



LESSON PLAN Episode 1

TARGET SKILL: Understanding Workplace Documents

Student Handouts: "Check-Cashing Procedure," "Blank Check"

Grouping: Whole Class, Partners

Lesson Objective

Students will gain familiarity with workplace documents, understand the purpose of workplace documents, and learn how to complete a check.

Informal Assessment Options

- Make a checklist for partners to ensure that they complete all parts of the blank check form correctly.
- Ask questions to ascertain that students understand the purpose and importance of the workplace document "Check-Cashing Procedure."
- In the whole-class discussion, take note of those students who are able to identify the purpose of both workplace documents taught in the lesson.

CASHING A CHECK FOR A FRIEND

Setting Expectations

Ask students to think about the kinds of documents they have had to understand in order to accomplish a certain task. Jot down examples on the board, e.g., video game instructions, repair or operation manuals, cell phone instructions. Explain that in the workplace, workers often have to read, understand, and fill out documents. These include applications, memos, e-mails, budgets, schedules, and reports. Additionally, almost every job or career field has its own unique workplace documents.

Tell students that today they will look closely at two types of The Chelsea Bank's *workplace documents*—a check and the bank's procedures for cashing a check.

Teach and Model

TEACH Let students know that by understanding workplace documents and using them correctly, workers can be more accurate and efficient. Explain that to understand a document fully, they must read it carefully. Some documents request information.

Point out that one of the most common documents a bank teller works with is a check. Explain that a check is a form of payment. It authorizes the removal of an amount of money from a bank account and directs where the money goes. If a bank teller does not follow the proper procedure for cashing a check, the money could end up in the wrong hands!

MODEL Copy this sample check onto the board:

Kevin Muldoon	3009
	date <u>February 27, 2009</u>
pay to the order of <u>Maria Valdez</u>	<u>\$ 1,800.00</u>
<u>One thousand eight hundred and $\frac{no}{100}$ dollars</u>	
THE CHELSEA BANK 5382 922 025	<u>Kevin Muldoon</u> signature

Point out that the check has the checking account holder's name printed on it. Sometimes checking account holders also have their address printed on their checks. Say: ***This shows that it is Kevin Muldoon's check and it is linked to his checking account at The Chelsea Bank.***

Point out the date and the name of the check recipient. Say: ***The check writer writes in the current date or a date in the future by which the funds will be available in the account. Maria Valdez, the recipient, will either cash the check or deposit it into her own account on or after the date written in the date box.***

Point to the number in the amount box and the spelled-out amount on the line. Say: ***The amount must be written in words as well as numbers. This is so the bank won't make a mistake if the numbers are difficult to read.***

Point to the signature. Say: ***The bank has Kevin's signature on file. If the bank teller doesn't know him, the teller may match his check signature to the one the bank has on file.***

Point to the account number at the bottom. Explain: ***This is the number of Kevin's checking account. It tells the bank from which account to draw the money.***

Now distribute copies of the student handout "Check-Cashing Procedure." First, point out step B.1. and tell students that they will learn about check negotiability later. Then, as students study the handout, question them about the purpose of certain steps. Sample questions: ***Why does a teller need to see a customer's I.D. before the teller can cash a check?*** (Teller must verify the customer is who she says she is.) ***Why does the bank accept only certain types of I.D.?*** (Some types of I.D., such as those issued by the government, are more reliable than others.) ***Why do you think a teller has to get checks over \$2,500 approved by a customer service representative?*** (When large sums of money are involved, the bank requires a supervisor to double-check that the check is valid.)

Practice and Apply

Pass out copies of the student handout "Blank Check." Have students work in pairs to role-play a customer and a bank teller. Customers should write a check to an electronics store in the amount of \$27.56. Tellers should role-play using The Chelsea Bank's check-cashing procedure to verify the check. (Real or imaginary I.D.s may be used.)

Wrap-Up

Ask volunteer "customers" to display the checks they've written. Have them identify the check features and the purpose of each. "Bank tellers" should tell how they would make sure the check was acceptable to the bank.

CHECK-CASHING PROCEDURE

A. Acceptable I.D.

- Signature card for an account at The Chelsea Bank

OR two pieces of personal I.D.:

- Driver's license
- The Chelsea Bank ATM card
- Employee I.D. card with signature and photo
- The Chelsea Bank credit card with signature and embossed name
- Passport with signature and photo

B. Steps for Cashing a Check

1. Make sure the check is negotiable. (See manual on "Check Negotiability.")
2. Obtain acceptable I.D. (See A.)
3. Verify signature using signature card or I.D.

Note: Checks over \$2,500 must be approved by a customer service representative before they can be cashed.

BLANK CHECK

Kevin Muldoon

3009

date _____

pay to the
order of _____

\$

_____ dollars

THE CHELSEA BANK
5382 922 025

signature