Matt Bergman
November 15, 2012

Learning Plan

Part 1: Rationale

Part of the Financial Literacy Challenge is making personal finance "real" to my students through the Principles of UDL: Multiple Means of Representation, Action/Expression, and Engagement. Throughout the checking unit, I have used different tools to represent and label the various parts of a check and recruit interest. For example, I had students use magnets and laminated parts of a check to construct a giant check on the whiteboard in my classroom. After the check was constructed and the parts of the check were discussed, we transitioned into how to write a check. Students learned how to write a check from the giant check on the whiteboard and then transitioned into writing individual checks on paper. Students then had the option of writing checks on a software program called Aplia or write paper checks.

Today's lesson focuses on balancing a checkbook, which is a complex task for some adults! In this lesson, I am using Vygotsky's Zone of Proximal Development Theory to help guide my teaching. I will first guide my students on how to solve a problem with my help and then measure their performance as an individual. I want to make sure that the task is not "too easy" or "too difficult" for my students, which may create a lack of engagement or frustration. I want my students to stretch in their learning, much like a rubber band. If you stretch it too quickly, it will break. If you don't stretch it at all, it will not grow.

Although I don't specially have IEP students in my Accounting classes, many of my students are unidentified special education students, who struggle with organization, reading, and performing tasks that require multiple steps. In order to compensate for this, I have to provide supports from the beginning to help ALL of my students overcome these barriers to learning.

Within this lesson, I will take into consideration the difficulties that may arise due to the content in this lesson plan. I will provide the following supports:

- If students are having trouble understanding how to balance a checkbook, they will be able to watch a Screencast to explain. This will allow students to walk through the simulation at their own pace and rewind if necessary. Sometimes it helps to hear a lesson a second time to solidify its meaning.

- Students will be provided with the option of using an electronic copy of the assignment or a paper copy to complete assignment. Electronic copies are a great way of providing flexibility for students with visual impairments.

- Students will be provided with an electronic or paper color coded copy of the Balancing Checkbook Checklist WS. This tool is an example of Principle #3: Providing Multiple Means of Engagement because it provides a way for students to "self-regulate" their learning (CAST). It will help ALL students break down the complex task of balancing a checkbook into easy to understand steps.

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The whole idea behind this lesson was to connect the idea of balancing a checkbook in different ways, to tap into the learning styles of all of my students. Their final task is to complete an exercise, where they will balance a checkbook by themselves. When I collect their assignment, I will be able to determine, which areas of the process are easy and difficult for the class. This will guide my decision to assign extra practice or other assignments. Eventually students will take a test, where they will demonstrate their knowledge of the entire checking account process. They will be required to write checks and then balance their checkbook.

Part 2: Procedures and Materials

Unit: Checking　　　　　　　**Lesson:** Balancing a Checkbook

Essential Question: • How can you have 2 different balances for the same checking account?
Activation Strategy (10 minutes) – UDL Principle # 2 - Providing Multiple Means of Action / Expression • As students arrive, they will receive a paper containing a transaction and a symbol containing a picture of a checkbook or bank statement (printed copy of Balancing Checkbook Activity PPT) • When class begins, students will search for their "matching" transaction. When they find their "match" they will sit down. • The remaining standing students will come to the board to help "balance" the checkbook. Students with checking account pictures will stand on one side, while the bank statement pictures will stand on the other side. • The balance of the checkbook and bank statement will be listed on the board. Proceeding one at a time, each student will walk to the other side of the board (checking to bank statement and vice versa) and record their transaction and new balance on the board. When they are finished, they will sit down. • When all students have been seated, the balances will be equal.

Teaching (15 minutes)	Supports – UDL Principle # 1 – Providing Multiple Means of Representation
• As students are heading back to their seats, they will receive a copy of Check Balancing WS #1, which contains the same transactions that we went over. • Students will receive color copy of Balancing Checkbook Checklist WS to help guide them through each step • Students will help balance the checkbook in the example by coming up to my document camera and completing a portion of the problem (Principle	• If students are having trouble understanding how to balance a checkbook, they will be able to watch a [Screencast] to explain • Students will be provided with an electronic copy of the assignment or a paper copy of the assignment to complete assignment • Students will be provided a color

3 – Multiple Means of Engagement)	copy of the Balancing Checkbook Checklist WS, which will help them break the complex task of balancing a checkbook into easy to understand steps.

Summarization Activity (15 minutes) -

- Students will use computers to work with a partner or alone to complete Knowledge Matters – Virtual Personal Finance Lesson 7 – Choosing and Balancing a Checking Account (NOTE: This link will take you to a description of the game and not the actual software program, which requires installation, username and password) SIMS game **(Principle # 1 - Multiple Means of Representation and Principle # 3 – Multiple Means of Engagement**) to balance a checkbook in a "real life" situation.

- Students will hand in assignment when finished.

Materials -

- Printed Copy of Slides for Balancing Checkbook Activity PPT

- Check Balancing WS #1 AND / OR Electronic Copy

- Balancing Checkbook WS

- Screencast

- Virtual Personal Finance (NOTE: This is just a link to site describing product. Software download and username / password required).

- Virtual Personal Finance Lesson 7 WS

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Balancing a Checkbook Checklist

BEFORE you can start, you need to have your BANK STATEMENT and CHECK REGISTER available.

You will use a reconciliation form (below) to help you balance your checkbook!

	Beginning Balance	Credit / Deposits	Bank Statement Debit / Checks	Interest	Ending Bal.	
	$378.29	$684.78	$347.91	$2.22	#REF!	
Checking Transactions		Date	Amount		Balance	
Deposit		1-Aug	$414.50		$792.1	
Interest		31-Oct	$2.22		#REF!	
Service Charge		31-Oct	$3.00		#REF!	

RECONCILEMENT WORKSHEET — THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

Outstanding Checks

Check No.	Check Amount
TOTAL:	

1 Compare the checks and the ATM withdrawal and payments listed on the statement with your check record
2 At the left, list outstanding checks, including any from previous months' ATM withdrawal and payments
3 Balance your account by entering the appropriate figures in the source below.

ENTER
your ending balance on this statement.......... $_____

ADD
any deposits entered in your check record that are not shown on this statement....................... $_____

TOTAL .... $_____

SUBTRACT
total items outstanding .... $_____

☐	STEP 1: Compare the balances on from your Bank Statement and Check Register. • If you have a match, place a checkmark next to the transaction on the bank statement and check register. • If you don't have a match, don't place a checkmark next to the transaction. • RECORD ANY OUSTANDING TRANSACTIONS FROM THE BANK STATEMENT in your Check Register.
☐	STEP 2: Write outstanding checks (no checkmark next to them) from your Check Register and add them up and place total on "TOTAL" line.
☐	STEP 3: On your reconciliation form, write the "Ending Balance" from your Bank Statement on the ENTER line
☐	STEP 4: On your reconciliation form, write and add up any "Outstanding Deposits" from your Check Register.
☐	STEP 5: On your reconciliation form, add the totals from step 3 (Ending Balance) and step 4 (Outstanding Deposits).
☐	STEP 6: On you reconciliation form, write down the total outstanding checks (from step 2)
☐	STEP 7: On your reconciliation form, subtract totals from step 6 (Total Outstanding Checks) from step 5 (Total). This balance should equal your balance in your Check Register

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CK. NO.	DATE	CHECKS DRAWN OR DEPOSITS MADE	BALANCE FORWARD	✓	$213.08
DEP	11-Oct	TO: Bank	Deduct Check - Add Deposit +		$500.00
		FOR: DEPOSIT	BALANCE		$713.08
101	11-Oct	TO: Green Lawn Garage	Deduct Check - Add Deposit +		$36.78
		FOR: INSPECTION	BALANCE		$676.30
102	12-Oct	TO: STATE FARM INSURANCE	Deduct Check - Add Deposit +		$96.14
		FOR: CAR INSURANCE	BALANCE		$580.16
DEP	13-Oct	TO: CHECKING	Deduct Check - Add Deposit +		$100.00
		FOR: PAYCHECK	BALANCE		$680.16
EFT	14-Oct	TO: BANK	Deduct Check - Add Deposit +		$211.99
		FOR: CAR PAYMENT	BALANCE		$468.17
DEP	15-Oct	TO: CHECKING	Deduct Check - Add Deposit +		$82.56
		FOR: YARD SALE	BALANCE		$550.73
103	16-Oct	TO: FRED'S MUSIC SHOP	Deduct Check - Add Deposit +		$88.00
		FOR: CONCERT TICKETS	BALANCE		$462.73
104	17-Oct	TO: MOM	Deduct Check - Add Deposit +		$35.33
		FOR: ITEMS @ K-MART	BALANCE		$427.40
		TO:	Deduct Check - Add Deposit +		
		FOR:	BALANCE		
		TO:	Deduct Check - Add Deposit +		
		FOR:	BALANCE		
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