

### Lesson III, Integrating Technology Transparently

- Teacher "Let me know if you need some more. Instructions are on the board. Chelsea should have given you a blank check. I want you to please write another check, like we were doing yesterday, to the Bank of Illinois for \$156 for a car payment. You can use the other one for a sample if you need to remember how to do it. Anyone seen [a student] this morning?"
- Student "I don't think so." [Students talking in background.]
- Teacher "Anybody not done yet? Yesterday I showed you how to write a check and then showed you how to write the entry in your checkbook register so you could keep a running of track of how much money you have in your checking account. That way you know if you only have \$100 in there you can't write a check for \$250."
- Teacher "The reason we're doing this in the checkbook register is so that you can look and see any time how much money you have available. I'm going to catch up real quick... 226 and then we write also as a review the number over here second line what you write the check for in this case it was for rent and then you go over here and do the math. I hope I did the same math as you guys did to have a balance of \$301.96 in your checkbook register. Right? If you haven't got that amount already, I want you to do that too please."
- Teacher "One of the things that you may very well wind up doing when you have a checking account at the bank is ... you may very well get a check and need to write it for anything. You'll notice on here on the second check that you are supposed to write on the register is the one to Food Lion for \$22.52. I want you to start writing that in your running register so you keep track of how much you have. Remember, if it tells you the check number is 108 should be the next check, if the next check number is consecutive that is if your wrote 107 yesterday, and check number 108 is not in your book today, then you've got a problem. Somebody maybe wrote one and didn't enter something in your checkbook register which is something you really need to keep on top of. Every time you write a check you need to make sure you write it in the register. My wife is always getting on me about that. There are 2 or three people behind me and I worry about them waiting too long and so I'll grab my goods, go and not write the check amount in the register."
- "So the next one was ... go ahead and write in your check 108. What was the date? May 28<sup>th</sup>; remember you could, this is all for your records so you could put anything in here that you want as far as how you want to make your notes. Try to keep it so that you can read it though. I always have to slow down and make sure I do it right, this is Food Lion, the check is for \$22.52. There is a second one, \$22.50. You write it a second time so you can do your math. Anybody finish the math yet? What did you get Stephanie for a new balance?"

- Student      "\$279.44."
- Teacher      "Good. And underneath Food Lion you put food for groceries."
- Teacher      "Chelsea, are you ready for a treat? Come on up here in the middle. I want you to make the entry up here for the check that you wrote to the Bank of Illinois for your car payment; see if you can do that. You have to keep your eye up there and write your check number which was what? What's the check number ladies and gentlemen?"
- Students     "109."
- Teacher      "What was the date? Anybody what was the date? June 1<sup>st</sup>. And you got that? And it was the Bank of Illinois; put it on the board over there. Doing good, doing good. And, in the next line put car payment, you could put whatever you want to in there, car payment or just CPM [car payment] or whatever you want. And then, anybody do the math on this yet? Stephanie?"
- Student      "\$123.17."
- Teacher      "Oh, cool! Good job! Good job! Other than writing and don't criticize, she will tell you later on that this is not the easiest thing to use, other than her writing, does anybody see anything that could be improved? Ledee?
- Is it the date?
- The date, well that should have been today's date, right? Again the June 1<sup>st</sup> date was the one in the instruction sheet right? So how would you correct that? How would you make the correction in here?"
- Teacher      "Remember what you should be using pen or pencil, pen so you can't erase it; you just go through it and it's June 1<sup>st</sup>. Anything else? Stephanie?"
- Student      "Initial?"
- Teacher      "You do not have to initial a checkbook register. Who is going to see the checkbook register? You or your husband, wife, Mom, Dad, whoever is on the account with you. So you don't have to initial it. Anything else? How about the transaction amount right here? There are two columns, one for dollars and one for the cents, that's ... We can always, what was it 32 cents right? Anything else? Yes, ma'am."
- Student      "Isn't that wrong? Isn't that like \$122.00, \$123.12?"

- Teacher "Yes, right. Yes, she has 12 on there. Any other questions? Do you see how this works?"
- Teacher "You have on the handout, you have, let's see, you do a check for June 1<sup>st</sup> you write a check to the Bank of Illinois, it should have been for \$165.23, that check you just wrote when you came in the room that's the wrong amount, right? What do you do with it?"
- Student "You void it."
- Teacher "How do you void it? Remember that? You just write void on it. Void your checks ladies and gentlemen. The one that you filled out, you made a mistake. You filled it all the way out go ahead and void it. On that check you just write void [spells it out.] It's not any good anymore, right? Then you would write a new check for the proper amount. We're not going to do that today."
- Teacher "I want you to do now is starting at Step #6, where it says on June 2<sup>nd</sup>. write a check to Interstate Phone Service for \$62.77. I want you guys to go ahead and start and let's do about 3 or 4 checks. I'm going to come around and look over your shoulder entering the checks in your register. So I'm going to come around and look over your shoulder and see how you're doing alright? [Teacher checks student's entries.] The first instruction was to write it for \$156.32, did you ever transpose two numbers? You wrote the check for \$156. It should have been for \$165. So that's why we voided the check. We don't want it to have \$156 you should also void it, you voided the check right? Now you should also write across here void."
- "Some of you are moving along real quick; good, you've got it; it's not real hard to do at all. Some of you have gotten to where you have an automatic deposit to your checking account from Payroll. Some of you have already gotten down to number 8, on June 15<sup>th</sup> your paycheck for \$425 is automatically deposited. You guys picked up on that real quick, you did a good job of it. I'll show you how to do it, those of you who have a question about it, on June 15<sup>th</sup>, I'm just going to continue up here with what I've got. Is there a check number? No. So you don't put a check number in there. And where it says description, it's a deposit, a payroll deposit. We usually just put deposit in my house. Deposit and then the amount of the deposit goes over in the deposit amount column which is for \$425. That also goes in the last column again. As Carly was so quick to point out, you add them up. Add them up. Now you've got a running deposit."
- Teacher "Yes sir."
- Student "How do you do the ATM card?"

- Teacher “Another good question! Did you write a check to anybody for the ATM card? No. We haven’t really talked about the ATM card yet, that will come later on after you have a little bit of experience with your checkbook and writing checks unless your Mom/Dad want you to have it. Do all those other kinds of problems. You’re going to do a withdrawal from the ATM machine; you just put in the day and put in ATM. That’s easy enough there’s nothing to it. I know some people may put in there which ATM they withdrew the money from, whether it’s Manteo or over on the beach or wherever and then the amount. What was the amount that you took out, \$20? Then you put your \$20 in your transaction amount column over in the right hand column and do your math. Questions? How many of you filled in the checkbook register? Good. How many of you did it right? Most of you, excellent! Do you have any questions about keeping a running balance in your checkbook register? Any questions?”
- Teacher “What we are going to do then, is tomorrow we are actually going to take a bank statement that you get from the bank, and we’re going to balance. We’re going to check it against our checkbook register, we’re going to reconcile or balance our checking account according to what the bank has. So you need to hold onto this paperwork. I want you to go ahead and put it in your folder and what I’m going to do, cause you guys haven’t had much chance this week, I’m going to give the rest of the class to work on your stock market gains. Remember to keep your papers up on that. I got blanks up here if you need them for your research paper, stuff like that. Do you have any questions?”