

### **Teaching:**

Using the Student Guide, you will explain the different types of checking accounts to help participants understand the pros and cons and how to pick one that works best for them. Focus on free checking accounts, which are usually the most preferred account, especially among people just starting out. Ask the participants if they have any questions.

### **Activity:**

Go over the steps in the Student Guide for how to read and write a check, asking the participants to take turns reading each step aloud.

If you are facilitating in-person, facilitators can draw an example check on the whiteboard. If you are facilitating online, pull up an editable image of a check, or use the example in the PowerPoint slides. This can be an opportunity to add some humor, asking participants to shout out the account holder's name, amount, and reason for writing the check.

As you go through each section, point out the key elements of the check and their purpose, paying special attention to the routing number and account number, which are needed when setting up Direct Deposit Payments to and from your checking account. Ask if anyone has any questions.

### **Teaching:**

Discuss balancing a checkbook in relation to budgeting and making sound financial decisions. Explain that in the digital age, fewer people are using checkbooks as frequently, as many people have moved on to rely on debit and credit cards and online banking and bill paying. However, checkbooks and learning how to properly use them can still be useful financial tools.

Go over why balancing your checkbook is a good financial practice and walk participants through the checkbook balancing process/worksheet. Pass out the "How to Balance your Checkbook" handout. To make this section more interactive and to provide additional instruction about this topic, we recommend using some of the videos on how to balance a checkbook, located in the Facilitator Toolkit.