

Project Title: Balancing a Checkbook

Possible Appropriate Courses: Math 7 and Math 8

Objective: Students will balance a checkbook using withdrawal and deposits representing negative and positive integers.

SOL Objective: 7.5 B, 8.3 b (for math 8, lesson should be adapted to include decimal numbers)

Learning Style Modality: Tactual/Kinesthetic, Visual, Auditory

Materials Needed: Checkbook register (or [attached PDF](#)) and [attached worksheet](#)

Optional: [Scary Story](#) page

Project Description: (40 minutes – includes time for class discussion)

1. Before class: Cut out each situation on worksheet, mix them up, and put them in an envelope for each group.
2. Introduction: Class discussion of what it means to balance a checkbook, and why it's important. Scary Story (attached) can be shared with class as an example of the importance of balancing your checkbook.
3. As individuals, pairs, or small groups, give students an envelope with the situations. Each student will have a checkbook register.
4. In their groups, students should arrange the situations in date order.
5. Once they've arranged all their situations, inform students they need to use the information to update their checkbook register. Emphasize the vocabulary **withdrawal**, meaning a negative transaction, and **deposit**, meaning a positive transaction.
6. Inform students that under the first column, students should write either the check number or the word "DEBIT" if debit card was used for a withdrawal.
7. After each line of the register, students should update their balance.
8. Encourage class discussion to help students relate to banking procedures.

Evaluations:

- Formative: Monitor students as they decide whether something is a deposit or withdrawal.
- Summative: Include vocabulary deposit and withdrawal on next exam.

Learning Systems:

- Cognitive: Balancing a checkbook using concepts of deposit and withdrawal.
- Emotional: Relates math to personal experiences and real world situations.
- Social: Students are completing activity in pairs or small groups.
- Physical: Students are arranging the situations on their desk.
- Reflective: Class discussion to relate the concepts to real world situations.