**Banking and Financial Systems.**

**Unit 2. Lesson Plans**

**Lesson One:** The economic activity of banks, safeguarding of the money, extending credit, transfer of funds is presented through direct instruction and group discussion.

The money multiplier effect of a local bank’s impact on the community’s economy is introduced.

Teacher led discussion is conducted about small towns where a bank is lacking as compared to where the earned paychecks of residents are spent in communities with banks. How long does money stay in a community is fundamental concept. Introduce concept of “money multiplier effect” for student discussion.

**Lesson Two:** Students are introduced to resume building available in Microsoft Word. Provide video support using handouts and the internet. (find article in support materials) View video on Youtube.com (resume do’s and don’ts) as introduction and discuss prior to developing student bank specific cover letters to resumes.

**Lesson Three:** Introduce the job descriptions of specific student bank positions. Compare these with banking positions in well known banks.

On the computer, students will search websites for banks and research mission and vision statements. Students will go to Missouri Bankers Association website and search banking positions using Bing or Google.

Provide students with banking positions descriptions, attached.

Describe the limited nature of a student bank versus a community commercial bank. Example: we do not have ATM Debit cards nor checking accounts. The reason needs to be explained that the student bank is an internal operation and we cannot take the chance of a check written by a high school student ends up unknowingly accepted at a local business without a way to make its way back to us for payment to the accepting bank, thereby creating a bad check.

Students will need to select their top two choices for student bank primary job. The instructor will be the final decider for the recommendations received from the sponsoring bank interviewers or industry interviewers. Most students will have primary and secondary jobs. Example: Teller Supervisor, and marketing/advertising team member.

**Lesson Four:** View video on Youtube.com (interview do’s and don’ts) as introduction and discuss prior to developing student bank specific cover letters to resumes.

With the students participating, practice handshakes, posture, vocal manner, standing until invited to sit. Have students relate their experiences with interviews for jobs applied in their experience.

Google search for best questions and answers or go to jobsearch.about.com/.../interviewquestionsanswers

Other websites have good selection of tips and pointers for class discussion.

**Lesson Five:** Interviewing is by industry leaders brought into the school for conducting interviews. Sponsoring bank/credit union should be willing to support. If no sponsoring bank, use local business leaders, or, if not successful, instructors from elsewhere in the school. Should only require two individuals to conduct interviews for two hours each.

Instructional Strategies: Direct Instruction/ Group Discussion will follow interviews on lessons learned. Suggest providing interviewers with each student’s resume and cover letter, and an interview form giving general questions they might follow for consistency.

**Lesson Six:** Print the attached individual banking forms, cash in, cash out, Savings Deposit, Savings withdrawal, Customer Receipt, Transaction Log. Distribute a dozen of each form to students. Explain the purpose and interaction of each form.

**Lesson Seven:** Practice transactions from start to finish for each scenario (see transaction sheet attached for variety of likely transaction activities; cashing a check, cashing a check with partial deposit, etc). Requires minimum of one full class session and then several refresher sessions on other days.

**Lesson Eight:** The shortchange con Go to Youtube: Subject: SSS (1 of 14) - How the shortchange con works. There are other videos available, but review first because some choices have vulgarity (warning example: Penn and Teller) Instruct students directly on methods of facing bills and counting coins by twos rather than singularly. (Students will not likely think this is important but later when applying for an actual cash handling job, the future employer will be impressed at the careful counting learned right the first time.)

In order to conduct this class and successive classes, you will need to obtain cash. Suggest one thousand dollars for the needs of running the student bank. You will not need all of this for the practice sessions. Vary the bag contents of 8-10 bags of cash with between $35-$90 per bag. Ensure that you have $2 bills and dollar coins.

**Lesson Nine:**