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| **Morehead** |

**Mathematics/Science/Social Studies Lesson Location:**

**Lesson Title: Banking Accounts Unit Placement: # 1 Unit Title (Optional): Money Matters**

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| **NRS Level(s):** **Content Area(s):** **Length of Lesson:** | | | |
| [**CCR Standards for Mathematics and the Key Shifts in Mathematics Instruction**](http://kyae.ky.gov/educators/ccrs/ccrsdocs/8CCRSMathematics.pdf) | | | |
| **Shift 1 – FOCUS**  *Major Work of the Level (MWOTL)* | | [**Major Work of the Level (MWOTL)**](http://kyae.ky.gov/educators/ccrsbi/2/2MajorWorkLevellist.docx)  **Level B Use place value understanding and properties of operations to perform multi-digit arithmetic**  [**Focus Standard(s)**](http://kyae.ky.gov/educators/ccrsbi/2/CCRSMathContentProgressions.pdf)   * **4.NBT.4**   **Fluently add and subtract multi-digit whole numbers using the standard algorithm.**  [**Supporting Standard(s)**](http://kyae.ky.gov/educators/ccrsbi/2/CCRSMathContentProgressions.pdf)   * **6.NS.5**   **Understand that positive and negative numbers are used together to describe quantities having opposite**  **directions or values (e.g., temperature above/below zero, elevation above/below sea level, credits/debits,**  **positive/negative electric charge); use positive and negative numbers to represent quantities in real-world**  **contexts, explaining the meaning of 0 in each situation.** | |
| **Shift 2 - COHERENCE**  *Designing learning around coherent progressions level to level* | | [**Across-Level Connections**](http://kyae.ky.gov/educators/ccrsbi/2/CCRSMathContentProgressions.pdf)  **Students consolidate the work of four basic operations with whole numbers and decimals using a standard algorithm – connect to standard 6.NS.5 Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.**  [**Within-Level Connections**](http://kyae.ky.gov/educators/ccrsbi/2/CCRSMathContentProgressions.pdf)  **Students will apply and extend previous understandings of numbers to the system of rational numbers.** | |
| **Shift 3 - RIGOR**  *Pursuing conceptual understanding, procedural skill and fluency, and application—all with equal intensity* | | **Conceptual Understanding**  **The conceptual development in this lesson continues to build upon the use of operations (addition, subtraction and multiplication) and being able to give real world examples of interpreting operations. The use of operations such as addition, subtraction and multiplication in a financial scenario is important in developing a conceptual understanding the need to proficiently use operation and Algebraic thinking.**  **Procedural Skill and Fluency**  **Students will work problems related to finance. As they work, they will develop the understanding of multiplying by a percent, subtracting and keeping running total. As they become comfortable with changing a percent to a decimal, they will develop procedural skill and fluency.**  **Application**  **Students will apply their understandings of simple mathematical operations to the area of finance through balancing a checkbook register.** | |
| **Standards for Mathematical Practice** | | [**Mathematical Practices**](http://kyae.ky.gov/educators/ccrs/ccrsdocs/9all_8_practices_poster.pdf)   * **Make sense of problems and persevere in solving them. (MP.1)** * **Attend to precision. (MP.6)** | |
| **Employability Standard(s)** | | [**Employability Standard(s)**](http://kyae.ky.gov/educators/emplystndrds/EmployabilityStandards.pdf)   * **E.2 Utilize workplace tools and technologies to communicate effectively (e.g., memos/e-mails, basic computer programs, phone systems).** * **E.5 Utilize resources responsibly.** * **E.7 Accurately analyze information and respond appropriately** | |
| **Materials** | | | PowerPoint, Term Crossword Puzzle, Deposit Slip Activity, Check Writing Activity, Keeping Track of Your Own Money simulation |
| **Key Vocabulary** | | | Check, bank statement, savings account, check register, CD, IRA, deposit slip, preferred stock, checking account, common stock |
| **Use of Technology** | | | PowerPoint, multimedia projector, instructor computer |
| **Lesson Purpose** | | | To help students understand how the banking system works. |
| **Lesson Objective(s)**  **Student Target** | | | At the end of this lesson, students will be able to:  “I can differentiate the difference savings and checking accounts.”  “I can calculate deductions and deposits on a check register.” |
| **Assessing Mastery of the Objective(s)** | | | By the end of this lesson, the students will be able to \_calculate deductions and deposits on a check register\_\_\_\_\_ as evidenced by \_Keeping Track of Your Money simulation\_\_\_ with 80% accuracy. |
| **Pre-teaching** | **Introduction and Explanation** | | This lesson is the first in a series about money and why money matters. Each lesson builds on the other to increase knowledge about reviewing and understanding money decisions in a bank stetting. Students will be introduced to terminology a little at a time through progression of lessons by PowerPoint. Students will have quick checks that are built into the PowerPoints as formative assessments. For this lesson students will be presented information about checking and savings account, writing checks, deposit slips and completing check registers using given information. The lesson will begin with a PowerPoint that has quick checks integrated into them. They will then move on to a Term Crossword Puzzle to check their understanding of the terminology. Once they complete and any questions are answered, they can then move on to the guided instruction portion of this lesson. There are two guided activities: completing deposit slips and completing personal checks for payment. These two activities will allow the instructor to know if students are ready for the Keeping Track of Your Money simulation. The simulation can be completed as an independent activity or as a small group/partner activity. |
| **Teaching** | **Instructional Delivery** | | The PowerPoint provides information needed, terms needed and discussion points to introduce students to income. During the PowerPoint students can take notes or highlight if the PowerPoint notes page is distributed. This will help them on the term review crossword puzzle. From there the instructor can walk students through the pieces and elements of a deposit slip and personal checks. Once the students have a firm understanding of the deposit slips/checks they can proceed to the Keeping Track of Your Money simulation, as the direction of the instructor to be completed as an independent activity or group activity.  There are two supplemental activities included in case there is re-enforcement needed for terminology. One is a definition dictionary look-up activity and the other is a matching handout for checking terminology. |
| **Guided Practice** | | As students show mastery of the terminology necessary, completion of the Terms Crossword Puzzle. Students will engage in two guided activities. The first being deposit slips in which students are guided through each element and how to complete a blank deposit slip with given information. The second activity is reviewing and completing personal checks. It is set up much like the deposit slip activity. However, students are given two items (different from any one else’s) that they will then complete a check for payment.  An exit slip has been provided to re-enforce the terms. |
| **Independent Practice** | | Students are to complete the Keeping Track of Your Money simulation. This is a great independent activity but can be completed as a small group or partner activity if the instructor desires to set it up that way. |
| **Post-teatTeachingteaching** | **Reflection, Closure, and Connection** | | Popcorn questioning about terms will provide quick, formative feedback before moving forward to the guided activities. This will give the instructor an opportunity to answer questions and re-assert information to students.  The exit slip will allow for reflection of the lesson, and guide the instructor to re-teaching or move forward to the next lesson in the series.  This lesson is directly connected to real-world experiences as companies move towards direct-deposit payment methods which require employee to have banking accounts. |

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Instructor County Email

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