

Teacher:  
Ms. C. Davis

Subject Area:  
Banking and Financial Services

Room No.:  
C227

**Chapter 4:** Deposits in Banks

**Lesson 3:** “The Flow of Deposits”

**Lesson 4:** “Deposit Regulations”

***continued***

**Lesson Date:**  
February 9, 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 (*interbank transactions, raw money, governing documents, stale check, and post-dated check*)
- **Explain** the complexity of forces that influence and **Identify** limitations of the Federal Reserve’s influence on the flow of deposits.
- **Describe** several deposit account documents and **Identify** basic deposit account rules and what they cover.

**Differentiated Objective(s):** The student will create a table using various online technology tools and the internet to illustrate the flow of deposits and explain how deposits are regulated.

**TEKS 130.163, c2b,c, 6f**

- Describe the types of banking services.
- Discuss retail bank products and services.
- Discuss the responsibilities of regulatory agencies that oversee the banking industry.

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

- How do “Governing Documents” and “Account Rules” differ?

**Instructional Delivery:**

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

**Guided Practice and Monitoring:**

- Lessons 4.3 & 4.4 – Exercise (*handout*)
- Chapter 4 – Study Guide
- LearnKey Module (***“Financial Literacy Session #3”***)

**Independent Practice:**

- Lessons 4.3 & 4.4 – Exercise (*handout*)
- Chapter 4 – Study Guide
- LearnKey Modules (***“Financial Literacy Session #3”***)

**Review/Reteach:**

- Review / Quizzes

**Closure:**

- Exit Ticket – ***“Governing Documents”***

**Materials/References:**

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