

Teachers, do not overlook teaching your students how to write checks

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By Timothy Liptrap

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The stock market is in a downturn, corporations are laying off workers, public companies are collapsing and federal law makers want the next generation of students to understand how to manage their money.

A subject that was once kept in the home is being moved to the school systems because the teaching of financial education in the home is failing. In 2002, 75% of the graduating high school seniors could not answer basic financial concepts. To solve the problem, teachers at all levels are being asked or pressured to include lessons on subjects such as credit, debt, money management and investments.

A simple, but yet effective money management lesson is to teach children how to write checks and balance a checkbook. It may not be as glamorous as teaching stocks or mutual funds, but will provide practical experience for children of all socioeconomic backgrounds. In a recent study, 87% of the US adult population or 172 million people use a checking account to pay bills.

In today's world, it may seem that the concept of using paper checks to pay bills is falling to wayside with the onset of ATM / debit cards, direct deposit and electronic funds transfers (EFT). Do not be fooled. The Federal Reserve Bank is predicting to process 50 billion paper checks in 2003. The Nilson Report also states that the volume of paper checks will rise between 2% – 4% each year, through 2020.

A successful lesson plan can help a child develop the foundation necessary to build important money management skills that they will need through out their lifetime. Understanding basic financial tools, will help students manage their money, stay within budget and problem solve. Timothy Liptrap, a co-author of the 68 page lesson plan How to Write Checks states "students, who understand how to budget, spend and manage their money, will be better off than many adults in today's world."

According to Liptrap, Teachers who create their own lessons should "keep the lesson plan practical" while teaching conceptual skills. "Each month when a parent sits down to pay the bills, they should have their child pull-up a seat to assist and learn. A lesson plan should replicate this experience in the classroom by providing practice checks, bank statements, mock invoices and check registers for each

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student."

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Timothy Liptrap, is VP of Education and Development for the free 101 Financial Lessons newsletter. Visit <http://www.101financiallessons.com> for more information. The newsletter provides teachers and parents materials and ideas to teach money.

Do You Know How Your Students Want To Learn?

By Brenda Townsend Hall

Learner power is the topic of this article. I wonder how many school directors think about asking their students how they want to learn. The idea of conducting a needs analysis to find out what students want to learn is nothing new, but I'm not sure if we are quite so used to trying to find out their preferred learning styles. I mention this because it strikes me that so many teachers come from the same mould, having qualified through courses based very much on progressive western views of educational practice. Typically, these teachers want lots of classroom activity, learner participation and have a view of the teacher as a facilitator rather than pedagogue. On the other hand, the students will probably feel comfortable if the teaching style is in keeping with what they are used to.

I can remember my own astonishment when teaching a group of 30 students in a French university only to discover that they didn't expect to be involved in activities that required them to actually speak.

They were used to being passive receptacles of information which they would record and then work on using reading and writing as the means of learning. Of course, I wanted to change all that but I realized that I could only introduce change by finding out what they expected, what they wanted and by negotiating with them possible better ways of effective language learning.

It seems to me that we should conduct regular surveys of students to find out their views about how they think the classroom should be managed, what types of materials should be used and how they should be used, how work should be organized, what activities should be done in class, how the teacher should interact with students. The information gathered can be useful to teachers whose own ideas might be quite different. Once they know students' preferences they will be able to judge more clearly which aspects of their teaching style to modify and which aspects to try to introduce incrementally so as not to deter students.

Brenda Townsend Hall, a contributing editor to ESLemployment, is a writer in the fields of English for business, cross-cultural awareness and business communications. Interested in receiving TEFL job listings weekly for free? To learn more visit

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