

Summer

Lesson

7

Banking Your Money 2

Keeping track of your money: It is very important to keep track of the money you **deposit** and **withdraw** from your account. If you do not keep track of your money, you could overdraw your account. Overdraw mean that you spent more money than you have. Your bank will charge you a fee if you overdraw your account. You could also miss out on fun activities if you run out of money.

Your bank will give you a small log book to keep track of your money. It is important to write down EVERY time you add or subtract money from your account. All bank fees and ATM fees will also need to be subtracted from your account.

Remember: Deposit means to put money IN your account, so you will ADD that amount.

Withdraw means to take money OUT of your account, so you will SUBTRACT that amount.

Look at each of the money transactions below. Will they be deposits or a withdraws?

Your dad gave you \$10.00 for cutting the grass _____

You used your ATM card to buy a magazine _____

You got your paycheck _____

Your bank charged you an \$8.00 monthly fee _____

Your friend paid you back \$5.00 that he owed you _____



Here is a sample bank log.

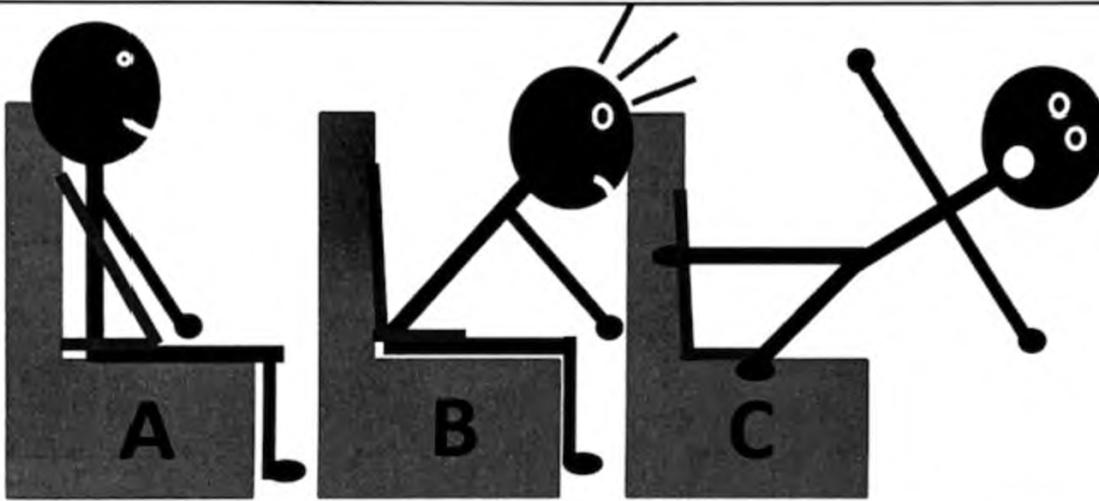
1. To start your log you will need to add the amount that you used to open your account. That amount is written under "deposit". This shows your beginning balance. Look below, how much is your deposit? _____
2. Lets say you bought lunch the next day at McDonalds. You used your ATM card and your total was \$5.75. This will be money coming out of your account, so it will go under "withdraw" and will be subtracted from your balance. What is your new balance? _____
3. Your grandma sent you a \$10 dollar check for your birthday the next day. Add this to your log. Does it go under deposit or withdraw? _____ What is your new balance? _____
4. On 4/25/13 you bought some new clothes at Target. You spent \$36.50. Add this transaction to you log below. What is your new balance? _____

Date	Transaction	Deposit	Withdraw	Balance
4/21/13	Deposit paycheck	56.00		56.00
4/22/13	McDonalds lunch		5.75	50.25

Seat Belt Safety Name _____

When riding in a school bus or car,
EVERYONE
needs to wear a seat belt!

Seat belts are placed in vehicles to protect us in case of an accident. Seat belts must be worn correctly or they will not work properly. Some vehicles come with shoulder belts along with lap belts. Shoulder belts are what keep you secure against the back of the seat if you were to be involved in an accident.



Uh -
Oh!!!

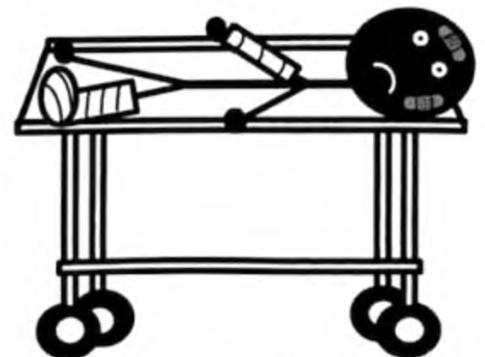
Look at the passengers above. Who is wearing his seat belt correctly? _____

Passenger A is wearing both his lap belt and his shoulder belt correctly. In an accident, passenger A will be held in his seat and be less likely to be injured .

Passenger B is wearing his lap belt but not his shoulder belt. In an accident the top part of his body will bend forward, likely causing him to hit his head on the seat in front of him or the dashboard of the car. He will most likely end up with an injury.

Passenger C has decided not to wear his seat belt at all. In an accident passenger C has nothing to hold him in his seat. He will likely be ejected from his seat and possibly from the vehicle. Passenger C will probably have major injuries that will require him to go to the hospital. He could also DIE.

In an accident, which passenger would you want to be? _____



It's the law BUCKLE UP!



Time Matters



Skill: 15-Minute Intervals



Kelly does laundry at nine forty-five a.m.

Show the time on the clock.



a.m.

p.m.



morning



afternoon



night

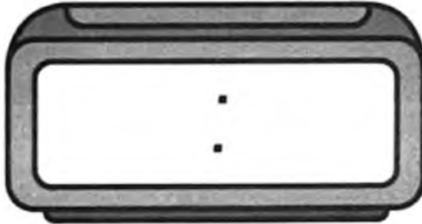


Show the time on the clock.



Kelly does dishes at three fifteen p.m.

Show the time on the clock.



a.m.

p.m.



morning



afternoon



night



Show the time on the clock.

