Lesson 2.10: Ways to Pay

Unit: Unit 2, Me, My Goals, My Money (Individual Growth and Life Readiness) **Topic:** 2.3 Money Basics **Grade:** 6 to 8 (written at grade 7; see Differentiation for the grade 6 support and grade 8 stretch) **Days:** 1 class period of 40 minutes **Room:** Classroom or FACS lab; no kitchen needed

Standards

- NYS module line: NYS IGLR 4. Financial Readiness c) Explore options for money transfers
- NYS module line: NYS IGLR 4. Financial Readiness d) Examine how to balance a bank account
- CTE theme line: CTE FCL 5. Payment Options and Credit a) Explore and compare various payment options
- CTE theme line: CTE FCL 4. Buying Goods and Services d) Explain the features of checking accounts and the roles of checking accounts in budgeting and consumer purchasing
- NYS FACS Learning Standard 3 (Intermediate), Key Idea: Students will understand and be able to manage personal resources of talent, time, energy, and money and make effective decisions in order to balance their obligations to work, family, and self.; Performance Indicator: Students understand the resources available to them, make informed decisions about the use of those resources, and know some ways to expand resources. Also Performance Indicator: Students are able to budget their time and money.
- CDOS Standard 3a Universal Foundation Skills: Technology
- National FCS 3.0: 2.6.2 Use sound money management principles in personal and family finances.
- National FCS 3.0: 2.4.3 Weigh how technology use affects quality of life.

Note on the National FCS lines: the task asked for a 2.6 payment or record-keeping competency. The 3.0 text for 2.6 has four competencies (2.6.1 planning, 2.6.2 management principles, 2.6.3 insurance, 2.6.4 legal documents). 2.6.2 is the closest and is printed in the IGLR module block; 2.4.3 covers the phone and app side and is also in the block. 2.6.4 ("Evaluate personal and legal documents…") could cover a check but is not in the block, so it is not cited.

Enduring understanding and essential question

Big idea: Every way to pay moves the same dollars, but each one carries a different risk, a different fee, and a different record. Knowing the balance in your account is your job, not the bank's. **Essential question:** Why would anyone still write a check in 2026?

Objectives

By the end of this lesson, students will be able to:

1. (Low) Given the seven ways to pay (cash, check, debit, credit, prepaid card, phone or app payment, bank transfer), describe each one in a sentence and state where the money comes from.
2. (Mid) Given a blank check and a register with ten transactions, write the check correctly and keep the running balance to the cent.
3. (High) Given four situations (paying a friend, paying rent, buying online from a site you do not know, carrying money on a trip), choose the safest way to pay for each and defend the choice with one risk it avoids.

Vocabulary

Tier 2 (general academic): transfer, record, balance, secure Tier 3 (FACS): checking account, debit card, credit card, prepaid card, check register, direct deposit, ATM, overdraft, payee. See Vocabulary 02.md for Turkish, Portuguese, and Spanish.

Materials and setup

- Ways to Pay and Register Practice, one per student: Handout 02.10 - Ways to Pay and Register Practice.md (the blank check is on page 1; the register is on page 2)
- Calculators, one per pair
- A real (voided) check or a large printed one for the demo, a debit card and a credit card (yours, or printed images), a prepaid gift card, a phone showing a payment app screen (screenshot on the slide is enough)
- Slides: Slides 02.10 - Ways to Pay
- Setup notes: the register uses the net pay from Lesson 2.8 as the deposit so the numbers connect. Fees are Long Island typical for 2026 and marked [update]. No food handled today. Do not show any real account number; the demo check must be voided and blacked out.

Pre-assessment

The do now asks students to list every way they have seen an adult pay for something in the last week. A class that names debit, credit, cash, and a phone app already has four of seven; spend Step 1 on check, prepaid, and transfer. Yesterday's Budget Builders show who can subtract to the cent, which predicts who will need help on the register.

Do now and hook (Time: 4 min)

On the board: "List every way you have seen someone pay for something in the last seven days. Then circle the one you think is safest and write why."

Debrief: tally the ways on the board. Hook: hold up the voided check. "Nobody your age has written one of these. Your landlord, your Little League, your school trip, and the IRS still take them. Today you learn to write one, and you learn why the app on your phone is faster and sometimes worse."

Procedure

Step	Teacher will	Students will	Time
1. Direct instruction: the seven ways to pay	Slides 2 to 9, one per way. For each: what it is, where the money comes from, the record it leaves, one risk, one fee to watch for. Cash: your pocket; no record; lost is gone; no fee. Check: your checking account; the check and the register are the record; can bounce (overdraft fee, about $35 *[update]); slow. Debit: your checking account, right now; the bank statement is the record; a stolen card drains the account; out-of-network ATM fees ($3 plus the other bank's fee [update]). Credit: the bank's money, borrowed; a bill comes; interest if not paid in full (Lesson 2.11); best fraud protection. Prepaid: money loaded in advance; no bank needed; fees to load and to check the balance; lost is gone. Phone or app payment: linked to a card or a bank; instant; sending to*	Fill in the seven-row table in Part A of the handout as each slide goes by: where the money comes from, the record, one risk, one fee.	10 min

	the wrong person is usually final; scam risk. Bank transfer (direct deposit, wire, app-to-bank): moves money between accounts; direct deposit is how most paychecks arrive (Dana's stub); wires cost $15 to $30 [update] and cannot be reversed.		
2. Demo: writing a check and the register	Slides 10 and 11. Write one check on the big printed check, saying each part: date, payee, amount in numbers, amount in words with the cents as a fraction, memo, signature. Then show the register: date, number or type, description, payment, deposit, balance. Do the first two lines of the register on the board. Say the rule: "Every dollar that moves gets a line, the day it moves. The balance is what you have, not what the app says, because the app has not seen the check yet."	Watch. Copy the six parts of a check into the margin of Part B.	5 min
3. Practice: write the check, keep the register	Pairs, one handout each. Students write check number 101 to the soccer league for $85.00, then post	Write the check. Post ten lines. Carry the balance to the cent. Compare final balances with the	14 min

	all ten transactions in the register and carry the balance. Circulate with the clipboard checklist. The ATM line has a fee; the app transfer has none; the point of the fee lines is that students see the money leave twice.	partner and find the error if they differ.	
4. Debrief: when each is safest	Slide 12: four situations. Pay a friend back $12.50. Pay rent, $2,200 [update], to a landlord. Buy a $40 item online from a site you have never heard of. Carry money on a school trip to the city. For each, pairs hold up the number of the safest way and one student defends it. Land the answers: app or cash; check or bank transfer (a record); credit (fraud protection, and you can dispute it); prepaid or a small amount of cash (if it is lost, the loss is capped).	Vote with fingers. Defend one. Write the four answers in Part C.	3 min

Questions to ask

Monitor understanding:

- Which two ways spend money you already have, right now? Which one spends the bank's money?
- What is the difference between the balance in the register and the balance in the app?
- Why is the amount written in words as well as numbers on a check?

Deepen learning:

- A friend sends you $20 on an app by mistake and asks for it back. What do you do? What if a stranger does the same?
- Your uncle pays for everything in cash and says banks are a scam. What is he right about? What is he missing?
- Who profits from every debit card swipe? (Preview of Lesson 2.13.)

Check for understanding

Clipboard checklist during Step 3: for each pair, yes or no on “check has all six parts,” “amount in words matches the numbers,” and “balance after line 4 is $419.88” (the ATM line with the fee is where errors show up). A pair with three yeses finishes the register without help. A pair that skipped the fee gets the prompt: “How many times did money leave on line 4?”

Closure (Time: 4 min)

3-2-1 exit card on the bottom of the handout: 3 ways to pay that come out of a checking account, 2 fees you learned about today, 1 sentence: why does anyone still write a check? Three students read one line aloud. Collect. Sort into “got it” and “needs more.” The “needs more” pile decides whether Lesson 2.11 opens with the debit versus credit slide or skips it.

Differentiation and supports

- ELL: the seven ways are on slides with a picture of each; the check on the handout has each part numbered with a plain-words label (“who gets it,” “how much, in numbers,” “how much, in words”); the number words one through ninety and “and 00/100” are printed on the handout; sentence starter for Part C: "The safest way is ___ because it avoids ___."
- IEP and 504 (general): pairs; calculators; the register has the first two lines completed as a model and the running balance boxes pre-drawn; a student may complete six of the ten lines; extended time; a student who cannot write small may complete the check on the enlarged version *[Sal: print page 1 at 150 percent for that student].*
- Grade 6 support: post lines 1 to 6 of the register only; Part C uses two situations (pay a friend, buy online).
- Grade 8 stretch: reconcile the register against the “bank statement” on the back of the handout, which is missing check 101 because it has not cleared, and explain the difference in one sentence; then compute what an overdraft fee of $35 *[update]* would do if line 9 came before the deposit on line 7.
- UDL checkpoint used: multiple means of representation (physical cards and a check to hold, pictures on slides, a labeled check on paper) and multiple means of action and expression (voting with fingers, writing the check, oral defense in Step 4).
- No-kitchen or no-machine alternative: not a lab; none needed. If the room has no way to show a phone screen, the app payment slide has the screen drawn in words.

Assessment

Objective	Standards met	Learning task	Assessment (formative or summative; tool)
1. Describe the seven ways to pay and where the money comes from	IGLR 4. c); FCL 5. a); National FCS 2.4.3	Part A table, Step 1	Formative; Part A checked for seven rows complete; summative on the Money Basics Quiz items 9 and 10 (Lesson 2.13)
2. Write the check and keep the register to the cent	IGLR 4. d); FCL 4. d); Std 3 PI C; National FCS 2.6.2	Part B, Step 3	Formative; clipboard checklist; the register is scored complete, partial, or missing for daily work with the final balance as the check
3. Choose the safest way for four situations and defend it	IGLR 4. c); FCL 5. a); Std 3 PI B; CDOS 3a Technology	Part C, Step 4	Formative; Part C checked for four choices each with a risk named; item 12 on the Money Basics Quiz includes a ways-to-pay choice

Homework

None. Optional: ask an adult at home which way they pay for three things (rent or mortgage, groceries, a friend) and why. Bring the answers, not the account numbers.

Connections

Math: subtraction with decimals across ten steps; the register is a good “find the error” task for the math teacher. Technology or library: the librarian or tech teacher can take the scam side of app payments (a fake payment request text) in a ten-minute visit. Community: *[Sal: a local bank or credit union branch manager can bring a stack of blank starter checks and a register; most branches have a youth account program and will come for free.]*

Sources

- NYS Middle Level CTE FACS Content Module 01, Individual Growth and Life Readiness (nyctecenter.org, June 2018), lines 4. c) and 4. d). Copy in 02 Standards/NYS Module PDFs/.

- NYS Middle Level CTE Theme Module 03, Financial and Consumer Literacy, lines 5. a) and 4. d). Same folder.
- NYS Learning Standards for Health, Physical Education, and Family and Consumer Sciences (1996), Standard 3, Intermediate. Wording per 02 Standards/STANDARDS SOURCES - web research.md.
- National Standards for Family and Consumer Sciences Education 3.0 (LEAD FCS Education, 2018), competencies 2.6.2 and 2.4.3.
- Fee figures (overdraft about $35, out-of-network ATM about $3 plus the other bank's fee, wire $15 to $30) are typical published fees at large banks in 2026; marked [update].
- Sal's own materials: Sal taught check writing and mailing a letter at Brentwood South; this lesson keeps the check and adds the register and the seven-way comparison. *[Sal: if your check-writing handout from Brentwood is in your files, the blank check on Handout 02.10 can be swapped for it.]*

Teacher notes

- If time runs short, cut the register to six lines and take two of the four situations in Step 4. Never cut the check; it is the one skill nobody else in the building teaches.
- Common mistake: the amount in words. "Eighty-five dollars and 00/100" is the form; students write "85 dollars" or leave off the cents fraction. The number words are printed on the handout for this reason.
- Second common mistake: the ATM fee. Students post the $40 and skip the $3. When the partners' balances differ by $3, they have found it themselves.
- The register balance and the app balance are different on purpose: check 101 has not cleared. Grade 8 students reconcile it; everyone else just needs to hear the sentence "the app does not know about the check yet."
- *[Sal: you told Brentwood students about mailing a letter with a check inside. Keep that story here; it explains the memo line and why the payee line matters.]*