

Spirals and the Golden Ratio

Fill in the circle by the correct answer. Then answer questions 3, 4, and 5.

1. In a division problem, the dividend is the number that is _____.
 A used to divide up another number
 B divided up by another number
 C equal to the quotient
 D equal to the difference
 2. In the Fibonacci sequence shown in paragraph 1, each number is equal to _____.
 A one-half of the number that precedes it
 B the sum of the two numbers that precede it
 C the sum of the two numbers that come after it
 D the number that precedes it multiplied by 2 or 3
 3. Explain what “round off to the nearest hundredth” means in paragraph 2.
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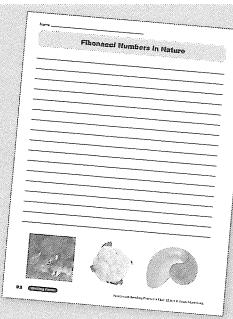
4. Reread paragraph 2. Then explain what a “ratio” is, according to this paragraph.
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5. Why is it impossible to prove that one kind of rectangle is more pleasing to look at than another kind?
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Write About the Topic

Use the Writing Form to write about what you read.

Summarize the article by explaining how the Fibonacci number sequence is related to a spiral-shaped seashell.



Balancing a Check Register

Level 1 ■

Words to Know list, Reading Selection, and Reading Comprehension questions

Checking Out a Check Register

People can keep track of how you spend their money. They can pay their rent or mortgage, buy food or clothes, and pay for their bills. You can have checking accounts at a bank. Most banks give you a book to keep track of your money. If you write a check, you give your bank permission to pay your money to someone else. You can also withdraw cash from your account. This is called "taking money out of your wallet." ATM's (Automated Teller Machines) are places where you can withdraw money without having to go to a bank. You can also use your wallet to send cash through the mail or online. Credit cards also can be used to make purchases.

Recording and Keeping Track of Your Money

A check register is very key to track of your money. When you open a checking account, the bank gives you a check register. It is a special ledger that tracks all of it's activity. You use it to record every check you write and every ATM withdrawal. You can record all deposit activity. A deposit is a sum of money that you put into your account. If you don't make deposits, you won't have enough money to write checks and cash. If you keep track of your money, you will always know how much money you have available. If you don't keep track of your money, the bank charges you a fee for overdraft. This is not good because the bank will take more money than you have.

Recording Transactions in a Check Register

A check register is useful for as long as you need your transaction history. If you do not record your transactions, your bank provides you with a statement. This statement lists all of the activity in your account. You use your register every week and every ATM withdrawal. A deposit makes up the rest of your deposit and withdrawal amounts. (A deposit is a sum of money that you put into your account. If you don't make deposits, you won't have enough money to cover your checks and cash.)

Once a month, the bank sends you a statement showing a record of your transactions. This statement shows all of the activity in your account. By matching up the transaction in your register with the transaction in your recording, you can catch any errors that were made. Your recording is also helpful if you might end up spending more on "expenses." The bank will charge you for recording your account is a good practice.

Reconciling a Checking Account

Once a month, the bank sends you a statement showing a record of your transactions. This statement shows all of the activity in your account. By matching up the transaction in your register with the transaction in your recording, you can catch any errors that were made. Your recording is also helpful if you might end up spending more on "expenses." The bank will charge you for recording your account is a good practice.

Words to Know
Checking Out a Check Register
 check register
 mortgage
 checking account
 recording
 receipt
 record
 ATM withdrawal
 debit card
 deposits
 balance
 fee
 illusory
 e-payments
 predeposit
 finances

Balancing a Check Register

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Balancing a Check Register D

Level 2 ■■

Words to Know list, Reading Selection, and Reading Comprehension questions

Reconciling a Checking Account

People use their bank to pay for almost everything they buy. They can pay for food, utilities, and rent. They can have checking accounts and withdraw cash from them and saving. They can also use their wallet to pay bills. When you write a check, you give your bank permission to pay your money to a person or certain companies. Most people think that ATM's (Automated Teller Machines) are safe. ATM's are machines that withdraw cash through the mail or online. Credit cards also can be used to make withdrawals and route payments as well. To help make more money, some people sell old items.

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Words to Know
Reconciling a Checking Account
 reconciling
 checking account
 recipient
 debit card
 withdrawal
 monetary
 transactions
 ringing
 deposit
 statement
 balance
 overdrawn

Balancing a Check Register

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Balancing a Check Register D

Level 3 ■■■■

Words to Know list, Reading Selection, and Reading Comprehension questions

The All-Important Check Register

Checking payment holders can use their accounts to pay bills. They can pay everything they pay for utilities, groceries, and food groceries and household expenses. They can also use their wallet to pay for things and clothing and services. People who have checking accounts can use their wallet to pay bills. When you write a check, you give your bank permission to pay your money to a person or certain companies. Most people think that ATM's (Automated Teller Machines) are safe. ATM's are machines that withdraw cash through the mail or online. Credit cards also can be used to make withdrawals and route payments as well. To help make more money, some people sell old items.

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Words to Know
The All-Important Check Register
 check register
 utilities
 mortgage
 recipient
 associated
 monetary
 transactions
 faithfully
 disorder
 withdrawal
 debit card
 deposits
 overdrawn
 administrative
 balanced

Balancing a Check Register

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Balancing a Check Register D

Assemble the Unit

Reproduce and distribute one copy for each student:

- Visual Literacy page: A College Student's Check Register, page 101
- Level 1, 2, or 3 Reading Selection and Reading Comprehension page and the corresponding Words to Know list
- Graphic Organizer of your choosing, provided on pages 180–186
- Writing Form: It's Easy to Balance a Check Register, page 102

Introduce the Topic

Read aloud and discuss “A College Student’s Check Register” on the Visual Literacy page. Explain that when you “balance” your checking account, you make sure that you and your bank agree on the amounts of money you have spent and deposited, as well as on the amount that is currently left in your account.

Read and Respond

Form leveled groups and review the Words to Know lists with each group of students. Instruct each group to read their selection individually, in pairs, or as a group. Have students complete the Reading Comprehension page for their selection.

Write About the Topic

Read aloud the leveled writing prompt for each group. Tell students to use the Graphic Organizer to plan their writing. Direct students to use their Writing Form to respond to their prompt.

A College Student's Check Register

In December of 2010, a college student received a new checking account. Here is her check register for January and February of 2011.

Date	Description	Debit	Credit	Balance
1/2/11	Opening Balance			\$1,000.00
1/10/11	Mobile Phone (January Bill)	400.00		-300.00
1/10/11	Mobile Phone (January Bill)	400.00		-300.00
1/10/11	Mobile Phone (January Bill)	400.00		-300.00
1/17/11	Cash Withdrawal ATM		20.00	-280.00
1/20/11	Student City Renters (rent and school deposit)	120.00		-160.00
1/20/11	Student City Renters (rent and school deposit)	120.00		-160.00
1/20/11	Text (text phone bill)	60.00		-100.00
1/27/11	Deposit (check from Grandma SUE)		100.00	-0.00
2/04/11	Mobile Phone (February Bill)	500.00		-500.00
2/04/11	Mobile Phone (February Bill)	500.00		-500.00
2/04/11	Mobile Phone (February Bill)	500.00		-500.00
2/05/11	Gas Mart (gasoline)	70.00		-430.00
2/06/11	The University Store (books)	22.00		-408.00
2/07/11	Phone (text phone bill)	50.00		-358.00

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Visual Literacy

It's Easy to Balance a Check Register

Note...
 It's easy to balance a check register. Just follow these steps:

1. Add up all the debits (amounts taken out).
2. Add up all the credits (amounts put in).
3. Subtract the debits from the credits.
4. The answer is the balance.

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Writing Form

A College Student's Check Register

In December of 2015, a college student opened a new checking account. Here is her check register for January and February of 2016:

Check Number	Date	Transaction Description	Payment, Withdrawal, or Fee (-)	✓	Deposit or Credit (+)	Balance \$
	12/30	Opening Balance			1,000 00	1,000 00
2000	1/1	Marjorie Sperber (January rent)	500 00	✓		-500 00
						500 00
2001	1/5	Britt-Marie's (lunch with Amy)	21 75	✓		-21 75
						478 25
	1/7	Cash withdrawal from ATM	20 00	✓		-20 00
						458 25
2002	1/15	Center City Bookstore (books and school supplies)	125 53	✓		-125 53
						332 72
2003	1/27	Fone Me (cell phone bill)	63 32	✓		-63 32
						269 40
	1/31	Deposit (check from Grandma Liz)		✓	500 00	+500 00
						769 40
2004	2/1	Marjorie Sperber (February rent)	500 00	✓		-500 00
						269 40
	2/3	Deposit (college loan)		✓	447 82	+447 82
						717 22
2005	2/5	Go Mart (groceries)	78 89	✓		-78 89
						638 33
2006	2/16	The University Shop (sweatshirt)	32 99	✓		-32 99
						605 34
2007	2/25	Fone Me (cell phone bill)	29 77	○		-29 77
						575 57
						575 57

It's Easy to Balance a Check Register



Words to Know

Checking Out a Check Register

check register
mortgage
checking account
recipient
record
ATM withdrawal
debit card
deposits
balance
fee
situation
e-registers
spreadsheet
finances

Words to Know

Reconciling a Checking Account

reconciling
checking account
recipient
debit card
withdrawal
monetary
transactions
register
deposit
statement
balance
overdrawn

Words to Know

The All-Important Check Register

check register
utilities
mortgage
recipient
associated
monetary
transactions
faithfully
disorder
withdrawal
debit card
deposits
overdrawn
administrative
balanced

Balancing a Check Register ■ ■

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Checking Out a Check Register

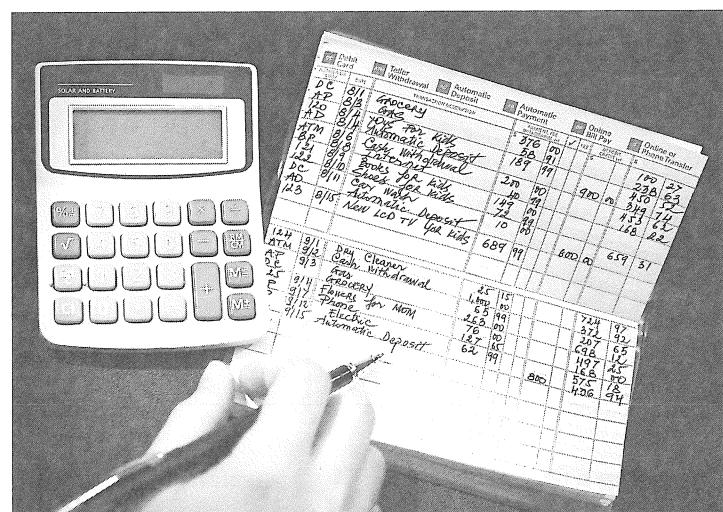
People can use checks to pay for just about everything. They can pay their rent or mortgage, they can pay for food, and they can pay for things such as clothing and services such as a haircut. Most people have checking accounts because they are a safe way to pay bills. When you write a check, you give your bank permission to pay the recipient—a company or a person—a certain amount of money from your account. This is safer than sending cash through the mail or carrying cash in your wallet. ATMs (Automatic Teller Machines) and debit cards also can be used to make spending money safer and easier.



Your Check Register and Keeping Track of Your Money

A checking account is a great way to keep track of your money. When you open a checking account, the bank gives you a booklet called a check register. (To “register” something means to keep track of it in writing.) You use your register to record every check you write and every ATM withdrawal you make. You use it to record all debit-card purchases and all deposits. A deposit is a sum of money that you add to your account. If you don’t make deposits, you won’t have enough money to write checks and make withdrawals.

If you keep your register up to date, you will always know how much money you have available, or your balance. If you don’t keep it up to date, you may spend more money than you have in your account. If you spend more money than you have in your account, the bank charges you a fee and sends your check back to the person or business you gave it to, with a letter explaining that there was not enough money in your account. This is not a good situation to be in. You can avoid it by recording all of your purchases and deposits in your check register. Many people use e-registers or enter this information into a register spreadsheet on their computers to keep track of their finances. Remember that checking your addition and subtraction is an important part of keeping your check register. If you make a math mistake, your register will no longer be accurate. Your bank will also keep track of your withdrawals and deposits and send you a statement each month.



Checking Out a Check Register

Fill in the circle by the correct answer. Then answer questions 3, 4, and 5.

1. Which two words are synonyms?

- (A) initial, last
- (B) debit, credit
- (C) spend, pay
- (D) withdrawals, deposits

2. The difference between a deposit and a withdrawal is that a _____.

- (A) deposit can only be made at the bank
- (B) withdrawal can only be made at the bank
- (C) deposit increases the balance and a withdrawal decreases the balance
- (D) deposit decreases the balance and a withdrawal increases the balance

3. Why is it important to know the balance in your bank account?

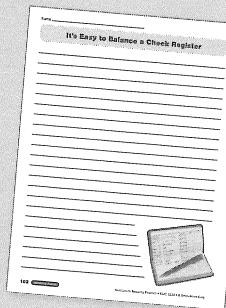
4. What would you do if you found out that the bank returned one of the checks you wrote because you did not have enough money in your account?

5. Would you rather use a debit card or write a check? Explain why.

Write About the Topic

Use the Writing Form to write about what you read.

Summarize the benefits of using a check register.
Provide examples.



Reconciling a Checking Account

People can use checks to pay for just about everything. They can pay for utilities such as gas and electricity. They can pay their rent or mortgage, and they can buy food, or shoes, or clothing. Most people have checking accounts because they provide a safe, convenient way to pay bills. When you write a check, you give your bank permission to pay the recipient—a company or a person—a certain amount of money from your account. Most people think this is a safer option than sending cash through the mail or carrying cash in your wallet. ATMs (Automatic Teller Machines) and debit cards can be used to make withdrawals from checking accounts as well, to help to make monetary transactions safer and easier.

Recording Transactions in your Check Register

A checking account is a useful tool as long as you record your transactions. If you do not record your transactions, your account balance may be inaccurate. When you open a checking account, your bank provides you with a booklet called a check register. (To “register” something means to keep track of it in writing.) You use your register to record every check you write and every ATM withdrawal you make. You use it to record your debit-card purchases and your deposits. (A deposit is a sum of money that you add to your account. If you don’t make deposits, you won’t have enough money to cover your checks and withdrawals.)

Once a month, the bank sends you a statement showing a record of your transactions. When you balance, or reconcile, your account each month, you match up the transactions in your register with those on your statement. By reconciling your account, you’re able to catch any errors that were made. If you don’t do this, you might end up spending more money than you have available. Your account will have a negative balance, or be “overdrawn.” The bank will then charge you a fee. Reconciling your account is a good practice.

Activity Summary

Beginning balance on 1/1/17.....	\$1,000.00
Deposits/Additions	\$ 500.00
Withdrawals/Subtractions	\$ 730.60
Ending balance on 1/31/17.....	\$ 769.40

Account number 247334949

SHELBY JANE PINE

California account terms and conditions apply.

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Additions	Ending daily balance
1/3	2000	Check		500.00	500.00
1/7	2001	Check		21.75	478.25
1/7		ATM cash withdrawal		20.00	458.25
1/15	2002	Check		125.53	332.72
1/27	2003	Check		63.32	269.40
1/31		ATM check deposit	500.00		769.40
Ending Balance on 1/31					769.40
Totals			500.00	730.60	

Reconciling a Checking Account

Fill in the circle by the correct answer. Then answer questions 3, 4, and 5.

1. Which two words are antonyms?
 - (A) reconcile, apologize
 - (B) register, record
 - (C) initial, beginning
 - (D) deposits, withdraws

 2. When you write a check to someone, it is like _____.
 - (A) making a deposit to your account
 - (B) making a withdrawal from your account
 - (C) writing a check mark in your account register
 - (D) receiving a statement that shows your account's activity

 3. Reread paragraph 3. What does the word "reconcile" mean in this paragraph?
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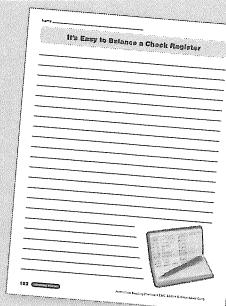
4. In your own words, define the word "transaction" as it is used in this article.
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5. Would you rather use a debit card or write a check? Explain why.
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Write About the Topic

Use the Writing Form to write about what you read.

Summarize the benefits of using a checking account and a check register. Provide examples.



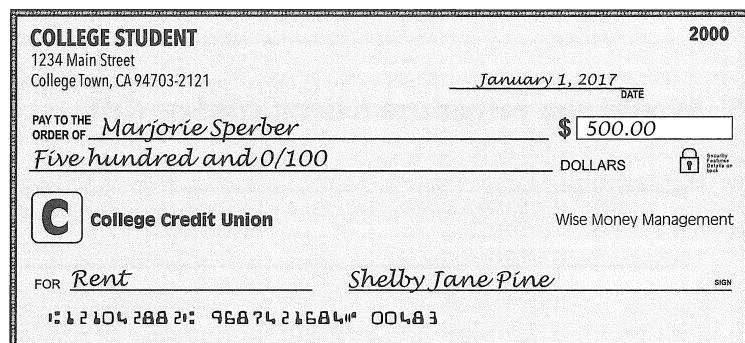
The All-Important Check Register

Checking account holders can use their accounts to pay for just about everything. They can pay for utilities such as gas and electricity. They can pay for housing (rent and mortgage payments) and food (groceries and restaurants). They can pay for shoes and clothing and services such as haircuts. Most people have checking accounts because they provide a safe, convenient way to pay bills. When you write a check, you give your bank permission to pay the recipient—a company or a person—a certain amount of money from your account. Obviously, this is safer than sending cash through the mail or carrying cash in your wallet. ATMs (Automatic Teller Machines) and debit cards associated with checking accounts also help to make monetary transactions safer and easier.

Your Check Register and Why You Must Use It Faithfully

A checking account is a wonderful tool—unless you allow it to fall into disorder. That's why your bank gives you a booklet called a check register. (To "register" something means to keep track of it in writing.) You use your register to record every check you write and every ATM withdrawal you make. You use it to record debit-card purchases and deposits. (A deposit is a sum of money that you add to your account. If you don't make deposits, you won't have enough to cover your checks and withdrawals.)

If you keep your register up to date, you will always know how much money you have to spend. If you don't do so, you are in danger of becoming what is known as "overdrawn." This is something you really don't want to be! Being overdrawn can subject you to fines, "administrative" fees, and angry check recipients. For example, what if a tenant writes her landlord a rent check that "bounces"? (In other words, when the landlord tries to collect the rent money from the tenant's checking account, the bank says, "Sorry! She doesn't have enough money in her account to pay you.") That landlord is not going to be happy because that rent money is needed to pay bills.



So how do you keep your checking account balanced? The bank sends you a statement once a month, showing a record of your transactions. If you reconcile your check register each month, you can match up the checks and deposits to those on your bank statement. By reconciling your account, you'll be able to catch any errors that were made. When it's time for you to go to college and pay rent, using your check register will help you keep your finances in order.