type="checkbox"/> W <input checked="" type="checkbox"/> M <input type="checkbox"/> CL <input checked="" type="checkbox"/> CT <input type="checkbox"/> LD <input type="checkbox"/> WA <input checked="" type="checkbox"/> C <input type="checkbox"/> S <input checked="" type="checkbox"/> DM <input type="checkbox"/> IM <input type="checkbox"/> ES <input type="checkbox"/> TW	

Task 8**Teaching Points (Procedures/Activities/Learning Experiences)**

1. Identify the functions of a bank, including:
 - a. Deposits
 - b. Loans
 - c. Interest to depositors
 - d. Investments
2. Identify types of banks:
 - a. Commercial
 - b. Savings and Loan
 - c. Trust Company
 - d. Credit Union
3. Explain services offered by banks.
 - a. Checking accounts
 - b. Savings accounts
 - c. Loans
 - d. Safety deposit
 - e. Trusts
 - f. Brokerage services
 - g. Substitutes for cash (Credit cards, money orders, traveler's checks)
4. Identify checking accounts available for young people.
 - a. Lower or deferred monthly fees
 - b. Lower fee per check
 - c. Lower initial deposit
5. Explain types of savings accounts.
 - a. Passbook
 - b. IRA
 - c. Certificates of deposit
6. Explain how to choose a bank.
 - a. Services offered
 - b. Location
 - c. Hours
 - d. Minimum deposit required

Task 8	Provision for Individual Differences
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Extension	
Remediation	
Accommodation	
Modification	

Definitions and Suggested Modifications

- [Attention Deficit Disorder](#)
- [Autism](#)
- [Deaf-Blindness](#)
- [Deafness/Hearing Impairment](#)
- [Emotional Disturbance](#)
- [Mild Intellectual Disability](#)
- [Orthopedic Impairment](#)
- [Specific Learning Disability](#)
- [Speech or Language Impairment](#)
- [Tourette's Syndrome](#)
- [Traumatic Brain Injury](#)
- [Visual Impairment](#)

Getting a Bank Account

A bank is a service business. The service provided deals with money and credit. Banks help customers manage their checking accounts as well as earn investments by establishing a savings account. Banks also loan money for large investments such as houses and automobiles.

When you start earning a paycheck, you will probably become a bank customer by establishing a checking account, and maybe a savings account. A checking account will allow you to put money into the bank and write checks against the balance. Checks can be written to pay bills and to make purchases. Writing checks helps you keep up with where your money goes since the check register provides a written record of expenditures. Other advantages of checking accounts include keeping you from having a large amount of cash on hand, and cancelled checks serve as a receipt. Some banks will also pay interest on checking accounts; there may be a minimum balance required to earn interest.

To open a checking account, choose a bank and ask to establish a new account. Banks differ in the services offered, so it pays to shop around.

Some banks require identification and a minimum age, as well as a minimum initial deposit in order to establish an account. You will have to sign a signature card. This card is signed the same way you will sign your checks. The bank can use the card if necessary to compare the signature on the checks to prevent other people from using your account.


The bank will assign you an account number. This number will be printed on your checks and deposit slips. You will be offered a choice of check styles and colors from which you can choose. The bank will order the checks for you and have your name, address, phone number and account information printed on them. Your account will be charged for the checks. You can also order your own checks. There are many companies that sell checks directly to consumers.

When you receive your checks, protect them carefully. Stolen checkbooks can be very damaging financially. Checks should be written in ink and filled in so as to prevent anyone from adding to or changing what you have written. See the sample below.

Carol P. Martin 123 Any Street Town, AL 35400 206-333-1234	1252 24 38 1252
<u>October 14, 2005</u>	
PAY TO THE ORDER OF <u>South Bell Phone Company</u>	\$ <u>22.45</u>
<u>Twenty-two and 45/100</u> -----	DOLLARS
Cascade National Bank Town, Alabama	
For <u>September Phone Bill</u>	<u>Carol P. Martin</u>
123 200394567	238-41252

Deposits

- Date your deposit slip with the correct date
- List each type of fund you are depositing
- Count the cash you are depositing carefully
- Write the amount into the space provided
- List checks beneath the cash
- If you have more than a few, most deposit slips have a space on the back of the form for listing checks

322-21 1610	 Your First Bank American, USA	CURRENCY	120.00
		COINS	
		LIST CHECKS SINGLY	22/80
		TOTAL FROM OTHER SIDE	
		SUBTOTAL	
		LESS CASH RECEIVED	
		NET DEPOSIT	

DATE 11/06/2005

SIGN HERE FOR CASH RECEIVED

:9124 6027: 486586519

Task 11	Course of Study Crosswalk:	WA 7
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Task / Topic	Develop a career plan					
Content Standard	Determine factors to be considered in developing an effective career plan. <ul style="list-style-type: none"> • Self-assessment • Goal setting • Career research • Career plan 					
Overview/Annotation						
Evaluation	Given the necessary information, the student will develop long-range career plans. The student should use guidelines in setting individual long-range career goals and develop a career plan to reach those goals. These objectives must be accomplished in accordance with instructor's satisfaction or pre-determined standards.					
Resources	Student Manual: On the Road to a Career Activities: On the Road to a Career Activities – 4.1					
Lesson Length						
Instructional Method						
<input type="checkbox"/> Lecture	<input type="checkbox"/> Class Discussion					
<input type="checkbox"/> Demonstration	<input type="checkbox"/> Multimedia					
<input type="checkbox"/> Team Work	<input type="checkbox"/> Individual Work					
<input type="checkbox"/> Review	<input type="checkbox"/> Other					
Assessment Strategy						
<input type="checkbox"/> Homework	<input type="checkbox"/> Written Test					
<input type="checkbox"/> Class work	<input type="checkbox"/> Performance Test					
<input type="checkbox"/> Teacher Observation	<input type="checkbox"/> On-Task Ability					
<input type="checkbox"/> Other	<input type="checkbox"/> Other					
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<input checked="" type="checkbox"/> W	<input type="checkbox"/> M	<input type="checkbox"/> CL	<input checked="" type="checkbox"/> CT	<input type="checkbox"/> LD	<input type="checkbox"/> WA	<input type="checkbox"/>
<input checked="" type="checkbox"/> C	<input type="checkbox"/> S	<input checked="" type="checkbox"/> DM	<input type="checkbox"/> IM	<input type="checkbox"/> ES	<input type="checkbox"/> TW	<input type="checkbox"/>

Task 11**Teaching Points (Procedures/Activities/Learning Experiences)**

1. Define the following terms:
 - a. Career
 - b. Work
 - c. Occupation
 - d. Ability
 - e. Goal
 - f. Skill
 - g. Values
 - h. Productivity
 - i. Self-image
 - j. Positive self-image
 - k. Self-awareness
 - l. Interests
 - m. Aptitude
 - n. Luck
 - o. Success
2. Explain reasons why people work.
 - a. Economics
 - b. Social
 - c. Psychological
3. Define goals.
 - a. Short-term
 - b. Long-term
4. Explain the benefits of setting goals.
 - a. Give direction and purpose
 - b. Let person know when he/she has achieved success
 - c. Help bring about desired conditions
 - d. Create self-confidence
5. Discuss the importance of making good career plans.
 - a. Emphasize the importance of matching yourself with the right career.
 - b. Discuss why it is important for a person to know what skills they possess.
 - c. Point out that the goals selected early in life are important to achieving the type career desired.
6. Explain how students may determine their interests.
 - a. Talk with friends, family or others who may help you identify things you like.
 - b. Try work experience
 - c. Read material such as Dictionary of Occupational Titles or Occupational Outlook Handbook.
 - d. Take an interest inventory
7. Explain importance of knowing what skills an individual may have.
 - a. Point out that all jobs require different levels of skill.
 - b. Point out that it is easy to have an interest in an occupation, but not possess the skills to succeed in that occupation.
 - c. Discuss different ways to measure ability, such as the GATB and ASVAB tests.
8. Identify ways people enter into careers.
 - a. By Choice
Choice planning allows an individual to select correct choices in high school, follow up these with additional training or education at the college level, and to enter the

workforce with skills necessary to succeed right away.

b. By chance

Without proper planning, entering employment by chance is not likely for the average individual. If by chance a job comes available, what are the chances a person would be qualified?

9. Identify and discuss obstacles to career goals.

- a. Early marriage
- b. Children
- c. Financial obligations
- d. Health
- e. Lack of maturity
- f. Family obligations
- g. Lack of education or training
- h. Lack of knowledge of opportunities
- i. Lack of ambition
- j. Poor character record
- k. Not assuming responsibility
- l. Bad environment
- m. Feeling trapped in routine or pattern
- n. Lack of career planning
- o. Lack of mobility
- p. Not willing to make sacrifices
- q. Impatience
- r. Lack of something in life that gives stability
- s. Lack of positive recognition and encouragement
- t. Not facing reality
- u. Misplaced values
- v. Social pressures
- w. Lack of positive outlook

Task 11	Provision for Individual Differences
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Extension	
Remediation	
Accommodation	
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<p>Definitions and Suggested Modifications</p> <ul style="list-style-type: none"> <u>Attention Deficit Disorder</u> <u>Autism</u> <u>Deaf-Blindness</u> <u>Deafness/Hearing Impairment</u> <u>Emotional Disturbance</u> <u>Mild Intellectual Disability</u> <u>Orthopedic Impairment</u> <u>Specific Learning Disability</u> <u>Speech or Language Impairment</u> <u>Tourette's Syndrome</u> <u>Traumatic Brain Injury</u> <u>Visual Impairment</u>
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Developing Career Plans

Getting a job is a very important event in the life of any individual. Selecting the prospective employer, completing a job application, conducting the job interview and making final decisions are all serious matters. Your interests and those of the employer are the same: You are looking for a job in which you can succeed, they are looking for a person who will be successful in the job they have to offer.

Many people go about choosing their life work in a hit-or-miss manner, depending upon lady luck to land them in the right spot. And when lady luck has landed them in the wrong spot, friction sets in, and these people become disillusioned and disgusted with their jobs. Many would like to switch to different, more fitting work, but by the time they discover their predicament, some are too burdened with responsibilities or too old to chance the risk.

Every young person hopes to enter the right career. You most likely also have the same wish. You probably have questions about how to select a career, how to find out about job vacancies, and how to apply for a job. You may be wondering about where to find reliable assistance, how attending school is related to career planning, or how occupations may be studied. This chapter is designed to provide assistance with some of these questions.

How People Enter Careers

People enter careers in different ways. It is not likely that any two people would enter a career in exactly the same way. Two main factors are important in career determination: choice and chance.

Choice. Choice involves planning. It involves selecting to do those things which place one at an advantage in the world of work. Through choice, individuals select the courses to take in high school and the trade or area to follow afterward. By selecting certain educational or training pro-

grams, an individual is preparing themselves to make certain choices about work. Likewise, when they choose an area of study, their alternatives in the world of work are limited. For example, if you choose to learn carpentry, you may enter work as a carpenter, apprentice carpenter, or carpenter's helper. You cannot, however, enter as an automobile mechanic. The same holds true for those who attend a four-year college. If you major in physics, you will not be a medical doctor upon graduation.

Choices need to be made intelligently. The facts must be clearly understood before choosing. Without accurate facts persons may make improper choices. Without certain kinds of education or training a person may never have the opportunity of making a choice. If a job is open but a person does not have the qualities required to fill that job, then that person has no choice. They must look for some other job for which they have the required education or experience.

Many factors influence the choices a person makes. The choice of a career is related to the career choices of their parents and friends. The choice is limited by where the student wants to live, by education, and by experience.

Chance. No planning is involved with chance. It is often by chance that a job becomes available. If, through choice, one has acquired necessary skills, then they may possibly be hired. If one does not have the required skills it does little good to apply.

It is important that a person be prepared when, by chance, a job becomes available. Chance is important. But, if through choice one has prepared themselves, they will be able to take advantage of opportunities when it becomes available.

