



A Pinellas Education Foundation Partner

## **Economic Math Essentials Activity Guide**

Name: \_\_\_\_\_

Deposit Ticket

NAME: Natalie King

DATE May 20, 2023

*Natalie King*


Enterprise Village Bank  
Enterprise Village  
Pinellas County, Florida

[ :000 000: ] 1234567819607: ]

CASH							
CHECKS				6	0	0	
CHECKS FROM OTHER SIDE							
SUBTOTAL				6	0	0	
LESS CASH RECEIVED				-	5	0	
NET DEPOSIT				5	5	0	

ACCOUNT NUMBER 114

Check

 CITY HALL

Date: May 20, 2023

PAY TO THE ORDER OF Natalie King \$ 6.00

Six and 00/100 DOLLARS

Enterprise Village Bank  
Enterprise Village  
Pinellas County, Florida

NOT NEGOTIABLE  
SAMPLE—VOID  
DO NOT CASH

For Payroll 1 Jason Lightfoot

[ :000 000: ] 1234567819607:001 ]

6. What is your job title? Student's Job Title
7. What must you do to the back of your paycheck before depositing it at the bank?  
Endorse it
8. After using my Debit Card, I must record my purchases on my Checkbook Register.
9. Where are the only restrooms located in Enterprise Village? McDonalds's
10. I, Student Name, pledge to be responsible, respectful, honest, and trustworthy while at Enterprise Village. If I have any issues I will make sure to find an adult (my volunteer, my teacher, an Enterprise Village teacher) to address the problem so I can continue to be successful.

# FYI - Enterprise Village

- What three things must you take to the bank on each of your three breaks?
  - ⇒ An endorsed paycheck with account number
  - ⇒ A completed deposit ticket
  - ⇒ Check register with the recorded deposit
- You will use your account number all day, try to remember it.
- What are the only businesses where you can use Enterprise Village cash?
  - ⇒ United Way
  - ⇒ Tampa Bay Times
- You will open a savings account during your second break?
  - ⇒ Think about how much you would like to move your savings account.
- Things you should consider purchasing while at Enterprise Village:
  - ⇒ Tampa Bay Times Newspaper
  - ⇒ ID Badge @ TD SYNEX to remember your day
  - ⇒ Something that you will enjoy after you get back from the trip

49

\* DC = Debit Card Purchase

### Check Register

Record all charges or credits that affect your account.										
Number	Date	Transaction Description	Payment / Debit			Fee	Deposit / Credit		Balance	
			(-)	✓			(+)		\$	0.00
	5/20	Deposit					5 50		+5 50	
									5 50	
*	DC	5/25	TB Buccaneers	3 00					-3 00	
									2 50	

# Practicing Deposits

Deposit Ticket

<p><b>NAME:</b> <u>Natalie King</u></p> <p>_____</p> <p>_____</p> <p><b>DATE</b> <u>May 25, 2023</u></p> <p><small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small></p> <p><u>Natalie King</u></p> <p><small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small></p> <p><b>Enterprise Village Bank</b> Enterprise Village Pinellas County, Florida</p> <p>[:000 000:] 1234567819606:]</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;"><b>CASH</b></td> <td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td style="text-align: right;"><b>CHECKS</b></td> <td></td><td></td><td style="text-align: center;">6</td><td style="text-align: center;">5</td><td style="text-align: center;">0</td> </tr> <tr> <td style="text-align: right;">CHECKS FROM OTHER SIDE →</td> <td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td style="text-align: right;">SUBTOTAL →</td> <td></td><td></td><td style="text-align: center;">6</td><td style="text-align: center;">5</td><td style="text-align: center;">0</td> </tr> <tr> <td style="text-align: right;">LESS CASH RECEIVED →</td> <td></td><td></td><td style="text-align: center;">-</td><td style="text-align: center;">5</td><td style="text-align: center;">0</td> </tr> <tr> <td style="text-align: right;"><b>NET DEPOSIT</b></td> <td></td><td></td><td style="text-align: center;">6</td><td style="text-align: center;">0</td><td style="text-align: center;">0</td> </tr> </table> <p>ACCOUNT NUMBER <u>114</u></p>	<b>CASH</b>						<b>CHECKS</b>			6	5	0	CHECKS FROM OTHER SIDE →						SUBTOTAL →			6	5	0	LESS CASH RECEIVED →			-	5	0	<b>NET DEPOSIT</b>			6	0	0
<b>CASH</b>																																					
<b>CHECKS</b>			6	5	0																																
CHECKS FROM OTHER SIDE →																																					
SUBTOTAL →			6	5	0																																
LESS CASH RECEIVED →			-	5	0																																
<b>NET DEPOSIT</b>			6	0	0																																

Answer the following questions using the space provided.

1. Who is making the deposit? **Natalie King**
2. What is the date of the deposit? **May 25, 2023**
3. What is the amount of the check she is depositing? **\$6.50**

3

Deposit Ticket

<p><b>NAME:</b> <u><b>Student Name</b></u></p> <p>_____</p> <p>_____</p> <p><b>DATE</b> <u><b>Today's Date</b></u></p> <p><small>DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</small></p> <p>_____</p> <p><small>SIGN HERE IF CASH RECEIVED FROM DEPOSIT</small></p> <p><b>Enterprise Village Bank</b> Enterprise Village Pinellas County, Florida</p> <p>[:000 000:] 12345678458</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;"><b>CASH</b></td> <td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td style="text-align: right;"><b>CHECKS</b></td> <td></td><td></td><td colspan="3" style="text-align: center;"><b>Depends on salary</b></td> </tr> <tr> <td style="text-align: right;">CHECKS FROM OTHER SIDE →</td> <td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td style="text-align: right;">SUBTOTAL →</td> <td></td><td></td><td colspan="3" style="text-align: center;"><b>Depends on salary</b></td> </tr> <tr> <td style="text-align: right;">LESS CASH RECEIVED →</td> <td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td style="text-align: right;"><b>NET DEPOSIT</b></td> <td></td><td></td><td colspan="3" style="text-align: center;"><b>Depends on salary</b></td> </tr> </table> <p>ACCOUNT NUMBER <u><b>Student Acct. #</b></u></p>	<b>CASH</b>						<b>CHECKS</b>			<b>Depends on salary</b>			CHECKS FROM OTHER SIDE →						SUBTOTAL →			<b>Depends on salary</b>			LESS CASH RECEIVED →						<b>NET DEPOSIT</b>			<b>Depends on salary</b>		
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<b>NET DEPOSIT</b>			<b>Depends on salary</b>																																		

Record all charges or credits that affect your account.

Number	Date	Transaction Description	Payment / Debit (-)	✓	Fee	Deposit / Credit (+)	Balance
	<b>Date</b>	<b>Deposit</b>				<b>Depend on salary</b>	<b>Carryover</b>
							<b>Balance</b>

## Third Break Practice

During your 3rd break you will complete the following task. Using the information you have received about your salary complete the following practice. Circle your choices.

1. Carry over your balance from the 2nd break practice sheet on the previous page.
2. Endorse and write your account number on the back of your check.  
Your salary is **\$6.00** **\$6.50** **\$7.00**.
3. Complete your deposit ticket. If you have not already, this is a good time to get cash back as the newspaper will go on sale shortly for \$0.25 and/or if you want to donate money to United Way.
4. Fill in your checkbook register to match the amounts on your deposit ticket.
5. Go to the bank to make your deposit.
6. This is the time to make sure you spend **ALL** of your money. There is no second chance.

<b>X</b>	<b>Signature</b>	Endorse Here	<b>Acct. #</b>	
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47

4. How much was Natalie's LESS CASH RECEIVED? **.50**
5. What is the account number? **114**
6. What is the NET DEPOSIT amount? **\$6.00**
7. Why did she sign her deposit ticket? **Receiving cash from deposit**

Use the deposit information above to complete this check register.

<b>Check Register</b>									
Record all charges or credits that affect your account.									
Number	Date	Transaction Description	Payment / Debit (-)	✓	Fee	Deposit / Credit (+)	Balance		
							\$ <b>0.00</b>		
	<b>5/28</b>	<b>Deposit</b>				<b>20 50</b>	<b>+20</b>	<b>50</b>	
								<b>20 50</b>	
	<b>5/29</b>	<b>Deposit</b>				<b>20 00</b>	<b>+20</b>	<b>00</b>	
								<b>40 50</b>	

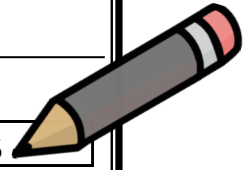




## Additional Practice

Check

NAME: <u>DAVID JONES</u>	19606
Date: <u>January 25, 2023</u>	
PAY TO THE ORDER OF <u>Fantastic Cards</u>	\$ <span style="border: 1px solid black; padding: 2px;">3.25</span>
<u>Three and 25/100</u>	DOLLARS
<small>Enterprise Village Bank Enterprise Village Pinellas County, Florida</small>	NOT NEGOTIABLE
For <u>Birthday card</u>	<u>David Jones</u>
[:000 000:] 12345678458	19606:]



Answer the following questions based on the check above.

1. Whose name is on this checking account? David Jones
2. Who wrote and signed this check? David Jones
3. From what bank was this check written? Enterprise Village Bank
4. To whom was the check written? Fantastic Cards

7

Deposit Ticket

NAME: <u>Student Name</u>	CASH
_____	CHECKS
_____	<b>Depends on salary</b>
_____	CHECKS FROM OTHER SIDE →
DATE <u>Today's Date</u>	SUBTOTAL →
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	<b>Depends on salary</b>
<u>Signature</u>	LESS CASH RECEIVED →
SIGN HERE IF CASH RECEIVED FROM DEPOSIT	<b>1.00</b>
<b>Enterprise Village Bank</b> <small>Enterprise Village Pinellas County, Florida</small>	NET DEPOSIT
[:000 000:] 12345678458	<b>Depends on salary</b>
	ACCOUNT NUMBER <u>Student Account #</u>

### Record all charges or credits that affect your account.

Number	Date	Transaction Description	Payment / Debit (-)	✓	Fee	Deposit / Credit (+)	Balance
							\$ <b>0.00</b>
	<b>Date</b>	<b>Deposit</b>				<b>Depends on salary</b>	
							<b>Balance</b>



## First Break Practice

During your 1st break you will complete the following task. Using the information we have provided, complete the following task. Circle your choices.

1. Endorse and write your account number on the back of your paycheck.  
You are paid **\$6.00** **\$6.50** **\$7.00** for a salary.
2. Complete your deposit ticket. Remember you can request LESS CASH RECEIVED (*cash back*), but no more than \$.50 in increments of \$0.25. (To use for newspaper and/or donations to United Way)
3. Fill in your checkbook register to match the amounts on your deposit ticket.
4. Go to the bank to make your deposit.
5. Use this break to window shop to see what items you are interested in purchasing and enjoy a snack at McDonald's!

<b>Signature</b>	<b>Account #</b>
X	Endorse Here

43

5. What is the check amount? **\$3.25**
6. Why was the check written? **To purchase birthday card**
7. What is the check number? **19606**
8. Record this transaction (debit) on the check register below and determine the balance.

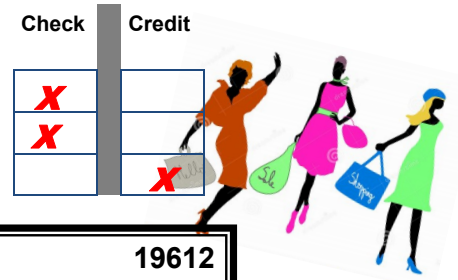
### Check Register

Record all charges or credits that affect your account.									
Number	Date	Transaction Description	Payment / Debit (-)		✓	Fee	Deposit / Credit (+)		Balance
									\$
									<b>10.00</b>
<b>19606</b>	<b>Date</b>	<b>Fantastic Cards</b>	<b>3</b>	<b>25</b>					<b>- 3 25</b>
									<b>6 75</b>

# Other Types of Transactions

Directions: Review the three purchases below that you will be making. Determine which purchase (s) you will be able to make with a check from your checking account and which purchase (s) you will need to purchase using a credit card. Using today's date, write a personal check for each purchase you will make using a check. Enter the information on the check register and determine your balance.

1. A gift from the Main Street Gift Shop for \$5.50.
2. A box of envelopes from the Business Supplies Store for \$2.00.
3. A pearl bracelet for our grandmother for her birthday for \$150.00.



Check

NAME <b>Student Name</b>	19612
Date: <b>Date</b>	
PAY TO THE	
ORDER OF <b>Main Street Gift Shop</b>	\$ <b>5.50</b>
<b>Five and 50/100</b>	DOLLARS
<i>Enterprise Village Bank</i> <i>Enterprise Village</i> <i>Pinellas County, Florida</i>	NOT NEGOTIABLE SAMPLE—VOID DO NOT CASH <b>Signature</b>
For <b>gift</b>	
[:000 000:] 12345678458 19612	

9

After they made their deposit and wrote out the check to Baker's Palace, they remembered they needed \$125 to pay back their principal for the trailer he rented to get all the pies to school. The Parent Club treasurer then used her **Debit Card** to withdraw the cash from the bank's ATM. As they were leaving the bank, the students realized they had not recorded the check, deposit and the ATM transaction in the **Check Register**. They did not want the Parent Club to possibly **bounce** a check, so they recorded all their entries and calculated an accurate **balance**. (Use today's date to complete the register below.)

### Check Register

Record all charges or credits that affect your account									
Number	Date	Transaction Description	Payment/Debit (-)	✓ Fee	Deposit/Credit (+)	Balance \$ <b>00.00</b>			
		<b>Deposit</b>			<b>3,000 00</b>			<b>+3,000</b>	<b>00</b>
								<b>3,000</b>	<b>00</b>
<b>1501</b>	<b>Date</b>	<b>Baker's Palace</b>	<b>1,500</b>	<b>00</b>				<b>-1,500</b>	<b>00</b>
								<b>1,500</b>	<b>00</b>
<b>DC</b>	<b>Date</b>	<b>Principal</b>	<b>125</b>	<b>00</b>				<b>-125</b>	<b>00</b>
								<b>1,375</b>	<b>00</b>

The Parent Club treasurer drove them to the bank, and the bank teller asked her for the deposit ticket. The students were concerned the treasurer might have to endorse the back of each check, but they used a stamp instead.

While the bank teller completed the transaction, the treasurer wrote the \$1,500 check to Baker's Palace for the pies. The check looked like this. (Use today's date to complete the check.)

Check

NAME: <u>Parent Club</u>	1501
	Date: <b>Today's Date</b>
PAY TO THE ORDER OF <u>Baker's Palace</u>	\$ <span style="border: 1px solid black; padding: 2px;"><b>1,500.00</b></span>
<b>One thousand five hundred and 00/100</b> DOLLARS	
Enterprise Village Bank Enterprise Village Pinellas County, Florida	NOT NEGOTIABLE SAMPLE—VOID
For <u>Pies</u>	<u>Susan Witcher (Parent Club Treasurer)</u>
[:000 000:] 12345678458 1501	

41

Check

NAME <b>Student Name</b>	19613
	Date: <b>Today's Date</b>
PAY TO THE ORDER OF <b>Business Supplies Stores</b>	\$ <span style="border: 1px solid black; padding: 2px;"><b>2.00</b></span>
<b>Two and 00/100</b> DOLLARS	
Enterprise Village Bank Enterprise Village Pinellas County, Florida	NOT NEGOTIABLE SAMPLE—VOID DO NOT CASH
For <b>envelopes</b>	<b>Signature</b>
[:000 000:] 12345678458 19613	

### Check Register

Record all charges or credits that affect your account.

Number	Date	Transaction Description	Payment / Debit (-)	<input checked="" type="checkbox"/>	Fee	Deposit / Credit (+)	Balance
							\$ 10.00
<b>19612</b>	<b>Date</b>	<b>Main Street Gift Shop</b>	<b>5 50</b>				<b>-5 50</b>
							<b>4 50</b>
<b>19613</b>	<b>Date</b>	<b>Business Supplies Store</b>	<b>2 00</b>				<b>-2 00</b>
							<b>2 50</b>

## What's Direct Deposit ?



**Direct Deposit** is the deposit of money, directly from the bank account of the payer into the bank account of the recipient. Some instances where direct deposit is commonly use are paychecks.

**Scenario:**

- Use today's date and the account number 083.
- Your checking account balance was \$18.00.
- Your employer direct deposited your paycheck for \$6.00 into your checking account.
- Use the direct-deposit receipt and check register below to enter all transactions.
- Record the new checking account balance?     **\$24.00**

**Direct Deposit Receipt**

City Sports Academy  
122 Enterprise Avenue

DATE Today's Date      853452

A DIRECT DEPOSIT FOR:  
**Insert Student Name**  
Six dollars and 00/100

WAS DEPOSITED AT *Enterprise Village Bank*      THIS IS NOT A CHECK  
**NON-NEGOTIABLE**

11

The Parent Club offered to let students use their     **checking**         **account**     since they had plenty of deposit tickets to use when depositing money into the account, and     **checks**     to write when the students needed to withdraw money from the account for their purchases.

Students bought 300 pies at \$5 each from Baker's Palace and promised to give the baker a check for \$1,500 as soon as they sold all of them. When they sold all the pies for \$10 each, they had \$900 in cash and \$2,100 in checks. On the deposit ticket, the     **net**         **deposit**     was \$3,000. (Use today's date to complete the deposit ticket.)

Deposit Ticket

NAME:     **Parent Club**    

DATE     **Today's Date**      
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE IF CASH RECEIVED FROM DEPOSIT

**Enterprise Village Bank**  
Enterprise Village  
Pinellas County, Florida

[ :000 000: ] 12345678458

	<b>CASH</b>				<b>900 00</b>
	<b>CHECKS</b>				<b>2100 00</b>
	<small>CHECKS FROM OTHER SIDE →</small>				
	<small>SUBTOTAL →</small>				<b>3,000 00</b>
	<small>LESS CASH RECEIVED →</small>				
	<b>NET DEPOSIT</b>				<b>3,000 00</b>

ACCOUNT NUMBER     83

40

Directions: Use the following word bank to complete the story below. Complete the financial forms, too.

balance	checks	endorse	net deposit
bounce	credit card	financial institution	teller
checking account	debit card	interest	transactions
checkbook register		loan	

The 5th grade class at Moonbeam Academy was going to Enterprise Village! The principal asked students to help raise money for the program because there were many expenses, such as classroom materials and buses. A few students did not want to work on a fundraiser. Scott wanted to apply for a **loan** at a **financial institution** and borrow the money. When you borrow money, you have to pay back the amount you borrow, plus **interest**. That would make the Enterprise Village trip even more expensive! Bob said the school could use his dad's **credit card** and they would have 30 days to pay it back, but that didn't seem right either. They would still have to raise the money eventually, so the Moonbeam Academy students decided to sell pies to raise the money.

### Check Register

Record all charges or credits that affect your account							
Number	Date	Transaction Description	Payment/Debit (-)	✓ Fee	Deposit/Credit (+)	Balance	
							\$ 18.00
		<b>Date Payroll Deposit</b>			<b>6 00</b>	<b>+6 00</b>	
							<b>24 00</b>



#### Citizen Alert!

To record your Direct Deposit into your Check Register you should fill in date and in the description field record Payroll Deposit. Complete the remainder of the line as usual. Listing amount deposited and adding to your balance.

# What's My Balance?

## Scenario:

- Use today's date and account number 083.
- Your checkbook register balance is \$27.00.
- You use your debit card to purchase a new belt at Walt's Western World for \$10.50.
- You received your Direct Deposit Receipt today. Use the Direct Deposit Receipt and check register below to enter all transactions.
- What is your balance?           **\$23.50**



**Walt's**  
**Western World**  
Enterprise Village Branch  
123-555-5688

03/02/2022.....2:15 PM

574-5842	Leather Belt Brown	T	\$ 9.82
	subtotal		\$ 9.82
	T=FL/Pinellas Tax 7.0000% on 9.99		.68
	Total		\$10.50
	*6891 debit total payment		\$10.50

Receipt ID # 1248:54864 4426

13

Use the following information to complete the deposit ticket.

Mark Hill received his \$62 paycheck. He's going to a movie tonight, so he wants to get \$20.00 LESS CASH RECEIVED (*cash back*) when he makes his deposit at the bank.

**NAME:** Mark Hill

\_\_\_\_\_

\_\_\_\_\_

**DATE** March 17, 2022

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE IF CASH RECEIVED FROM DEPOSIT

*Mark Hill*

**Enterprise Village Bank**  
Enterprise Village  
Pinellas County, Florida

[:000 000:] 12345678458

**CASH  
CHECKS**

								62	00
								62	00
								20	00
								42	00

CHECKS FROM OTHER SIDE →

SUBTOTAL →

LESS CASH RECEIVED →

NET DEPOSIT

ACCOUNT NUMBER 132

Deposit Ticket

38

Read the following information and complete check and check register.

On March 14, James Dunn deposited \$5 into his checking account. Later that day he bought a gift for his friend at Macy's. He wrote a check for \$3.75.

Record all charges or credits that affect your account.							
Number	Date	Transaction Description	Payment / Debit (-)	✓ Fee	Deposit / Credit (+)	Balance \$ <b>15.00</b>	
	3/14	Deposit			5.00	+ 5.00	
						20.00	
111	3/14	Macy's	<b>3 75</b>			<b>-3 75</b>	
						<b>16 25</b>	

Check

Name: <u>James Dunn</u>	111
Date: <u>March 14, 2022</u>	
PAY TO THE ORDER OF <u>Macy's</u>	\$ <b>3.75</b>
<u>Three and 75/100</u> DOLLARS	
Enterprise Village Bank Enterprise Village Pinellas County, Florida	NOT NEGOTIABLE SAMPLE—VOID
For <u>gift</u>	<u>Signature</u>
[:000 000:] 12345678458 00111	


37

Direct Deposit Receipt

Direct Deposit Receipt	
Enterprise Village Radio 122 Enterprise Avenue	DATE Today's Date 853452
A DIRECT DEPOSIT FOR: <i>Insert Student Name</i> Seven dollars and 00/100	
WAS DEPOSITED AT Enterprise Village Bank	
THIS IS NOT A CHECK <b>NON-NEGOTIABLE</b>	

Record all charges or credits that affect your account.							
Number	Date	Transaction Description	Payment / Debit (-)	✓ Fee	Deposit / Credit (+)	Balance \$ <b>27.00</b>	
<b>DC</b>	<b>date</b>	<b>Walts Western World</b>	<b>10 50</b>			<b>- 10 50</b>	
						<b>16 50</b>	
	<b>Date</b>	<b>Payroll Deposit</b>			<b>7 00</b>	<b>+7 00</b>	
						<b>23 50</b>	

# What is a Savings Account?



**WHAT IS A SAVINGS ACCOUNT?**

An account for setting aside money for short and medium terms goals.  
*Example:* New Bike, New Video Game, or even for a car when you are older and can drive.

During your second break you will visit the bank and open a Savings Account. Below is an example of the form you will use. You will be responsible for completing this during your second business meeting. Consider the benefits of savings and how much you plan to save the day of your visit. This form will be taken to the teller to process.

Savings Account

**ENTERPRISE VILLAGE BANK** DATE Enter Date  
 Pinellas County, Florida **OPEN SAVINGS ACCOUNT**

<b>First Name</b>	<i>Enter First Name</i>
<b>Last Name</b>	<i>Enter Last Name</i>
<b>Account #</b>	<i>Enter Checking Account Number</i>
<b>Employer</b>	<i>Enter Your Business Name</i>

Circle the amount you would like to open your Savings Account for: *Sign your name*

\$ .50    \$ 1.00    \$1.50    **SIGN HERE TO AUTHORIZE**

15

## Check Register

Record all charges or credits that affect your account.									
Number	Date	Transaction Description	Payment / Debit (-)	✓ Fee	Deposit / Credit (+)	Balance			
						\$ <b>32.00</b>			
	<b>Date</b>	<b>To Savings</b>	<b>6 00</b>					<b>-6</b>	<b>00</b>
								<b>26</b>	<b>00</b>
<b>DC</b>	<b>Date</b>	<b>Sam's Sporting Goods</b>	<b>3 00</b>					<b>-3</b>	<b>00</b>
								<b>23</b>	<b>00</b>



### Citizen Alert!

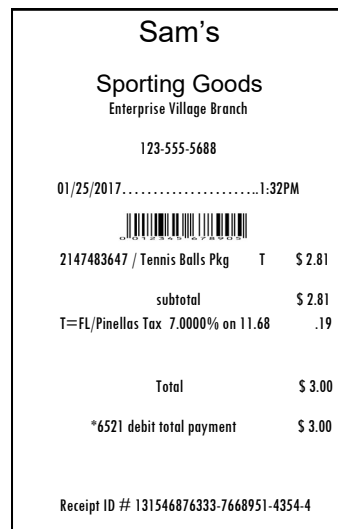
Being responsible means you do the things you are expected to do, and accept the consequences of your actions. The responsibility of having a checking account is very important because the consequences of overspending can be very costly.



## What's My Balance?

### Scenario:

- Use today's date and account number 083.
- Your checking account balance was \$32.00.
- You decide to transfer \$6.00 to your savings account.  
Remember you want to purchase a new bike before the end of the year.
- You used your debit card to purchase a package of tennis balls for \$3.00 at Sam's Sporting Goods.
- Use the check register below to enter all transactions.
- What is your new checking account balance?           **\$23.00**



## Check Register

Record all charges or credits that affect your account.									
Number	Date	Transaction Description	Payment / Debit (-)	✓	Fee	Deposit / Credit (+)	Balance		
							\$	<b>10.00</b>	
	<i>Date</i>	<i>To Savings</i>	<b>1 50</b>					-	<b>50</b>
								<b>8</b>	<b>50</b>



### Citizen Alert!

Bank customers use a savings account to collect money to make bigger purchases. Remember to record when you move money from your checking account to your savings account. You must record a (-) in your checking account and a (+) in your saving account. The money belongs to you, but it is stored in a different account that you won't be tempted to spend.

# Saving Account Practice



## Scenario:

- Use today's date and account number 083.
- Your checking account balance was \$23.75.
- You decide to open a Savings Account with \$1.50. You want to save money to purchase a new bike. Complete the Open Saving Account form below. Your employer is Enterprise Village Bike Shop.
- You purchased a new game with your debit card at Grant's Games for \$3.75.
- Use check register below to enter all transactions.
- What is your new balance.           **\$18.50**

**Grant's Games, Inc.**  
Enterprise Village Branch

123-555-6289

10/25/2022:.....10:45 AM

5468JK456/ 5 in 1 Games	T	\$ 3.50
subtotal		\$ 3.50
T=FL/Pinellas Tax 7.0000% on 3.75		.25
Total		\$ 3.75
*789¢ debit total payment		\$ 3.75

Receipt ID # 131546876333-7668951-4354-4

17

## Check Register

Record all charges or credits that affect your account.									
Number	Date	Transaction Description	Payment / Debit (-)	<input type="checkbox"/>	Fee	Deposit / Credit (+)	Balance		
							\$ <b>25.00</b>		
	<b>Date</b>	<b>Deposit</b>				<b>8 00</b>	<b>+8 00</b>		
							<b>33 00</b>		
<b>DC</b>	<b>Date</b>	<b>Coco's American Food Truck</b>	<b>12 50</b>				<b>-12 50</b>		
							<b>20 50</b>		



### Citizen Alert!

It is very important to record all transaction as soon as possible. If you wait until later you may forget to record a transaction and may over spend.

# What's My Balance?



Scenario:

- Use today's date and account number 083.
- Your checking account balance was \$25.00.
- You deposited your paycheck for \$9.00 and requested \$1.00 LESS CASH RECEIVED (*cash back*).
- Using your debit card you purchased lunch from Coco's American Food Truck for \$12.50.
- Use the deposit ticket, check and check register below to enter all transactions.
- What is your balance? **\$20.50**

Deposit Ticket

NAME: <b>Student Name</b>	<b>CASH</b> <b>CHECKS</b> CHECKS FROM OTHER SIDE → SUBTOTAL → LESS CASH RECEIVED → <b>NET DEPOSIT</b>							
DATE <b>Today's Date</b>							<b>9 00</b>	
<b>Signature</b>								<b>9 00</b>
<b>Enterprise Village Bank</b> Enterprise Village Pinellas County, Florida								<b>1 00</b>
[ :000 000: ] 12345678458							<b>8 00</b>	
	ACCOUNT NUMBER <b>83</b>							

33

Savings Account

<b>ENTERPRISE VILLAGE BANK</b> Pinellas County, Florida	DATE <b>Today's Date</b>
<b>OPEN SAVINGS ACCOUNT</b>	
First Name	<b>Student's First Name</b>
Last Name	<b>Student's Last Name</b>
Account #	<b>083</b>
Employer	<b>Enterprise Village Bike Shop</b>
Circle the amount you would like to open your Savings Account for: \$ .50    \$ 1.00 <b>\$ 1.50</b>	<b>Signature</b> SIGN HERE TO AUTHORIZE

Record all charges or credits that affect your account.

Number	Date	Transaction Description	Payment / Debit (-)	Fee	Deposit / Credit (+)	Balance \$
						<b>23.75</b>
	<b>Date</b>	<b>To Savings</b>	<b>1 50</b>			<b>- 1 50</b>
						<b>22 25</b>
<b>DC</b>	<b>Date</b>	<b>Grant's Games</b>	<b>3 75</b>			<b>- 3 75</b>
						<b>18 50</b>

# What's My Balance?



Scenario:

- Use today's date and account number 083.
- Your checking account balance was \$25.00.
- You deposited your paycheck for \$9.00 and requested \$1.00 LESS CASH RECEIVED (*cash back*).
- You purchased the latest Hip Pop Rocker's CD at Zenith Music Store for \$12.50.
- Use the deposit ticket, check and check register below to enter all transactions.
- What is your balance?                     **\$20.50**

Deposit Ticket

<p><b>NAME:</b> <u>          <b>Student Name</b>          </u></p> <p>_____</p> <p>_____</p> <p><b>DATE</b> <u>          <b>Today's Date</b>          </u></p> <p style="font-size: small;">DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</p> <p><u>          <b>Signature</b>          </u></p> <p style="font-size: x-small;">SIGN HERE IF CASH RECEIVED FROM DEPOSIT</p> <p><b>Enterprise Village Bank</b> Enterprise Village Pinellas County, Florida</p> <p>[:000 000:] 12345678458</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;"><b>CASH</b></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;"><b>CHECKS</b></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>9 00</b></td> <td></td> </tr> <tr> <td style="text-align: right;">CHECKS FROM OTHER SIDE →</td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> </tr> <tr> <td style="text-align: right;">SUBTOTAL →</td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>9 00</b></td> <td></td> </tr> <tr> <td style="text-align: right;">LESS CASH RECEIVED →</td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>1 00</b></td> <td></td> </tr> <tr> <td style="text-align: right;"><b>NET DEPOSIT</b></td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>8 00</b></td> <td></td> </tr> </table> <p>ACCOUNT NUMBER <u>          <b>83</b>          </u></p>	<b>CASH</b>						<b>CHECKS</b>										<b>9 00</b>		CHECKS FROM OTHER SIDE →						SUBTOTAL →				<b>9 00</b>		LESS CASH RECEIVED →										<b>1 00</b>		<b>NET DEPOSIT</b>				<b>8 00</b>	
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19

Deposit Ticket

<p><b>NAME:</b> <u>          <b>Student Name</b>          </u></p> <p>_____</p> <p>_____</p> <p><b>DATE</b> <u>          <b>Today's Date</b>          </u></p> <p style="font-size: small;">DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL</p> <p><u>          <b>Signature</b>          </u></p> <p style="font-size: x-small;">SIGN HERE IF CASH RECEIVED FROM DEPOSIT</p> <p><b>Enterprise Village Bank</b> Enterprise Village Pinellas County, Florida</p> <p>[:000 000:] 12345678458</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;"><b>CASH</b></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;"><b>CHECKS</b></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>8 75</b></td> <td></td> </tr> <tr> <td style="text-align: right;">CHECKS FROM OTHER SIDE →</td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> </tr> <tr> <td style="text-align: right;">SUBTOTAL →</td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>8 75</b></td> <td></td> </tr> <tr> <td style="text-align: right;">LESS CASH RECEIVED →</td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> <td style="background-color: #f0f0f0;"></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>50</b></td> <td></td> </tr> <tr> <td style="text-align: right;"><b>NET DEPOSIT</b></td> <td></td> <td></td> <td></td> <td style="text-align: right;"><b>8 25</b></td> <td></td> </tr> </table> <p>ACCOUNT NUMBER <u>          <b>83</b>          </u></p>	<b>CASH</b>						<b>CHECKS</b>										<b>8 75</b>		CHECKS FROM OTHER SIDE →						SUBTOTAL →				<b>8 75</b>		LESS CASH RECEIVED →										<b>50</b>		<b>NET DEPOSIT</b>				<b>8 25</b>	
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				<b>50</b>																																													
<b>NET DEPOSIT</b>				<b>8 25</b>																																													

Record all charges or credits that affect your account.

Number	Date	Transaction Description	Payment / Debit (-)	<input checked="" type="checkbox"/>	Fee	Deposit / Credit (+)	Balance \$
							<b>5.50</b>
	<b>Date</b>	<b>Deposit</b>				<b>8 25</b>	<b>+8 25</b>
							<b>13 75</b>
<b>DC</b>	<b>Date</b>	<b>Carol's Card Shack</b>	<b>3 50</b>				<b>- 3 50</b>
							<b>10 25</b>
	<b>Date</b>	<b>To Savings</b>	<b>5 00</b>				<b>- 5 00</b>
							<b>5 25</b>

# What's My Balance?

## Scenario:

- Use today's date and account number 083.
- Your checkbook register balance is \$5.50.
- You deposited your paycheck for \$8.75 and requested \$.50 LESS CASH RECEIVED (*cash back*).
- Using your debit card, you bought some note cards at Carol's Card Shack for \$3.50.
- You decide to move \$5.00 from your checking account to your savings account to save for the new bike you want to purchase.
- Use the deposit ticket and check register below to enter all transactions.
- What is your balance?     **\$5.25**



**Carol's Card Shack**  
Enterprise Village Branch  
123-555-5688

06/25/2022.....7:56PM

459842-586/ 48 Patriot Noise T Makers	\$ 3.25
subtotal	\$ 3.25
T=FL/Pinellas Tax 7.0000% on 9.45	.25
Total	\$ 3.50
*6891 debit total payment	\$ 3.50

Receipt ID # 45284-1255.154

29

Check

NAME: <u>    <b>Student Name</b>    </u>	19619
Date: <u>    <b>Today's Date</b>    </u>	
PAY TO THE ORDER OF <u>    <b>Zenith Music Store</b>    </u>	
\$	<b>12.50</b>
<u>    <b>Twelve and 50/100</b>    </u> DOLLARS	
Enterprise Village Bank Enterprise Village Pinellas County, Florida	NOT NEGOTIABLE SAMPLE—VOID
For <u>    <b>CD</b>    </u>	<u>    <b>Signature</b>    </u>
[:000 000:] 12345678458 19619	

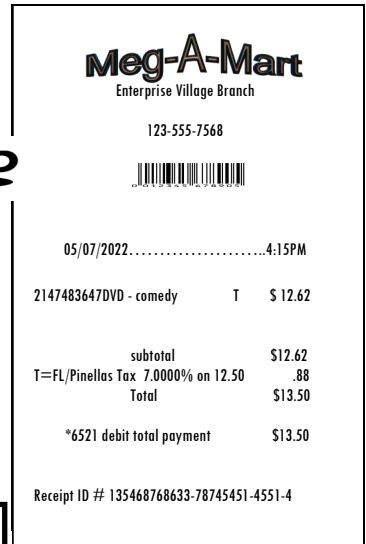
Record all charges or credits that affect your account.									
Number	Date	Transaction Description	Payment / Debit (-)	✓	Fee	Deposit / Credit (+)	Balance		
							<b>\$ 25.00</b>		
	<b>Date</b>	<b>Deposit</b>				<b>8 00</b>	<b>+ 8 00</b>		
							<b>33 00</b>		
<b>19619</b>	<b>Date</b>	<b>Zenith Music Store</b>	<b>12 50</b>				<b>- 12 50</b>		
							<b>20 50</b>		

20

# What's My Balance?

Scenario: Use today's date to enter all transactions.

- Your checking account balance is \$50.00.
- You received your Direct Deposit Receipt from your employer for \$ 6.50.
- You also used your debit card to purchase a DVD at Mega Mart for \$13.50.
- Enter all transactions on the check register below and determine your account balance.
- What is your new balance? **\$43.00**



Direct Deposit Receipt

**Direct Deposit Receipt**

*Enterprise Village Newspaper*  
122 Enterprise Avenue

DATE Today's Date 853452

A DIRECT DEPOSIT FOR:  
*Insert Student Name*  
Six dollars and 50/100

WAS DEPOSITED AT *Enterprise Village Bank* THIS IS NOT A CHECK  
**NON-NEGOTIABLE**

21

## Pricing Guide

@@@ = \$11 to \$14
@@ = \$7 to \$10
@ = \$1.50 to \$6.50



Pricing Guide	Description	Quantity		Price Each		Amount
@@@	Alien Crayons (Inflatable)	3	X	<b>\$ 13.00</b>	=	<b>\$ 39.00</b>
@	Enterprise Rulers	5	X	<b>\$ 3.00</b>	=	<b>\$ 15.00</b>
@@	Beach Ball - Penguin (Inflatable)	4	X	<b>\$ 8.00</b>	=	<b>\$ 32.00</b>
@@	Laser Yo-Yo	3	X	<b>\$ 8.00</b>	=	<b>\$ 24.00</b>
@@	Lip Gloss Cell - Phone	3	X	<b>\$ 7.00</b>	=	<b>\$ 21.00</b>
@	Patriotic Dog Tag	7	X	<b>\$ 5.00</b>	=	<b>\$ 35.00</b>
@@	Tampa Bay Rays Wig	3	X	<b>\$ 10.00</b>	=	<b>\$ 30.00</b>
@@	Sports Car Paperweight	3	X	<b>\$ 7.00</b>	=	<b>\$ 21.00</b>
@@@	HSN Notebook/Pen	3	X	<b>\$ 11.00</b>	=	<b>\$ 33.00</b>

*Must be \$40.00 - \$60.00 over bank loan.*

**Total**

**\$ 250.00**

# Price Setting for an Enterprise Village Business

Directions for pricing your items:

- Use the Pricing Guide below to price the listed items.
- Merchandise should never be priced lower than \$1.00 or more than \$11.00. You may use 50¢ increments.
- When you add the “Amount” column the total should be \$40.00 to \$60.00 over your bank loan.
- If your total is not \$40.00 to \$60.00 over your bank loan, you must adjust your prices.



Stay within the ranges found in the pricing guide.

## Check Register

Record all charges or credits that affect your account.										
Number	Date	Transaction Description	Payment / Debit (-)		✓	Fee	Deposit / Credit (+)		Balance \$	
										<b>50.00</b>
	<b>Date</b>	<b>Payroll Deposit</b>						<b>6 50</b>	<b>+ 6</b>	<b>50</b>
										<b>56 50</b>
<b>DC</b>	<b>Date</b>	<b>Mega Mart</b>	<b>13</b>	<b>50</b>					<b>-13</b>	<b>50</b>
										<b>43 00</b>

**Scenario:**

- Use today's date.
- Your account number is 083.
- Your checking account balance was \$15.00.
- You received your direct deposit receipt from your employer for \$6.50.

- Use the direct deposit receipt and check register below to enter all transactions.
- What is your new checking account balance?

**\$ 21.50**



Direct Deposit Receipt

<b>Direct Deposit Receipt</b>		
<i>Enterprise Village City Hall</i> 122 Enterprise Avenue	DATE Today's Date	853452
A DIRECT DEPOSIT FOR: <i>Insert Student Name</i> Six dollars and 50/100		
WAS DEPOSITED AT <i>Enterprise Village Bank</i>		THIS IS NOT A CHECK <b>NON-NEGOTIABLE</b>

23

**OPERATING COSTS**

Mortgage	(Enterprise Village Bank)	\$ 6.00
Utilities	(\$6.00 to phone, Approx. \$9.00 to power, \$3.00 to water, \$3.00 to recycle)	\$ 21.00
Supplies	(material for business)	\$ 6.00
Advertising	(\$6.00 to Newspaper, \$6.00 to Radio)	\$ 12.00
Cyber Security	(Security Awareness)	\$ 8.00
Health Care	(Employee healthcare)	\$ 3.00
Philanthropy	(\$1.00 to Non-profit)	\$ 1.00



**\$ 57.00**

Total Operating Costs \$

**Total Business Costs**

(Salaries plus Operating Costs. Enter this amount on the first check stub in your business checkbook.)

**\$ 169.50**

**+ \$5.00 INTEREST**  
**\$ 174.50**

**TOTAL AMOUNT OWED TO THE BANK**

**\$**

(Loan plus Interest amount)



## Additional Practice

### Sample Business Costs

## Jim's Printing Palace Business Costs

### SALARIES

<u>STUDENT NAME</u>	<u>SALARY</u>	<u>PAY PERIODS</u>			<u>TOTALSALARY</u>
Manager	\$7.00	X	3	=	<b><u>\$ 21.00</u></b>
Financial Officer	\$6.50	X	3	=	<b><u>\$ 19.50</u></b>
Graphic Designer 1	\$6.00	X	3	=	<b><u>\$ 18.00</u></b>
Graphic Designer 2	\$6.00	X	3	=	<b><u>\$ 18.00</u></b>
Sales Associate 1	\$6.00	X	3	=	<b><u>\$ 18.00</u></b>
Sales Associate 2	\$6.00	X	3	=	<b><u>\$ 18.00</u></b>
<b>Total of All Salaries    \$</b>					<b><u>\$112.50</u></b>

27

### Check Register

Record all charges or credits that affect your account.									
Number	Date	Transaction Description	Payment / Debit (-)	✓	Fee	Deposit / Credit (+)	Balance		
							\$	<b>15.00</b>	
	<b>Date</b>	<b>Payroll Deposit</b>				<b>6 50</b>		<b>+ 6</b>	<b>50</b>
								<b>21</b>	<b>50</b>



24

