

Teacher:  
Ms. C. Davis

Subject Area:  
Banking and Financial Services

Room No.:  
C227

Chapters 3 – 5: “Laws & Regulations”  
(ABA Textbook)

Ch. 3: “Bank Deposits”

Ch. 4: “Payments: Cash & Checks”

Ch. 5: “Electronic Banking”

Ch. 6: “Lending”

Lesson Date: *continued*  
April 10, 2015

Meeting Time/Period:  
4<sup>th</sup> and 6<sup>th</sup>

Grade Levels:  
12

What is the lesson objective? The student will be able to:

- **Define** terms (*dual custody, uniform commercial code, negotiable instruments, endorsements, notary public, substitute check, truncation, depository bank, holder, on-us check, holder in due course, stop payment, wrongful dishonor, cash letter, non-sufficient funds, hold, altered check, and positive pay*)
- **Discuss** the use of cash in payments and its care and distribution.
- **Describe** the components of a check and a negotiable instrument, including types of bank checks and endorsements.
- **Discuss** developments in the electronic processing of checks.
- **Explain** the check payment process and **Identify** major check fraud schemes.
- **Explain** banking laws and regulations related to check payment processes.

Differentiated Objective(s): The student will compare payments using various online technology tools and the internet to compare and contrast payments made by cash and checks.

TEKS 130.163, c5a, 6

- Describe how bank security programs minimize the chance for loss, including procedures for the secure handling of cash and checks, ...
- Describe laws and regulations used to manage business operations and transactions in the banking services industry.

Do Now: [www.edmodo.com](http://www.edmodo.com)

- Kahoot – “Ch. 3&4 Laws Regs Quiz” (postponed)

Instructional Delivery:

- Direct Instruction
- Peer-tutoring
- Guided Practice
- Independent Practice
- Facilitator
- Quizzes & Tests

Guided Practice and Monitoring:

- Chapters 5 & 6: Evaluation (*handouts*)
- Teller Training Videos: 1 – 5 and Note taking
- LearnKey Module (“*Financial Literacy Sessions #4 – 5*”) **Session 4 DUE TODAY!**

Independent Practice:

- Chapters 5 & 6: Evaluation (*handouts*)
- Teller Training Videos: 1 – 5 and Note taking
- LearnKey Module (“*Financial Literacy Sessions #4 – 5*”) **Session 4 DUE TODAY!**

Review/Reteach/Closure:

- Review / Quizzes
- **Kahoot** – “Ch. 5&6 Laws & Regs Quiz”

Materials/References:

- Notebook, Computer, Internet, Flash-drive, handouts, Textbook (*ABA*), [www.edmodo.com](http://www.edmodo.com), [www.kahootit.com](http://www.kahootit.com), [www.onlineexpert.com](http://www.onlineexpert.com), [www.1stfinancialtraing.com](http://www.1stfinancialtraing.com)