



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 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

	Order	Check when done
	<p>Welcome (5 minutes)</p>	
	<p>Kinds of Money Introduction (5–10 minutes)</p>	
	<p>Kinds of Money Activity (10–15 minutes)</p>	
	<p>How to Write a Check (5–10 minutes)</p>	
	<p>Assessment (10 minutes)</p>	
	<p>Closure (5 minutes)</p>	
	<p>(Optional) Kinds of Money Concentration Game (15 minutes)</p>	

>>> Show the title slide as learners enter

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.

>>> Show Slide 2



Say:

Before the end of this class, you will know about different ways of paying for things (such as **money**, **checks**, **debit cards**, and **credit cards**) and you will be able to see what's good and not so good about each method. You will also learn how to write a check.

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.

>>> Show Slide 3



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 it 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

1	What would you use to buy three used books at a neighbor's yard sale? (They are a bargain at \$.50 for each book.)
2	Round metal pieces of money
3	Piece of paper used to pay someone from your account
4	Card that lets you buy now and pay later
5	Card that pays from your checking account
6	Card with money already on it. (Usually given as a gift.)

Kinds of Money – Game 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 (Prepaid Card)

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



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.


YOUR NAME
123 YOUR STREET
ANYWHERE, U.S.A. 12345

101
00-00/000

Date

Pay to the Order of _____ \$ _____

Dollars  Security Features. Details on Back.

 **TD Bank**
America's Most Convenient Bank®

For _____ MP

⑆000000000⑆ 123456789 0101

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Filling Out a Check – Information Cards

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

<p>Cash</p> <p>Paper money</p>	
<p>Coins</p> <p>Round metal pieces of money</p>	
<p>Check</p> <p>Pieces of paper used to pay someone from your account.</p>	
<p>Credit Card</p> <p>Card that lets you buy now and pay later</p>	
<p>Debit Card</p> <p>Card that pays from your checking account</p>	
<p>Gift Card (Prepaid Card)</p> <p>Card with money already on it. (Usually given as a gift.)</p>	

Ways to Pay



What We'll Learn Today



Define: Money, Check, Debit Card, and Credit Card



Understand the different ways to pay for things



Look at what's good and not so good about the different ways to pay



Learn how to write a check

Ways to Pay



Paper Money and Coins



Piece of paper used to pay someone from your checking account



Card that let's you buy now and pay later



Card that lets you make purchases with your checking account



Card with money already on it (usually given as a gift)

Alex's Story

Alex's friend Jackie is having a birthday.



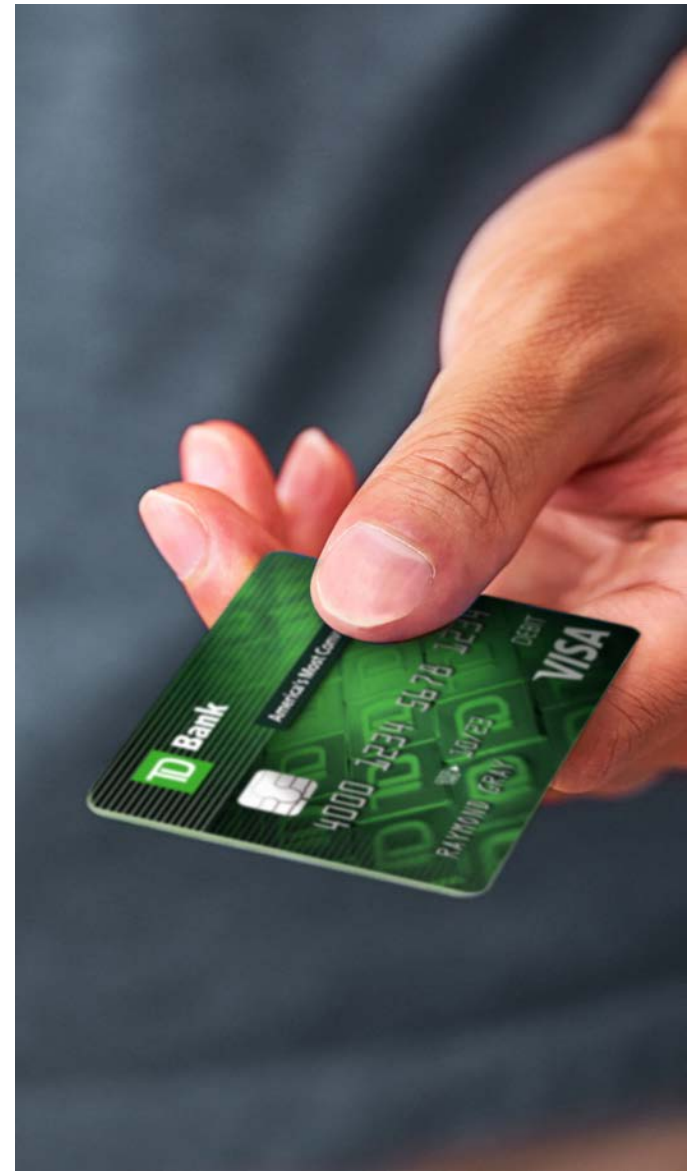
Alex's Story

Alex went to Sam's Super Store to buy Jackie a gift.



Alex's Story

Usually Alex would pay with a card.



Alex's Story

A sign at the store said
"Cash and Checks Only."

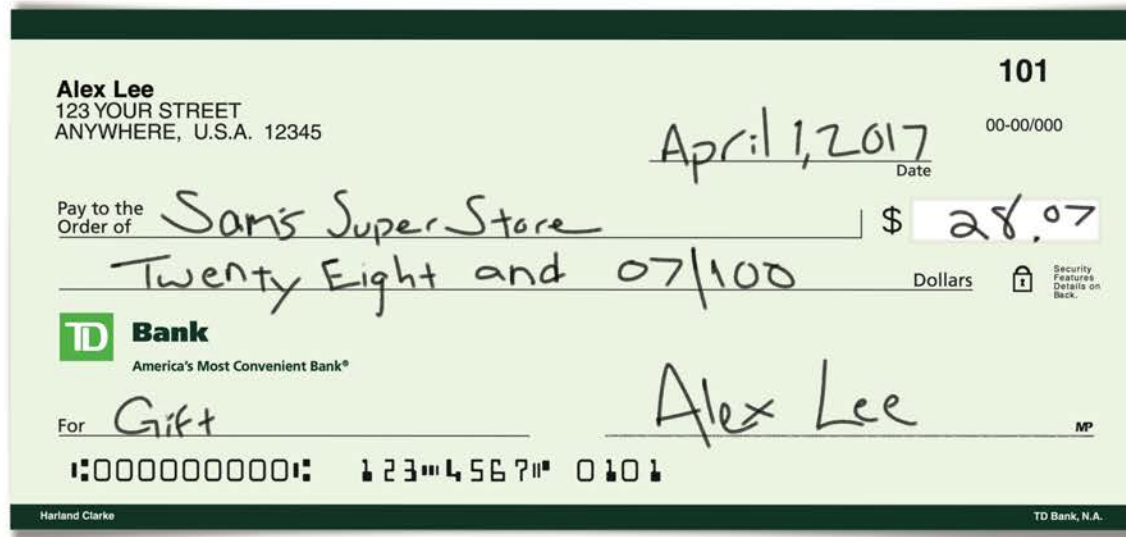


Alex's Story

Alex was glad she had learned how to write a check.



Alex Writes a Check



Questions:

1. What's in the space next to the word "For"?
2. At what store was this check written?
3. On what date was this check written?

About checks

YOUR NAME
123 YOUR STREET
ANYWHERE, U.S.A. 12345

101
00-00/000

Date

Pay to the Order of

\$

Dollars

TD Bank
America's Most Convenient Bank®

For

MP

000000000000 1234567890101

Harland Clarke TD Bank, N.A.

Discuss:

1. What's good about writing a check to pay for something?
2. What's not so good about writing a check to pay?
3. Why do you need to sign the check?

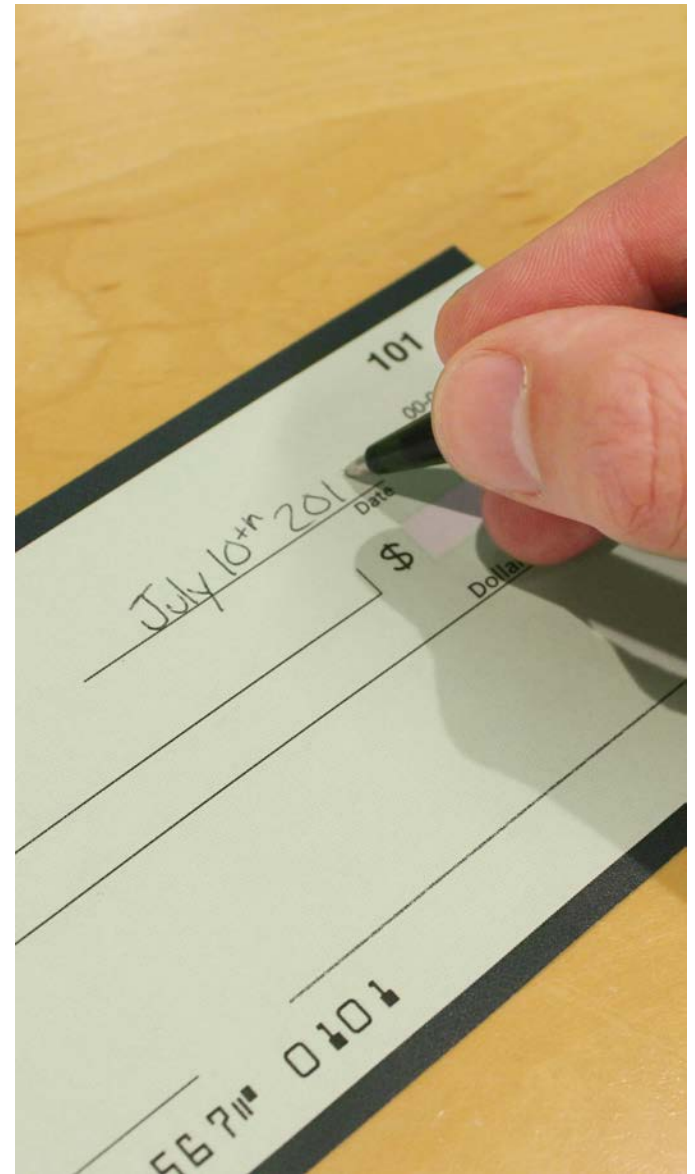
Now let's see the steps

- Every step in writing a check is important.
- If done right, it pays the correct amount and there are no mix-ups.



STEP 1

Write today's date in the upper right corner above the line marked DATE.



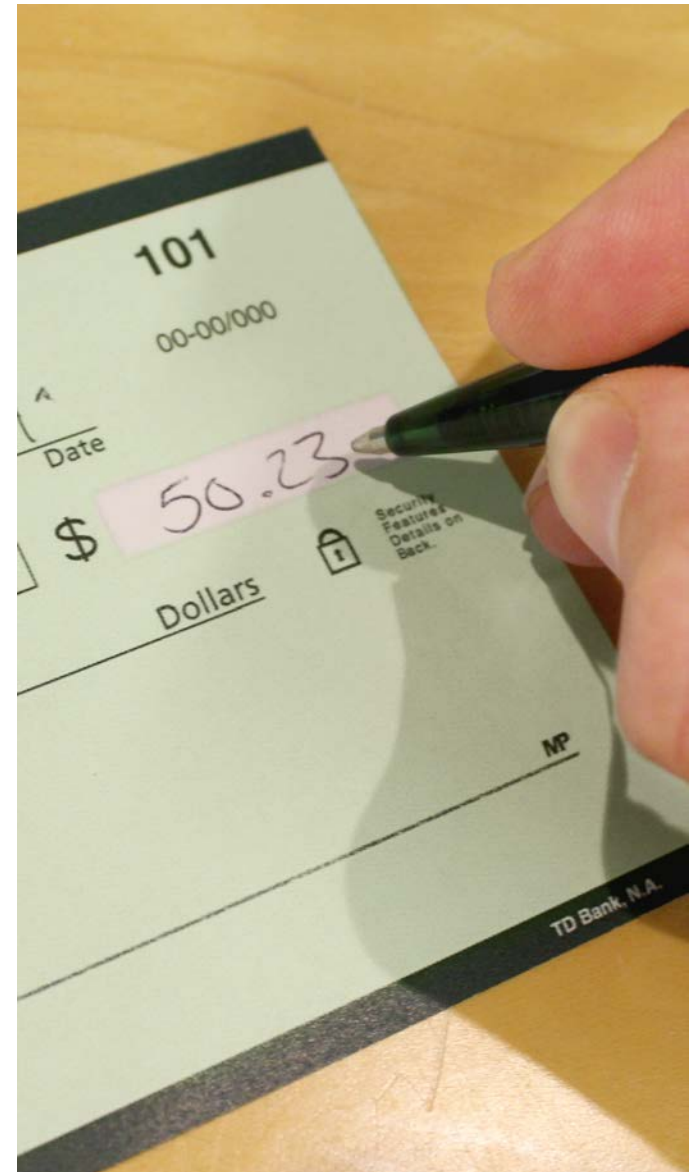
STEP 2

Write the name of the person or company the check is for next to the line that says "Pay to the Order of."



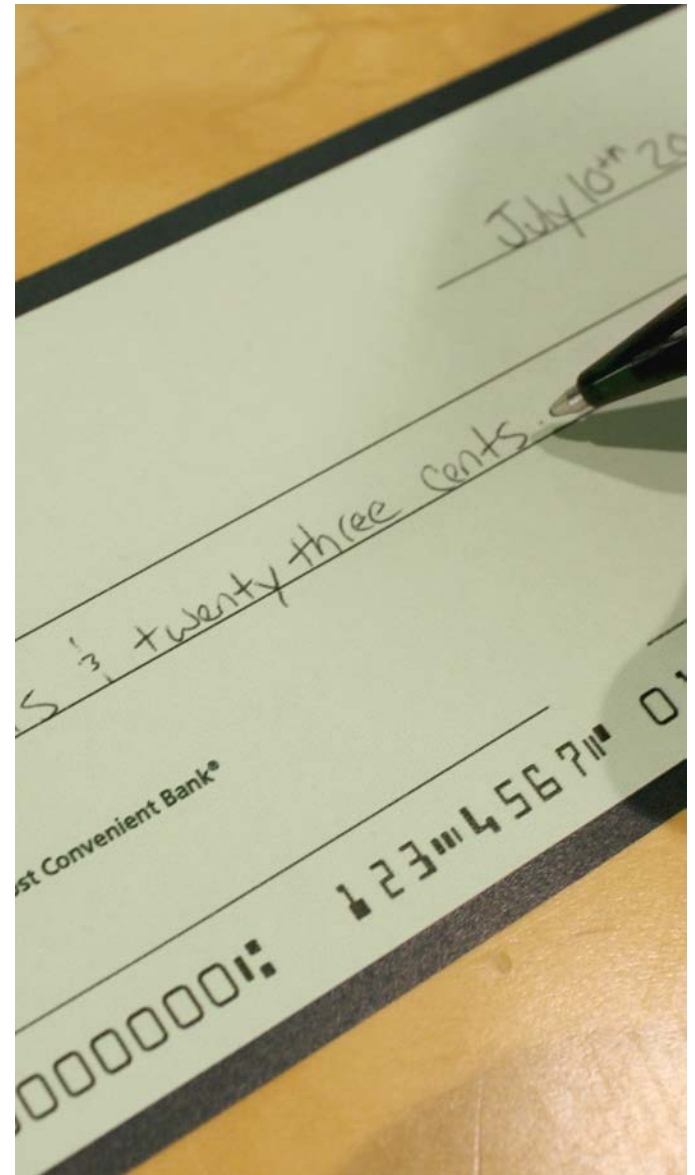
STEP 3

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.”**



STEP 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 dollars and twenty three cents."



STEP 5

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



STEP 6

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



What goes where?

YOUR NAME
123 YOUR STREET
ANYWHERE, U.S.A. 12345

101
00-00/000

Date

Pay to the Order of _____ \$ _____

Dollars Security Features Details on Back.

TD Bank
America's Most Convenient Bank®

For _____ MP

⑆000000000⑆ 1234567890101

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What we learned today



Define: Money, Check, Debit Card, and Credit Card



Understand the different ways to pay for things



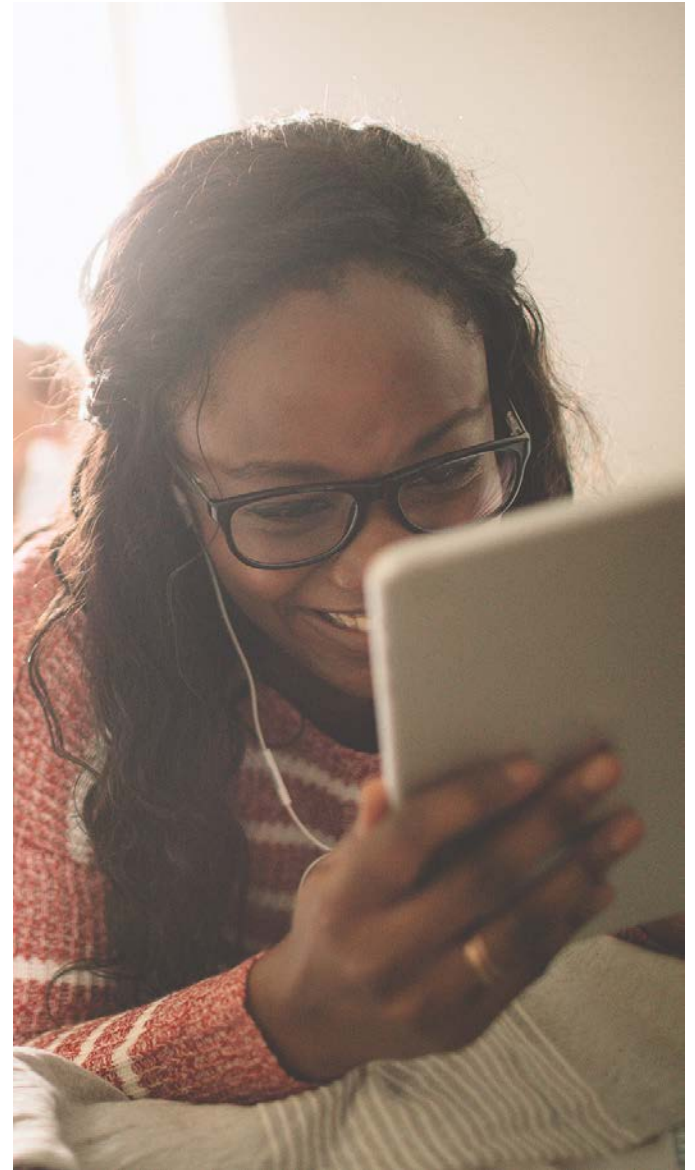
Look at what's good and not so good about the different ways to pay



Learn how to write a check

Questions?

Learn personal finance skills right on your smartphone, tablet or computer. Visit the TD Bank learning center at tdbank.com/financialeducation and register to get started.

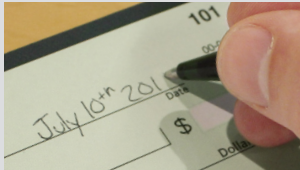
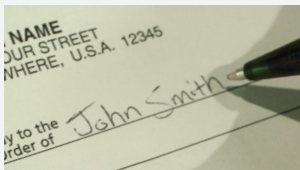
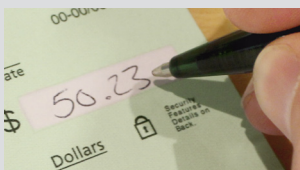
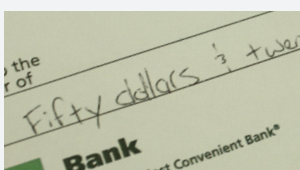




Which Banking Features are Important to You?

Remember that checks do take some time to write and not every place will accept them, but there also are benefits to writing a check. Checks help you to track your spending and they are safer to send in the mail than cash.

Directions:

Using the information card given to you by your instructor, fill out the blank check on Page 2. Use these step-by-step instructions to help you as you go, and place a ✓ next to each step completed.

Place a ✓ next to each step completed		
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."
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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 it says "memo" or "for." This will help you remember what the check is for.

Blank Check

YOUR NAME
123 YOUR STREET
ANYWHERE, U.S.A. 12345

101
00-00/000

Date _____

Pay to the Order of _____ \$

Dollars  Security Features Details on Back.

 **Bank**
America's Most Convenient Bank®

For _____ MP

⑆000000000⑆ 1234567890101

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What We Learned Today

Today we learned that there are different ways to pay for things and depending on what you pay for, there might be a better way to pay for it. We learned that money is anything that we can use to pay for things and we learned the steps for writing a check.



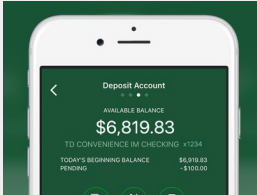

Remember





There are many ways to pay for things. When it is time to buy or pay for something, think about which way will be easy for you AND keep your money safe.

Practice At Home

Take what you have learned today and practice at home with a friend or caregiver. Think about the next thing that you need to pay for like a bill, food or a present for a friend. Discuss the different ways that you can pay for it and decide which way is best for you.

Words To Know

<p>Cash</p>	<p>A place you where you can save money for things in the future like school, a vacation or something for your home.</p>	
<p>Check</p>	<p>Short for "Automated Teller Machine." A machine that provides cash from your own bank account and banking services using a plastic card and a PIN (personal identification number).</p>	
<p>Checking account</p>	<p>Fees paid by bank customers for things like cashing checks or using another bank's ATMs.</p>	
<p>Credit card</p>	<p>An account for money you will spend using checks or a debit card.</p>	

Debit card	Money put into a bank account.	
Deposit	Money paid for the use of saved or borrowed money.	
Gift card	An account for money you hold onto until needed.	
Money	Anything that can be used to pay for things.	

Additional Resources:

There are many resources available online that will help both you and your caregiver find answers to questions you may have. Below is a set of resources that can be found by using the search guidelines provided.

Council for Economic Education: Information on Different Kinds of Cards
Visit econedlink.org, search for "Debit Cards vs. Credit Cards"

TD Bank: How to Write a Check
tdbank.com/tdhelps

U.S Department of the Treasury: Check Cashing Help
Visit helpwithmybank.gov, select "Checks: Cashing"