

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”

Lesson Date: *continued*  
April 8, 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.

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- Describe regulations, E, CC, DD, and D.

**Instructional Delivery:**

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

**Guided Practice and Monitoring:**

- Chapters 3 – 6: “Laws & Regulations” Presentation & Note taking
- Video: “Overview of Key Lending Regs”
- LearnKey Module (**“Financial Literacy Sessions #3 – 5”**) **Session 4 Due Friday, 4/10/15**

**Independent Practice:**

- Chapters 3 – 6: “Laws & Regulations” Presentation & Note taking
- Video: “Overview of Key Lending Regs”
- LearnKey Module (**“Financial Literacy Sessions #3 – 5”**) **Session 4 Due Friday, 4/10/15**

**Review/Reteach:**

- Review / Quizzes

**Closure:**

- **Kahoot** – “Ch. 3&4 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.1<sup>st</sup>financialtraing.com](http://www.1stfinancialtraing.com)