

Check Endorsements

*Practicum in Business Management
Business Management & Administration*

Lesson Plan

Performance Objective

- Students will be able to demonstrate their ability to apply the correct endorsement when depositing checks.

Specific Objective

- Students will define an apply vocabulary related to deposits
- Students will endorse checks in the proper format

Terms

- Blank –endorsement contains only your signature
- Restrictive – safer and restricts the use of the check
- Endorsement in Full - Used to transfer a check to another person and only the person whose name is on it can cash it.

Time

When taught as written, this lesson should take approximately 55-65 minutes to teach.

Preparation

TEKS Correlations:

This lesson, as published, correlates to the following TEKS. Any changes/alterations to the activities may result in the elimination of any or all of the TEKS listed.

130.122.(C)

- (12) The student records transactions to manage cash fund accounts, tallies receipts, and proofs work to prepare bank deposits. The student is expected to:
- (A) maintain records of petty cash disbursements;
 - (B) replenish petty cash;
 - (C) increase or decrease cash fund accounts as necessary;
 - (D) prepare endorsement;
 - (E) reconcile; and
 - (F) verify totals.
- (13) The student demonstrates accurate bookkeeping guidelines to reconcile bank statements. The student is expected to:
- (A) compare an electronic or a manual checkbook to a bank statement;
 - (B) add deposits not credited;
 - (C) subtract checks not cleared;
 - (D) subtract bank charges from a checkbook; and
 - (E) ensure a bank statement balance equals a checkbook balance.

Interdisciplinary Correlations:**English:****110.42(3)(A) – Writing/Grammar**

...produce legible work showing accurate spelling and correct use of punctuation and capitalization.

Math:**111.36 M.5 (C)**

...analyze data to make decisions about banking.

Occupational Correlation (O*Net – www.onetonline.org/):

Job Title: Statement Clerks

O*Net Number: 43-3021.01

Reported Job Titles: Data Processor, Data Entry Clerk

Tasks: Encode and cancel checks, using bank machines.
Take orders for imprinted checks.
Verify signatures and required information on checks.

Soft Skills: Reading Comprehension, Active Listening, Critical Thinking

Accommodations for Learning Differences:

For ED, ESL, LD, Special Ed, at Risk, 504, etc.allow the following:

1. Allow students less than best responses to vocabulary and assignment sheets.
2. Allow students additional time to complete deposit slips.
3. Preferential seating.
4. Provide hard copies of Presentation slides for visual and highlighting purposes.

Preparation

- Review and familiarize yourself with the terminology and references.
- Have materials and websites ready to go prior to the start of the lesson.

References

1. Style and Reference Manual from your Career and Technology Student Organization
2. Internet
3. The Office Oliverio, Pasewark, White

Instructional Aids

1. Presentation – ENDORSING CHECKS
2. Endorsing Checks Assignment - Slide 8 on presentation
3. Endorsing Checks Score Sheet

Materials Needed:

1. Word Processing Software
2. Report format
3. Internet

Equipment Needed:

1. Projector for Presentation
2. AVer Key or Overhead Projector

Learner Preparation:

Mastery of search engines on internet

Mastery of word processing

Introduction

Refer to notes on Presentation notes pages for each slide. You may not want to show students the slide with information regarding the three types of endorsements. This assignment can be converted to a worksheet if you prefer it over a writing assignment.

Outline

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Outline

Instructor Notes



- I. Demonstrate:
 - A. Various search engines
 - B. Use of advanced searches
 - C. Boolean search tools

- II. State your expectations:
 - A. Content
 - B. Formatting
 - C. Specify the information needed for the works cited page
 - D. www.bpanet.org /WSAP Guidelines/Style & Reference Manual/works cited
 - E. Keyboarding/BCIS textbook
- III. Research
 - A. Internet
 - B. www.bpanet.org /WSAP Guidelines/Style & Reference Manual/report format
- IV. Write and format report – Slide 8
 - A. Opening paragraph
 - B. For each endorsement:
 1. What the endorsement contains
 2. How the endorsement is best used
 - C. Conclusion
- VI. Evaluate:
 - A. Peer Evaluation
 - B. Students must have paper saved and printed by deadline.
 - C. Use slides 4-7 to evaluate content of paper
 - D. Use scoring sheet on slide 10

Begin Presentation –
Endorsing Checks Slides 1-3

Use questioning to determine how much students know about endorsements.

Have each student use a different search engine and compare results of data they find.

Provide each student with a copy of the report and work cited format.

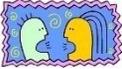
Provide students ample time to locate information.

Before printing:
Remind students to check formatting (margins), spacing, spell check document, and create appropriate heading in the header or footer.

You can adjust the rubric to evaluate the paper.

Give students a copy of the proofreading mark and use those to assess the papers.

Multiple Intelligences Guide

 Existentialist	 Interpersonal	 Intrapersonal	 Kinesthetic/ Bodily	 Logical/ Mathematical	 Musical/Rhythmic	 Naturalist	 Verbal/Linguistic	 Visual/Spatial
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Outline

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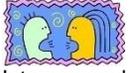
Outline

- VII. Endorsing checks – Slide 9
 - A. Endorse January 3 check – full endorsement
 - B. Endorse January 28 check – blank endorsement

Instructor Notes

Students will use checks from lesson 2 and endorse the checks on the trailing edge.

Multiple Intelligences Guide

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Application

Guided Practice

1. Demonstrate the use of advanced searches on the Internet.
2. Teacher will state expectations for endorsing a check.
3. Use Aver Key to show example of the trailing edge of a check and each endorsement type.

Independent Practice

1. Students will gather data and write reports independently.
2. Students will be evaluated using the report score sheet.
3. Students will endorse 2 paychecks from lesson 2 (Bank Deposits)
4. Use Endorsement Scoring Sheet to evaluate endorsements.

Summary

Review

Q: What are the three endorsements that are commonly used?

Q: When is appropriate to use each one of these?

Q: Why is it important that you endorse the check on the trailing edge?

*****See presentation for answers.

Evaluation

Informal Assessment

1. Instructor will monitor student's integrity as they use the Internet.
2. Reinforce how valuable integrity and work ethic is in the business world. Ex: Staying focused on the topic and completing the task.

Formal Assessment

1. Evaluate the deposits that students make using the deposit slip scoring sheet.
2. Evaluate the report using the report scoring sheet on Presentation.

Enrichment

Extension

Research the Federal penalty for altering a check and/or misuse of funds. Share your information in class with a 5 minute presentation using the appropriate visual of your choice.

CHECK ENDORSEMENT SCORE SHEET

TRAINEE _____

DEPOSIT SLIP	POINTS	
January 3 Endorsement		_____
Line 1 - Pay to the order of	25	_____
Line 2 - Monkey Business Bank	25	_____
Line 3 - Student's signature	25	_____
January 28 Endorsement		_____
Student's name only	25	_____
SCORE	100	_____ 0