

	<i>Lesson title and learning objectives</i>	<i>Resources</i>	<i>Jump\$tart Standards</i>
2.1	<p>How Checking Works</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Explain what a checking account is used for • Understand the variety of ways they can deposit and withdraw funds from their checking account • Describe the consequences of not being in the banking system • Read a bank statement • Understand what the various components of a bank statement mean to interpret where their money goes 	<p>Lesson guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> • 9b: Develop a system for keeping track of spending, saving, and investing <p>Saving</p> <ul style="list-style-type: none"> • 5c: Explain the importance of solvency regulation for financial institutions <p>Managing Credit</p> <ul style="list-style-type: none"> • 13b: Discuss the costs and benefits of using alternative financial services relative to traditional banking
2.2	<p>Beware of Banking Fees</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Identify common checking account fees and how to avoid them • Explain how overdraft protection works and the impact of overdraft fees • Read a Checking Account Summary • Compare overdraft policies at major US banks 	<p>Lesson guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> • 3b: Analyze the cost and features of three competing products or services <p>Managing Risk</p> <ul style="list-style-type: none"> • 11c: Recommend strategies to reduce the risk of identity theft and financial fraud
2.3	<p>Online Banking</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Analyze the prevalence of online and mobile banking as compared to more analog banking options • Set up online bill pay as one-time and recurring payments • Enumerate the benefits of direct deposit for their paychecks • Navigate an online bank account 	<p>Lesson guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> • 9b: Develop a system for keeping track of spending, saving, and investing <p>Saving</p> <ul style="list-style-type: none"> • 3b: Compare and contrast the features of mobile payment accounts, cryptocurrency accounts, and checking/ savings accounts

<p>2.4</p>	<p>Mobile Banking & Payment Apps</p> <p>Students will be able to</p> <ul style="list-style-type: none"> • Differentiate between person-to-person apps, messenger-based payments, and digital wallets • Assess the adoption rates and conveniences of various mobile banking products • Identify ways they can protect their money in a digital world 	<p>Lesson guide</p> <p>Student Activity Packet</p>	<p>Saving</p> <ul style="list-style-type: none"> • 3b: Compare and contrast the features of mobile payment accounts, cryptocurrency accounts, and checking/ savings accounts <p>Managing Risk</p> <ul style="list-style-type: none"> • 11c: Recommend strategies to reduce the risk of identity theft and financial fraud
<p>2.A</p>	<p>Unit Assessments</p> <ul style="list-style-type: none"> ❖ Teachers, you can access unit assessments on the corresponding Unit Page. You will need to be logged into your Teacher Account. 	<p>Option 1 - Unit Test</p> <ul style="list-style-type: none"> • 25 Multiple Choice • 5 Short Answer & 1 Essay <p>Option 2 - Summative Assignment</p>	