Today's Session:
This session will take from 40 to 70 minutes and is intended for adults with diverse abilities who want to learn about ways to pay for things. The first activity requires learners to make choices about how to pay based on what they are learning. The second activity focuses on how to write a check.

Participant Materials:
- Laptop, projector
- Slide deck Ways to Pay. If the slides can't be displayed on a screen, print enough copies for each participant. (Tip: To reduce paper usage, print in ‘notes’ view, double-sided.)
- Activity Packet, one per learner
- Real-life examples of paper currency, coins, credit/debit/gift cards, and checks
- Kinds of Money Game Board & Cards (scissors and cardstock required for preparation)
- Filling Out a Check Activity Cards
- Writing tools
- Money Concentration Cards (optional extension activity)

Session Objectives:
- Define money, check, debit card, and credit card
- See different ways of paying for things
- Look at what’s good and not so good about different ways to pay
- Explain how a checking account works
- Explain how credit cards and debit cards work
- Learn how to write a check

Prior to Learners Entering the Room:
- Familiarize yourself with all lesson and activity procedures.
- Prepare the correct number of activity packets to hand out.
- Prepare the correct number of writing tools.
- Prepare real-life examples of currency.
- Prepare the Kinds of Money game board and cards, Filling Out a Check activity cards and Money Concentration Cards (if applicable).
Presentation Tips

Your Audience:
Keep in mind that your audience a wide range of abilities and learning styles. Some learners may be fully capable in their cognitive abilities, others may struggle with conceptual information, vocabulary and numeracy, yet still understand. The key is to communicate clearly and consistently, paying close attention to cues that show how your message is being received.

Two Key Teaching Strategies:
• Be short and direct: Make sure you’re not speaking in long, complicated sentences or using unnecessarily difficult terms.

• Use your voice, your gestures, and visual aids to deliver the message.
  — When reading from the instructor guide or a slide for an extended period of time, you may lose your audience. Break away frequently to engage the learners, vary your tone of voice, use objects for your presentation—anything to prevent the presentation from being the same thing for many minutes on end.
  — Use repetition and reinforcement: It helps to repeat key concepts and to reward learners for responding to your questions.
  — Do not worry about a polished presentation or “keeping on schedule.” Your learners will appreciate humility and flexibility. Remember, you’re a friend helping them learn!

Special attention in this lesson:
• Please have materials ready ahead of time. For your audience, you’ll need to be constantly engaging. Have the Banking Terms Vocabulary Cards ready to go prior to learners entering the room.
## Visual Schedule

<table>
<thead>
<tr>
<th>Order</th>
<th>Check when done</th>
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</thead>
<tbody>
<tr>
<td>Welcome</td>
<td></td>
</tr>
<tr>
<td>(5 minutes)</td>
<td></td>
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<tr>
<td>Kinds of Money Introduction</td>
<td></td>
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<tr>
<td>(5–10 minutes)</td>
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<tr>
<td>Kinds of Money Activity</td>
<td></td>
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<tr>
<td>(10–15 minutes)</td>
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<tr>
<td>How to Write a Check</td>
<td></td>
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<tr>
<td>(5–10 minutes)</td>
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<tr>
<td>Assessment</td>
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<tr>
<td>(10 minutes)</td>
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<tr>
<td>Closure</td>
<td></td>
</tr>
<tr>
<td>(5 minutes)</td>
<td></td>
</tr>
<tr>
<td>(Optional) Kinds of Money Concentration Game</td>
<td></td>
</tr>
<tr>
<td>(15 minutes)</td>
<td></td>
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</tbody>
</table>
1. Welcome

Say:
Welcome to today’s session. I’m _______________ and I work at TD Bank. My role is _______________ and I’m happy to take some time today to talk about ways to pay for things.

As we go along, I encourage you to participate and feel free to ask questions along the way.

Let’s look at what we’ll learn in today’s session.

2. Kinds of Money Introduction

Say:
I am going to show you some examples of money. Can you identify each form of money?

Show learners examples of paper currency, coins, credit cards, and checks. Examples may be held up or displayed using a projection tool such as a document camera. Solicit responses.

Say:
Money is “Anything we can use to pay for things.”

Connecting tip: Look back and forth from learners to the screen, make sure they’re engaged.
Say:
Look at this slide to see different ways to pay for things. There are good things about each one and some things that are not so good. For example:

- **Cash** is easy to use just about anywhere, but it can be lost or stolen.

- **Checks** allow you to keep track of your spending. They are also safer to send in the mail. But checks take time to write and some businesses do not accept them.

- **Credit cards** allow you to buy now and pay later. But you do have to pay! So you have to be careful not to spend too much with a credit card.

- **Debit cards** take money straight from your checking account when you pay. You can also use a debit card to get cash from an ATM (Automated Teller Machine). Remember, to use your debit card you have to memorize your “PIN” (Personal Identification Number).

- **Gift cards** have money already on them. They can be spent like cash. But often they can only be used in certain stores. Gift cards can get lost or expire.

3. **Kinds of Money Activity**

**Activity** (using Kinds of Money game board and cards) – Allow 10–15 minutes for Kinds of Money Activity.

Distribute the Kinds of Money game board and game cards to pairs or small groups.

Say:
We will now use this information to make some decisions about how to pay for things.

Read the directions on the top of the game board to yourself as I read them aloud.
1. Read the statement in each box.
2. Pick the money card you think would be best.
3. Put the money card in the right box.
4. Be ready to talk about your choices.

Do your best to place all the cards on the game board as quickly as possible. In five minutes we will check to see what form of money you selected for each situation.

**NOTE:** This activity may also be conducted as a presenter-directed activity by projecting the game board, reading one statement at a time, polling the learners to ascertain what payment would work best, and then placing that card in the correct box. **Allow the game to continue for five minutes.**

**Connecting tip:** Vary the time depending on how quickly your learners complete the tasks.
Say:
Let’s review the money choices you made. Please know that there are no right or wrong answers. However, some choices are better than others. Certain choices can make your purchase safer and easier.

Here are some possible answers:

1. What would you use to buy three used books at a neighbor’s yard sale?
   **Answer:** Coins, the books are inexpensive.

2. You need to send $50.00 to your cousin who lives in another state.
   **Answer:** Check, sending a check in the mail is safer than sending cash.

3. How would you pay for holiday decorations, wrapping paper, and candy at the local department store?
   **Answer:** Gift Card, you likely got a gift card for the holidays.

4. What would you use to buy a new backpack at a sporting goods store for school?
   **Answer:** Credit Card, this may be an expensive purchase and you may need to borrow the money and pay it back as soon as possible.

5. You would like to take a friend to a movie. How would you pay for the tickets?
   **Answer:** Debit Card, the money for this fun activity should come out of your checking account.

6. How would you pay the pet groomer who charges $25.00 to shampoo your dog?
   **Answer:** Cash, and it would be nice to give the groomer a $5.00 tip if your dog is frisky and difficult to work with.

Ask:
Now that you have thought about the different ways to pay for things, we have a few questions to ask.

1. Would you now change your mind on any of the money choices you made?
   **Answer:** Accept a variety of answers.

2. Can you remember the forms of money used for this activity?
   **Answer:** Accept a variety of answers.

3. If you were to receive $50.00 as a gift, would you rather have it in cash, a check, or a gift card? Why?
   **Answer:** Accept a variety of answers.

WrapUp.
Collect the banking terms and definitions for future use.
4. How to Write a Check

Say:
We talked about checks as one way to pay for things.

Here’s how a checking account at a bank works. You put money into the account to keep it safe—this is called a “deposit.” You may use this deposited money as you wish. One important way to use that money is to write a check. That will pay money out of your account to whoever you write on that check.

**Smartphone tip:** *Let learners know that they can use their smartphones to see how much money they have available in the bank.*

Say:
You need to be careful when writing a check because everything needs to be filled out right.

>>> Show Slide  4–8

Say:
Here’s a story about Alex Lee:
☑ Alex’s friend Jackie is having a birthday.
☑ Alex went to Sam’s Super Shop to buy Jackie a gift.
☑ Usually Alex would pay with a card.
☑ But a sign said “Cash and Checks Only.”
☑ Alex was glad he had learned how to write a check.

>>> Show Slide  9

Say:
Here is the check that Alex wrote. (Point to the slide.)

Solicit participant responses to the questions on the visual, making sure to point to the areas on the sample check where the correct information is located.

**Ask:**
1. What’s in the space next to the word “MEMO?”
   **Answer:** Alex’s note to remind himself why he wrote the check—a birthday gift for Jackie.

2. At what store was this check written?
   **Answer:** Sam’s Super Shop

3. On what date was this check written?
   **Answer:** April 1, 2017
**Connecting tip:** Be patient if some learners require additional time to offer their sentences.

*Say:*
You did a good job with these questions about Alex’s check. Now let’s discuss some questions about checks in general.

**>>> Show Slide 10**

*Say:*
- **What’s good about writing a check to pay for something?**  
  **Answer:** You do not need to carry around a lot of heavy money if you have a checkbook. You can keep a record of what you spend. If you lose money it is probably gone forever but you may get your checkbook back because your name is on it.

- **What’s not so good about writing a check to pay?**  
  **Answer:** If you do not keep good records, you can write checks for more money than is available in your checking account. If you lose your checkbook and a dishonest person finds it, you could be in big trouble! Someone might try to spend your money.

- **Why do you need to sign the check?**  
  **Answer:** It is used to prove that the correct person is withdrawing money from the bank.

### 5. Assessment

**Activity** (using the Blank Checks and Filling Out a Check Information cards) – Allow 10 minutes for the Writing a Check activity

Distribute the Blank Checks activity sheet and writing tools to learner pairs or small groups. Allow each group to select a Filling Out a Check information card.

**>>> Show Slide 11**

*Say:*
We will now practice writing checks.  
- **Every step in writing a check is important.**  
- **If done right, it pays the correct amount and there are no mix-ups.**

**>>> Show Slide 12-18**

*Say:*
These slides list the steps you need to follow when writing a check. This will help you write your practice checks.
1. Write today’s date in the upper right corner above the line marked DATE.

2. Write the name of the person or business the check is for next to the line that says, “Pay to the order of.”

3. Write the correct amount of the check to the right of the dollar sign using dollars and cents. If the check is for fifty dollars and twenty-three cents, write “50.23.”

4. Write the amount of the check in word form below the “Pay to the Order of” line. Make sure you also express the amount of cents if there are cents. For example, $50.23 would be written “fifty and 23/100.”

5. Sign your name on the line in the bottom right corner. A check is not official if it is not personally signed.

6. Fill out the memo section on the bottom left of the check where is says “memo” or “for.” This will help you remember what the check is for.

Say:
You should have an information card, blank check sheet, and writing tool. Follow the six steps that we just covered and fill out the check on the top of the paper.

Connecting tip: Walk around among learners and coaches to see how it’s going.

When you have completed the check, exchange it with another group. Inspect each other’s checks to see if anything is wrong. Make any necessary corrections. Return the corrected check to the original group. If any corrections are needed the check can be rewritten on the second check on the blank check activity page.

Ask:
What is the hardest part in writing a check?
Answer: Accept a variety of answers.

6. Closure

Ask:
Conclude the activity by asking the learners, as a group, to share five things they learned about the different kinds of money. Responses can be recorded on a board or chart paper.

>>> Show Slide 19

Say:
Today we learned the different ways to pay for things and their definitions. We learned what is good and not so good about each way and we learned how to write a check.

>>> Show Slide 20
Ask: Does anyone have any questions?

>>> Leave Slide 20 showing as learners leave.

7. Optional Activity

**Activity** (using Kinds of Money concentration cards) – Allow 5 minutes for the Kinds of Money Concentration Game

Encouraging the learners to participate in a concentration game may reinforce the definitions for the types of money. This activity may be used as an introduction or as a review. It also can be incorporated into a learning center or be used as a learner-selected game during free time. Divide the learners in groups of two to four people. Distribute a set of prepared Kinds of Money Concentration Cards to each group. Provide learners with the following directions:

1. Shuffle the cards.
2. Lay the cards face down on the table.
3. Take turns turning over two cards at a time.
4. If the type of money pictured on one card matches the definition on the other card keep the cards and go again.
5. If they do not match, replace them face down and allow the next person to have a turn.
6. Repeat until all pairs have been matched.
7. The player with the most cards wins!
## Game Board, Cards and Information Sheets (optional activity)

### Kinds of Money – Game Board

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>What would you use to buy three used books at a neighbor’s yard sale? (They are a bargain at $.50 for each book.)</td>
</tr>
<tr>
<td>2</td>
<td>Round metal pieces of money</td>
</tr>
<tr>
<td>3</td>
<td>Piece of paper used to pay someone from your account</td>
</tr>
<tr>
<td>4</td>
<td>Card that lets you buy now and pay later</td>
</tr>
<tr>
<td>5</td>
<td>Card that pays from your checking account</td>
</tr>
<tr>
<td>6</td>
<td>Card with money already on it. (Usually given as a gift.)</td>
</tr>
</tbody>
</table>
## Kinds of Money – Game Cards

<table>
<thead>
<tr>
<th>Kind</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
<td>Paper money</td>
</tr>
<tr>
<td><strong>Coins</strong></td>
<td>Round metal pieces of money</td>
</tr>
<tr>
<td><strong>Check</strong></td>
<td>Pieces of paper used to pay someone from your account.</td>
</tr>
<tr>
<td><strong>Credit Card</strong></td>
<td>Card that lets you buy now and pay later</td>
</tr>
<tr>
<td><strong>Debit Card</strong></td>
<td>Card that pays from your checking account</td>
</tr>
<tr>
<td><strong>Gift Card</strong></td>
<td>(Prepaid Card)</td>
</tr>
</tbody>
</table>
### Writing a Check – Step by Step

1. **Write the date in the upper right corner above the line marked DATE.**

2. **Write the name of the person or business the check is for next to the line that says, “Pay to the order of.”**

3. **Write the correct amount of the check to the right of the dollar sign using dollars and cents. If the check is for fifty dollars and twenty-three cents, write “50.23.”**

4. **Write the amount of the check in word form below the “Pay to the Order of” line. Make sure you also express the amount of cents if there are cents. For example, $50.23 would be written “fifty and 23/100.”**

5. **Sign your name on the line in the bottom right corner. A check is not official if it is not personally signed.**

6. **Fill out the memo section on the bottom left of the check. This will help you remember what the check is for.**
### Information Card #1
- **Date:** August 9, 2016
- **Business:** High Crest Apartments
- **Bill Amount:** $550.00
- **For:** Monthly rent

### Information Card #2
- **Date:** February 1, 2017
- **Business:** Local Electric Company
- **Bill Amount:** $134.87
- **For:** January’s electric bill

### Information Card #3
- **Date:** April 27, 2017
- **Business:** Pretty Pets
- **Bill Amount:** $40.00
- **For:** Dog Grooming

### Information Card #4
- **Date:** May 19, 2017
- **Organization:** Helpful Food Pantry
- **Contribution Amount:** $25.25
- **For:** Donation to local food pantry

### Information Card #5
- **Date:** September 1, 2017
- **Business:** The Office Warehouse
- **Bill Amount:** $39.98
- **For:** School Supplies

### Information Card #6
- **Date:** August 22, 2016
- **Business:** Snazzy Shoe Store
- **Bill Amount:** $67.98
- **For:** New shoes

### Information Card #7
- **Date:** December 19, 2017
- **Business:** Hill Top Tree Farm
- **Bill Amount:** $30.00
- **For:** Christmas Tree

### Information Card #8
- **Date:** October 31, 2017
- **Organization:** After School Club
- **Ticket Price:** $15.00
- **For:** Halloween Party
## Kinds of Money – Concentration Cards

### Cash
- Paper money

### Coins
- Round metal pieces of money

### Check
- Pieces of paper used to pay someone from your account.

### Credit Card
- Card that lets you buy now and pay later

### Debit Card
- Card that pays from your checking account

### Gift Card
- Card with money already on it. (Usually given as a gift.)