

# Introduction

*Deluxe Banking* is a transition banking math program that helps prepare middle and high school students for financial literacy in the real-world. The program covers every aspect of maintaining a checking account: Deposits, Personal Checks, Paying Bills Online, Check Registers, Debit/ATM Cards, Personal Identification Numbers, and Monthly Bank Statements. The worksheets span a three month period to give participants “real-life” banking practice. Participants complete financial transactions such as paying monthly bills and rent, depositing paychecks, obtaining cash for unexpected expenses, paying for recreation, and buying gifts for relatives and friends.

There are two levels of worksheets in *Deluxe Banking*. Level 1 Worksheets have a “Helper Guide” to assist students in making the transactions described in 80 stories and a reminder to record the transactions in the check register. This level is for students who need maximum assistance in learning to maintain a checking account. Level 2 Worksheets repeat the 80 stories but do not have a “Helper Guide” nor a reminder to record the transaction. This level is for individuals who need minimum assistance or who have successfully completed Level 1.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**1 Get paid today.**

Shoe Box is the store where you work at the mall. Your job is to help people try on shoes. You also have to help keep the store clean. Today is payday. Your paycheck #1883 is \$290.05 for two weeks. Take bus #40 to get to your bank. You want to keep \$20.05 in cash. Deposit \$270.00 into your account.

**Fill out a deposit slip.**

- Today's Date write the month, day, and year \_\_\_\_\_
- Cash (to deposit) \_\_\_\_\_
- Checks (to deposit) #1883 for 290.05 \_\_\_\_\_
- Subtotal 290.05 \_\_\_\_\_
- Less Cash 20.05 \_\_\_\_\_
- Net Deposit 270.00 \_\_\_\_\_
- Sign for Cash sign your name \_\_\_\_\_

**DEPOSIT TICKET**

1000 NAME \_\_\_\_\_  
City State & Zip Code \_\_\_\_\_

1000 BANK \_\_\_\_\_

1000 AMOUNT \_\_\_\_\_

1000 SIGNATURE \_\_\_\_\_

1000 MICR LINE \_\_\_\_\_

1000 NET DEPOSIT \_\_\_\_\_

Write the transaction in your check register.

1000.1 1 Deluxe BANKING

Level 1 Worksheet

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**1 Get paid today.**

Shoe Box is the store where you work at the mall. Your job is to help people try on shoes. You also have to help keep the store clean. Today is payday. Your paycheck #1883 is \$290.05 for two weeks. Take bus #40 to get to your bank. You want to keep \$20.05 in cash. Deposit \$270.00 into your account.

**Fill out a deposit slip.**

1000 BANK \_\_\_\_\_

1000 AMOUNT \_\_\_\_\_

1000 SIGNATURE \_\_\_\_\_

1000 NET DEPOSIT \_\_\_\_\_

1000.2 #1 Deluxe BANKING

Level 2 Worksheet

*Deluxe Banking* is easy to facilitate because the format is similar to keeping your own checking account. Students of varying reading and money-math abilities can set their own pace with or without the aid of a calculator. The math abilities of some students will allow them to begin with the Level 2 version, making the program effective for inclusive math classroom settings.

This comprehensive checking account program is as simple as Make a Transaction, Record the Transaction, and Find the Balance. Detailed instructions, blackline masters, and comprehensive answer keys are provided to make *Deluxe Banking* the perfect “checking account” solution.

# Components


*Deluxe Banking* consists of worksheets in two levels; blackline masters of Debit/ATM Cards, Personal Identification Numbers, Check Registers, and Bank Reconciliation Forms; an answer key; a progress chart; and Check Packets (sold separately).

**The worksheets with stories and activities can be used with large or small groups or in one-on-one settings.** Since the banking stories are the same for both Levels 1 and 2, one binder can meet the needs of students in the same group.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

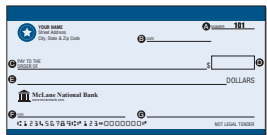
**3 Make your television payment.**

You bought a television at *TVs & More* two years ago. The store was having a sale. You got a great price on a 27-inch TV. A salesperson helped you set up a charge account. Each month you send a check for \$15.79 to the store. This is your next to last television payment. Write a check for this month's payment.



**Write a check.**

- 1 Check Number 101
- 2 Today's Date write the month, day, and year
- 3 Whom You Are Writing Check To TVs & More
- 4 How Many Dollars in Numbers 15.79
- 5 How Many Dollars in Words Fifteen and 79/100
- 6 What Check Is Paying For television payment
- 7 Signature sign your name



Write the transaction in your check register.

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Level 1 Worksheet

Name: \_\_\_\_\_ Date: \_\_\_\_\_

**3 Make your television payment.**

You bought a television at *TVs & More* two years ago. The store was having a sale. You got a great price on a 27-inch TV. A salesperson helped you set up a charge account. Each month you send a check for \$15.79 to the store. This is your next to last television payment. Write a check for this month's payment.

**Write a check.**



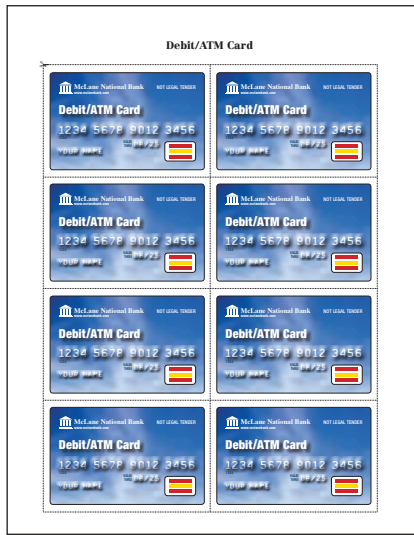
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Level 2 Worksheet

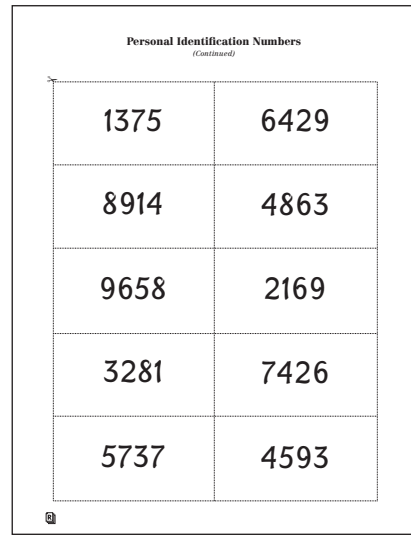
# Components

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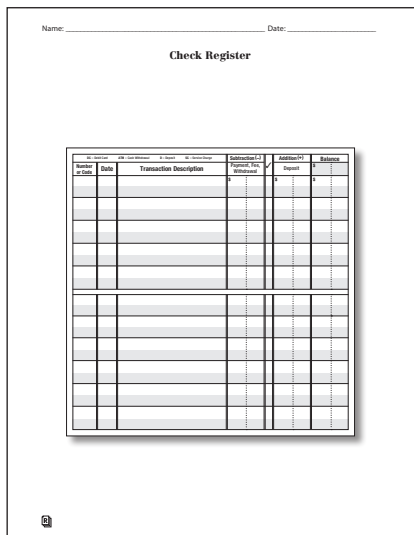
**Blackline masters of debit/ATM cards, Personal Identification Numbers, Check Registers, and Bank Reconciliation forms are included.** If not using Check Packets (sold separately), make sure each student gets a copy of his or her own Debit/ATM Card, Personal Identification Number, and Check Register when the program begins. Students will need copies of the Bank Reconciliation form three times throughout the program as they reconcile their checking accounts.



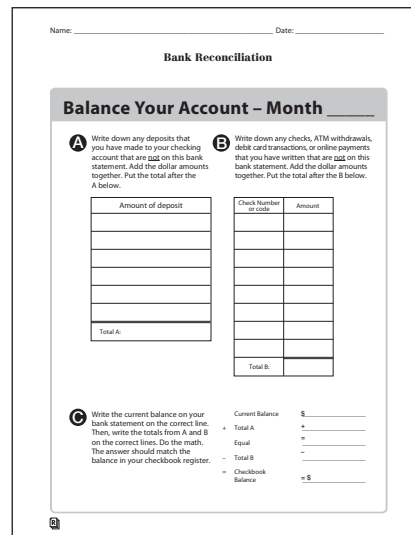
Debit/ATM Cards



Personal Identification Numbers



Check Register



Bank Reconciliation Form

# Components

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An answer key is provided at the end of the binder. A completed check register detailing all transactions is provided as an answer key. Students can fill out the check register using their own words as long as the meaning is the same. Completed Bank Reconciliation Forms are also included.

**Check Register**  
*Answer Key*

Page 1

Check #	Date	Transaction Description	Amount	Balance	Interest
				500.00	
1	D	paycheck	270.00	270.00	270.00
2	DC	Food Basket	65.22	65.22	65.22
		groceries			504.78
3	101	TV & More	15.79	15.79	15.79
		television payment			488.99
4	DC	Cool Cuts	12.50	12.50	12.50
		haircut			476.49
5	102	Shoe Box	8.00	8.00	8.00
		skirt for work			468.49
6	103	Digital Phones	25.91	25.91	25.91
		phone bill			442.58
7	DC	You Do It	16.57	16.57	16.57
		skateboard kit			426.01
8	104	Cash	20.00	20.00	20.00
		Janek			406.01
9		Acc Electric	16.20	16.20	16.20
		online pay for half of bill			389.81
10	105	Stone Way Square	212.50	212.50	212.50
		half of rent			177.31
11	106	Now Cable TV	9.37	9.37	9.37
		half of cable bill			167.94

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## Answer Key

A progress chart has been included to track student achievement. Document mastery or nonmastery of each problem to assist in monitoring progress. Place a ✓ in the corresponding column if the student successfully completed that banking transaction. Place an ✗ in the column if the student was not successful. Record the date in the corresponding date column.

**Progress Chart**

Name: \_\_\_\_\_

Worksheet number	Balance starting balance (\$200.00)	completable	date	Worksheet number	Balance starting balance (\$200.00)	completable	date
1	570.00			41	363.94		
2	504.78			42	213.94		
3	488.99			43	269.94		
4	476.49			44	234.94		
5	460.49			45	212.99		
6	442.58			46	180.00		
7	426.01			47	155.43		
8	406.01			48	89.49		
9	389.81			49	79.28		
10	177.31			50	32.28		
11	167.94			51	330.31		
12	17.94			52	263.97		
13	8.50			53	222.97		
14	386.50			54	212.97		
15	249.81			55	186.67		
16	207.66			56	179.82		
17	263.57			57	174.62		
18	153.57			58	154.13		
19	121.56			59	4.13		
20	104.42			60	314.13		
21	86.42			61	292.39		
22	71.42			62	74.89		
23	64.42			63	46.23		
24	81.42			64	31.52		
*25	55.82			65	21.92		
26	353.82			66	11.67		
27	284.84			67	7.54		
28	264.84			68	4.54		
29	249.00			69	324.54		
30	242.53			70	297.83		
31	262.53			71	269.53		
32	236.11			72	263.39		
33	231.08			73	228.31		
34	219.20			74	206.56		
35	192.39			75	221.56		
36	386.93			76	198.86		
37	163.43			77	163.86		
38	451.43			78	133.86		
39	380.55			79	133.86		
40	373.56			80	105.76		

\*Recording the Bank Statement requires one or more transactions to be recorded in the Check Register.

## Progress Chart