

Teacher:  
Ms. C. Davis

Subject Area:  
Banking and Financial Services

Room No.:  
C227

**Chapter 4:** Deposits in Banks

**Lesson 1:** "Deposit Accounts" *continued*

**PPT:** "The Variety of Banking Services"

**Lesson Date:**  
January 15, 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 (*transaction accounts, demand deposits, checking accounts, basic checking accounts, interest-bearing checking accounts, checkable deposits, time deposits, saving accounts, passbook savings accounts, statement savings accounts, money market deposit accounts, certificate of deposit, maturity date, share-draft account, and share certificate* )
- **Identify** major types of checking accounts and savings accounts.
- **Understand** the importance of the characteristics of the many types of financial services.

**Differentiated Objective(s):** The student will design a poster using the internet and their textbook to illustrate and explain all the parts of a check.

**TEKS 130.163, c2b,c,**

- Describe the types of banking services.
- Discuss retail bank products and services.

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

- Describe the difference between "demand deposits" and "time deposits".

**Instructional Delivery:**

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

**Guided Practice and Monitoring:**

- Think-Pair-Share /Think Critically 1-4 pg. 89
- LearnKey Modules ("**Bullying**" & "**Financial Literacy**")

**Independent Practice:**

- Lesson 4.1 Q/A Exercise (*handout*)
- Think-Pair-Share /Think Critically & Banking Math 1-4 & 6 pg. 89
- Project – "Deposit Accounts"
- LearnKey Modules **DUE** ("**Bullying**" & "**Financial Literacy**")

**Review/Reteach:**

- Review / Quizzes

**Closure:**

- Exit Ticket – Lesson 4.1 Q/A (a)

**Materials/References:**

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