

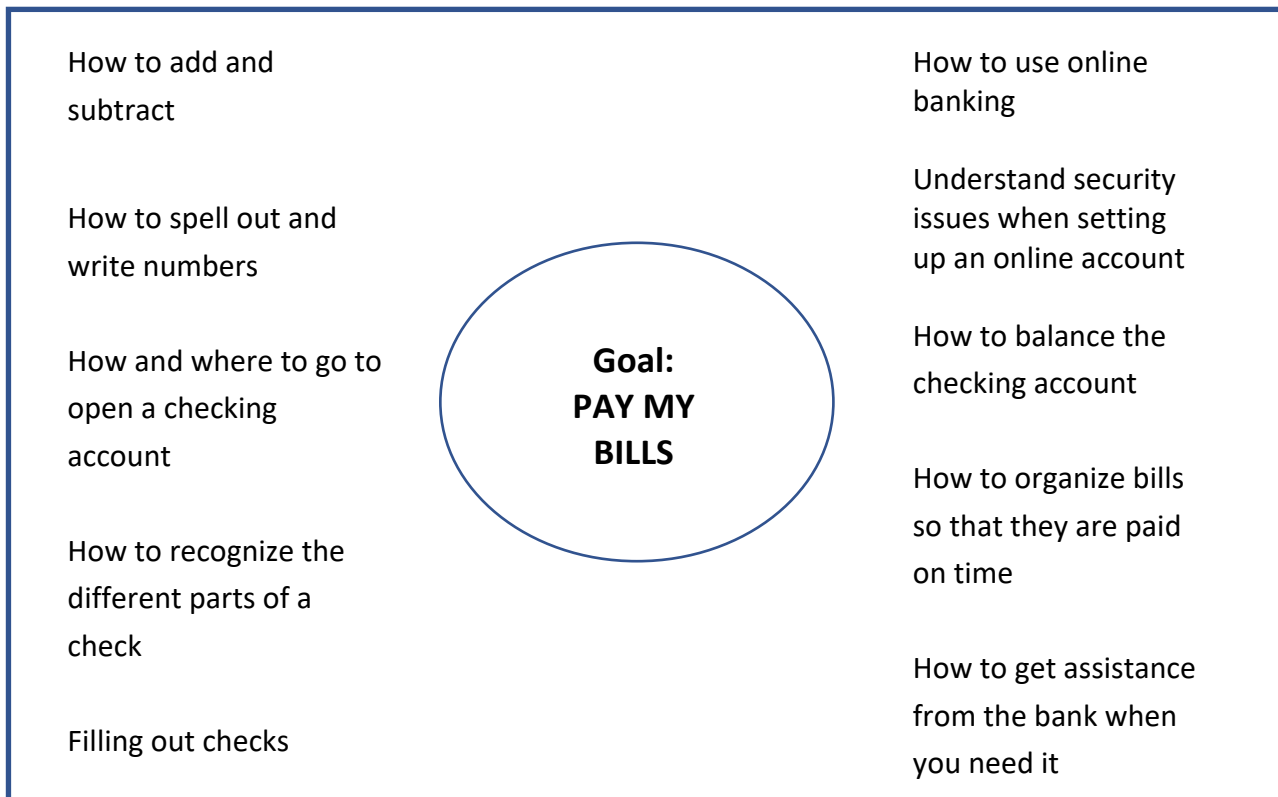
# Goal: Pay My Bills

## GUIDEPOST I: Where to Start

- Tutor: “Since you already know some basic information about paying bills, let’s decide where to start to help you learn the new skills you need.”

In a conversation with your learner, discuss the steps necessary to confidently pay your bills. Use a simple mind map or other graphic organizer to write down the steps necessary to achieve this goal.

Here is an example of a mind map for this goal, broken down into achievable components or objectives. Talk about these with your learner, add components that your learner identifies, remove those which your learner is already comfortable with, and as a team pick one to work on first.



Remember that each of these objectives will take time to complete. To avoid overwhelming your learner, work on one activity at a time and when that has been mastered, move on to the next activity.

## **GUIDEPOST II: What You Will Learn**

➤ Tutor: “Now, we’ll figure out exactly what we want to accomplish to help you get closer to your goal.”

For purposes of this example, we will assume the tutor-learner team decided that their efforts should begin with learning how to correctly fill-out a check. At this point, you can search for resources that might support this activity and guide your instruction.

### **Helpful Websites:**

<https://www.moneyunder30.com/how-to-fill-out-a-check>

A step-by-step guide to filling out the check with explanations of why we do it this way.

<https://www.mathworksheetsland.com/topics/money/writingacheck.html>

Guided lessons including a sample online check for writing practice.

<https://www.wikihow.com/Write-a-Check>

More step-by-step instruction and a rather entertaining video.

<https://www.moneyinstructor.com/wsp/writecheck.asp>

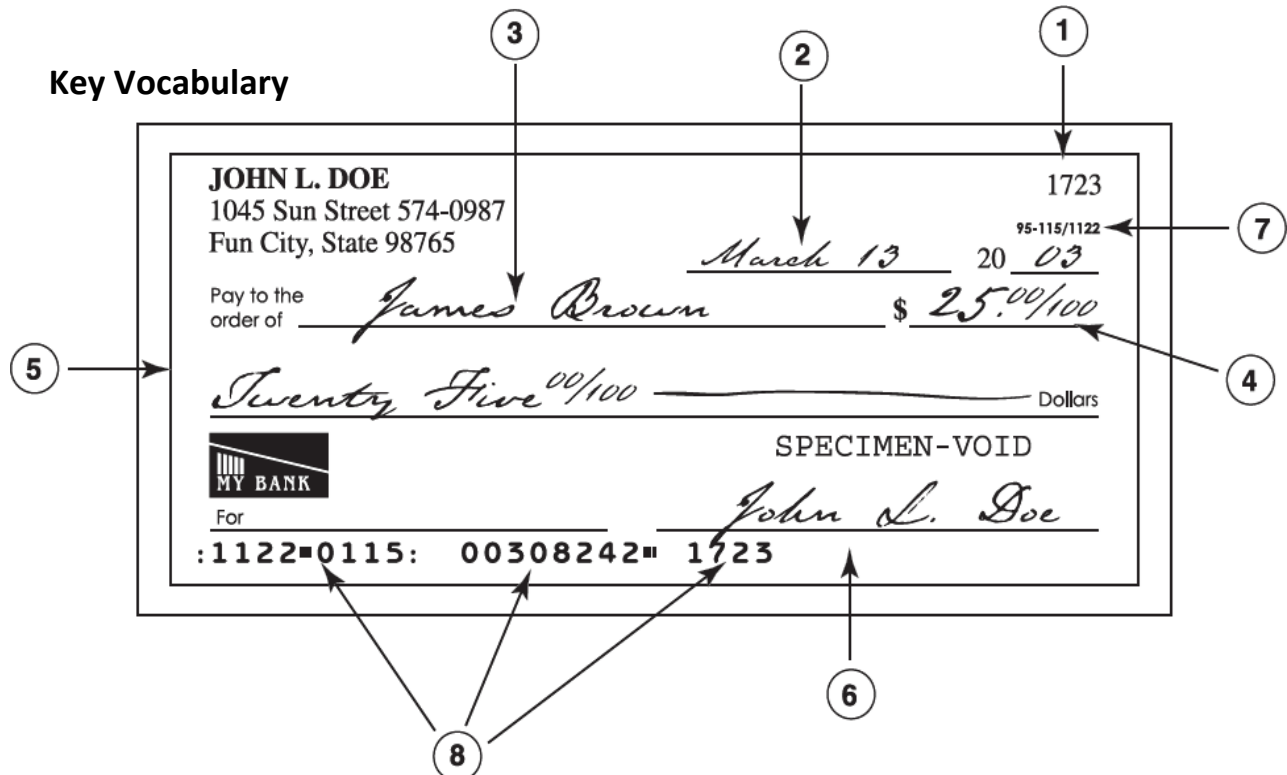
Includes animated lessons and videos.

Other resources might be found at the bank where the checking account is established as well as your local library. The library has books available on banking and writing checks. Don’t hesitate to ask for help in finding them. Also, check with your literacy staff to see what check-writing resources they might have and what related materials might be in the literacy collection.

*Guidepost II* is an important intermediate step between your learner’s long term goal of *writing a check* and the instructional activity which you will use in the tutoring sessions. Make sure to discuss how the instructional strategies relate to the long-term goal -- it may not always be obvious to your learner.

## GUIDEPOST III: How You Will Learn – Multisensory Strategies

- Tutor: “Now we’ll look at some strategies, or the steps we need to take to help you learn to fill out a check”



- Check number.** Most checks are pre-numbered when you receive them.
- Date.** Use the date the check is written.
  - Payee.** On the line labeled “Pay to the Order of” write the name of the person or company to receive the payment.
  - Amount in numbers.** Write the amount in numbers starting as close to the dollar sign as possible to prevent anyone from adding another number. Make the numbers for cents smaller with a line under them or with a line and 100 under them.
  - Amount in words.** Write out the dollar amount in words and the cents in numbers with a line and 100 under the cents. Start the first word as far to the left as possible. Fill in the extra space with a wavy line.
  - Signature.** Sign your name in ink exactly as you signed it on the signature card you filled out when opening the account. Never sign a blank check.
- Bank numbers.** These numbers are used to identify checks so they can be returned to your bank.
  - I.D. numbers.** These numbers are also identification numbers used for processing. The second set is your account number. The third set of numbers, (1723 in this example), is the

## More Vocabulary

- ◆ Transaction ◆ Deposit ◆ Withdrawal ◆ Debit Card
- ◆ Credit ◆ Balance ◆ ATM ◆ Check register
- ◆ Bank Statement ◆ Reconcile ◆ Automatic Payment

## Reading Practice:

**Website Review.** There will be plenty of reading practice just in going to the various websites listed above, printing the information, and working through it together. Try to find a website or portions of websites that are written at a level that's a little challenging but not frustrating. Alternatively, you might utilize echo or duet reading to cover the information from the site.

### Matching Exercise: The Elements of a Check

**Instructions:** Draw lines from one column to the other to connect definitions to their examples. After connecting all of the elements, write a check that uses all of the elements listed in column B. Start over by creating new elements for column B and mixing up their order.

<u>A</u>	<u>B</u>
Pay to the Order Of	A few words about why the check was written such as "Bill's birthday"
\$ amount in	4/25/0
Date	One hundred twenty-five dollars and 0/100 ---
Signature	\$125.00
For _____	ABC Party Supply Store
\$ amount written out in	<i>Your</i>

## Writing Practice:

**Writing Numbers.** To write checks you must feel comfortable writing out your numbers... Start small – practicing from one to ten and then from eleven to twenty. From there work on the numbers “twenty,” “thirty,” “forty,” “fifty” through to “one-hundred.” Almost all the numbers written on checks are combinations of these numbers.

**Create Flashcards.** Make several categories of flashcards: one group with various dollar amounts (in numbers), one with various company names and people’s names, one with various dates. Then draw a card from each pile and write out a check using the information from the flashcards you drew. (Use the blank sample checks below.)

**Role-play.** One person can be the landlord; the other can be the renter. Or one person can be the cashier; the other can be the shopper. One person can be selling something; the other can be buying. Role-play a typical (pleasant!) transaction. In every case a check must be written so the landlord, for instance, tells the renter how much is owed and whom to make the check out to.

**Record your Receipts.** Bring in grocery, drug store, hardware store and/or clothing store receipts. Use the receipts to write checks and then post them in the check register (blank forms for both are below). Remember when working with your checkbook, you must always post your entries to your register and keep a running total of how much money you actually have in your checking account. Failing to do so can create an overdrawn account and additional bank fees.

**Endorse the Check.** When checks are written to you, you must turn them over and endorse them. Practice doing this, making a deposit slip and updating your check register.

## Real World Practice:

- Go to a bank and talk to an employee about opening a checking account and about what services the bank can provide to a new customer.
- Visit several banks to see which one gives the best service, if the bank charges for services, what type of educational materials the bank may have, and whether they offer a safe deposit box free of charge or other freebies if you open an

account.

- Once your checking account is opened it's time to practice writing checks at stores. Go shopping and when you check-out carefully write your check and post the check in the register by recording the check #, the date, the name of the store and the amount.

Another tool to help learners keep track of their expenditures is the bank's own website. With your learner, discuss the advantages of creating an online account and how it can be used to help keep track of their banking transactions.

The screenshot shows the Bank of America online banking sign-in interface. At the top left is the Bank of America logo and the text "Sign In". At the top right are links for "Secure Area" and "En Español". A red banner below the header reads "Sign In to Online Banking". The main content area is divided into three sections. On the left is the sign-in form with fields for "Online ID" and "Passcode", a "Save this Online ID" checkbox, a "Forgot your Passcode?" link, and a "Sign in" button. In the center is a promotional section for the mobile app, featuring a smartphone displaying the app logo and the text "Stay connected with our app", "Secure, convenient banking anytime", and a "Get the app" button. On the right is a "Sign-in help" section with links for "Forgot ID/Passcode?", "Problem signing in?", "Not using Online Banking?", "Enroll now", "Learn more about Online Banking", and "Service Agreement".

### Independent Practice/Homework Ideas:

- Practice writing and spelling numbers to obtain accuracy.
- Using blank check samples (below) practice filling out checks for bills commonly received.
- Do math problems – addition and subtraction – to brush up on these skills. Go to: <http://www.superkids.com/aweb/tools/math/> to create your own customized math worksheets. Remember worksheets can be deadly dull so use in moderation!
- Since most adult learners own smartphones, ask your learner to practice using the calculator to check their addition and subtraction.

## GUIDEPOST IV: What Worked, What Didn't, What Can You Use? (reflect, evaluate, plan)

- Tutor: “Let’s think about what we learned today and how you can use it on your own as you work toward your goal. We can also discuss which tutoring activities worked today, and which did not work so well. We can then plan what we’d like to work on in our next session.”

### Document Achievement

Remember to keep track of your learner’s work that indicates growth and progress toward the goal.

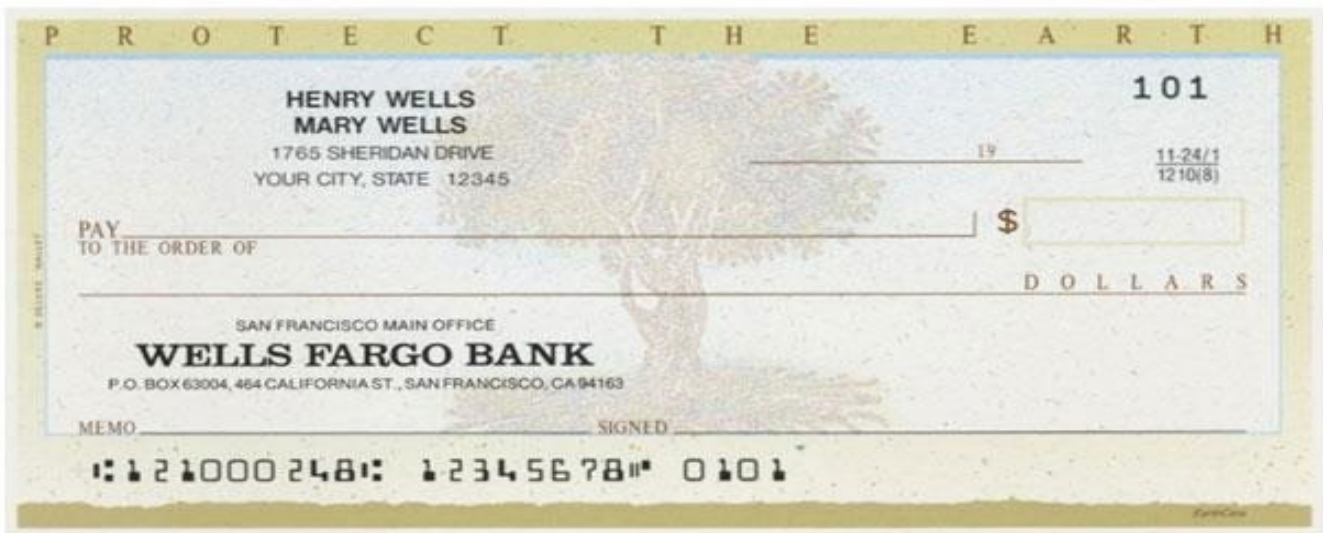
- In conversation with your learner, select specific evidence, or indicators of achievement. This can help you understand if the instructional plan is working.
- Discuss and encourage the use of a *Learner Portfolio* as a tool to keep evidence of successful work leading to the long-term goal. Set aside time in the tutoring session for your learner to select examples of the work which they are most proud of.
- You can use the *Roles and Goals Form for Collecting Evidence and Indicators of Achievement* sheet to keep track of goal-related progress. <https://libraryliteracy.org/for-coordinators/roles-and-goals/>. This information will be useful when you and your learner take time to reflect on what’s been accomplished, and when Roles and Goals reporting time comes around.
- Look for the *Milestones* that reflect important steps along the way to goal achievement. Make note of this progress for future discussion and reporting.

### Milestones:

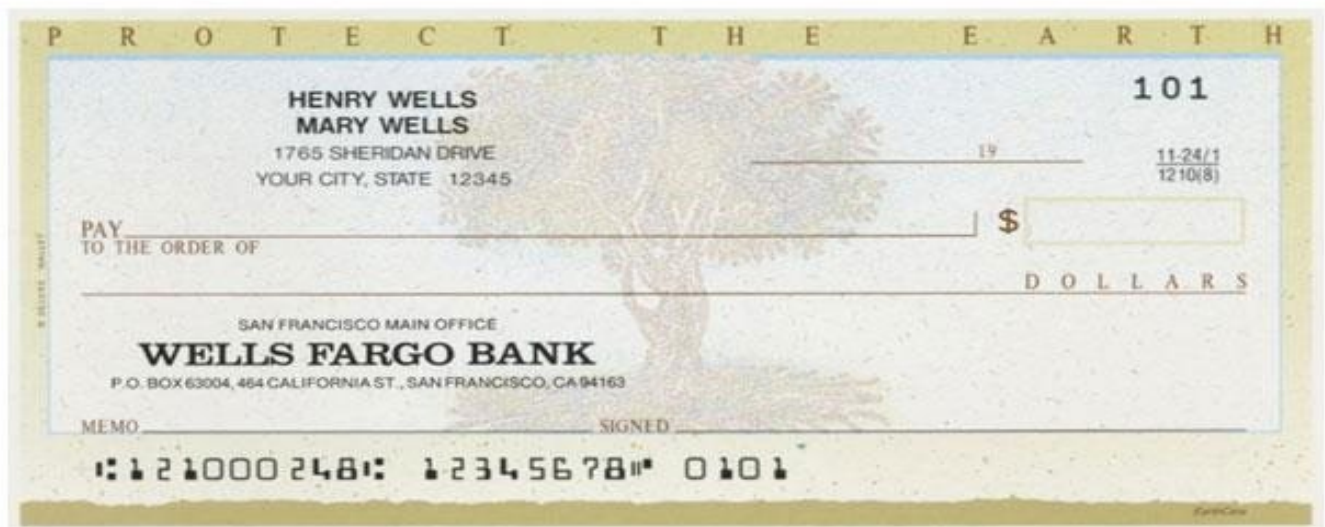
- **Initial Effort** – You have set some personal goals related to writing checks and paying bills; you have determined what you already know and what you would like to know; and then have established a realistic timeframe for learning the new information. You have begun practicing writing and spelling numbers, know the parts of a check and have learned how to post checks to the register.

- **Making Progress** – You now know how to organize your bills and invoices so that they are paid on time. You continue to practice spelling and writing numbers and begin to learn and/or brush-up on your addition and subtraction skills. You are able to write practice checks in the tutoring session and at home.
- **Accomplished** – You have opened your own checking account and now feel confident in writing checks, paying bills, balancing your checkbook, and using online banking services.

Practice Tools



Wells Fargo Archives



Wells Fargo Archives



Chk # or type of transaction	Date	Transaction Description	DEBIT (-)	CREDIT (+)	Cleared	Balance
DEP - Deposit		ATM - ATM Cash Withdrawal	DEB - Debit/ Check Card	Card Purchase		
CR - Credit/Refund		SC - Service Charge	OLP - Online Purchase			

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