

COMMUNITY SKILLS

II. ADVANCED MONEY CONCEPTS

339.1 CASHING CHECKS: Concepts And Preparatory Training

- Client is given a check of any type, completed or not completed, and asked: "What is this?" (Check)
 - Client is given several items (e.g. receipts, utilities billings), including a check, and asked: "Point to the check."
- Client is given a completed check (e.g. cancelled check, practice check) with date, payee, amount in numbers and words, and signature, and is asked the questions below. It is suggested to use a different check each training session.**
- "Where does it indicate the date the check was written?" (Points to date of check)
 - "Where does it indicate who the check is for?" (Points to name of payee)
 - "Where does it indicate in *numbers* how much money the check is for?" (Points to amount expressed in numbers)
 - "Where does it indicate in *words* how much money the check is for?" (Points to amount expressed in words)
 - "Where does it indicate who wrote the check?" (Points to signature of payer)
- Client is given one correctly completed check and four incorrectly completed checks. Client is the payee of all but one check. The four checks that are incorrect are only incorrect as follows: one is postdated or has missing or incomplete date, one is not made out to client, one has number and word amounts that do not agree, and one has not been signed. Client then is asked the questions below.**
- "Can you cash this check today?" (No) ■ "Why not?" (Check is postdated—date is missing—date is incomplete)
 - "Can you cash this check today?" (No) ■ "Why not?" (It's not made out to me)
 - "Can you cash this check today?" (No) ■ "Why not?" (The number and word amounts don't agree)
 - "Can you cash this check today?" (No) ■ "Why not?" (It's not signed)
 - "Can you cash this check today?" (Yes) ■ "How do you know?" (Client confirms correct date, payee, amount agreement, and signature)
- "What do you have to do to a check before you can cash it?" (Endorse it)
 - "What does *endorse a check* mean?" (Write your signature on the back)
- Client is given pen, pencil, and three practice checks all of which are made out to client. Two checks show a different form of client's name (e.g. Jim Doe, James E. Doe), and one check shows client's name misspelled. Client is asked to endorse the checks.**
- Client uses pen only
 - Writes signature (cursive) (See **COMMUNICATION SKILLS PROGRAM, Section III**, for formal training on writing signature)
 - Writes name using a form other than signature (i.e. one accepted by bank as legally valid for cashing checks — for example, a consistent mark; name in printed form)
 - Endorsements are on backs of checks
 - Writes across widths of checks ■ At one end (e.g. not in middle)
 - Signatures match the form of client's name on fronts of checks
 - Regarding check that shows client's name misspelled, client writes correctly spelled signature under misspelled signature
- "When is the best time to endorse a check?" (Just before you cash it)
 - "What can happen if you endorse a check and someone steals it or you lose it?" (Someone else might cash it . . .)
 - "What do you need to have with you in order to cash a check?" (Proper identification)
- Client is asked to show ID appropriate for cashing checks.**
- Shows appropriate types of ID ■ And appropriate number of pieces
 - ID indicates current information ■ ID is unexpired
- "What is an advantage of always cashing your checks at the same place?" (It'll be easier to cash them because people will recognize you . . .) ■ "Where do you usually cash your checks?"
 - "Why is it a good idea to cash your checks as soon as possible?" (Some checks have time limits; the account of the person who wrote your check may not have funds later . . .)

339.2 CASHING CHECKS: Application In The Community

Client is asked to have his or her check(s) cashed. An entry is provided below for instructor to indicate the specific place where client is to be trained to go for check cashing (e.g. U.S. Bank — Powell Branch; Francera's Supermercato).

Specific place where client is to be trained to go for check cashing:

- Goes independently to place indicated in directions (Use **Section V. Mobility In The Community** if formal training on walking or riding bus to bank or store is necessary)
- Waits for turn appropriately ■ Goes to available bank teller or open check-out stand in store
- Indicates intention to cash check(s) ■ Intention is clearly expressed (i.e. understood)
- Endorses check(s) ■ Correctly ■ And without cue
- Has appropriate ID ■ Shows ID upon request
- Puts cash received in safe place (e.g. does not keep in hand)
- Returns independently from place indicated in directions

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340.1 MONEY CALCULATIONS USING HAND CALCULATOR: Addition

The computations in this skill are analyzed for calculators designed with algebraic entry logic (i.e. the problems are entered in the same order they are written). The addition problems selected for training are presented to client in written form (answers omitted). An entry is provided below for instructor to indicate if problems are to be presented in horizontal format as here, in vertical format, or if either format may be used. Client is provided with hand calculator and asked to compute the answer for each problem. If client also is to write answers, instructor provides writing instrument and answer sheet and asks client to write each answer in space provided on answer sheet.

Problems are to be presented: ☐ In horizontal format ☐ In vertical format ☐ In either format

- Client is asked: "Point to the decimal key." (Points to decimal key)
- Client is asked: "Point to the addition key." (Points to addition key)
- Client is asked: "Point to the equal key." (Points to equal key)

■ Turns on calculator

$$\$7.95 + \$2.49 = \$10.44$$

- Enters: 7 ■ Decimal key ■ 9 ■ 5 ■ Addition key ■ 2 ■ Decimal key ■ 4 ■ 9 ■ Equal key
- Display reads 10.44
- Writes \$10.44 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says seven dollars and ninety-five cents plus two dollars and forty-nine cents is ten dollars and forty-four cents)

$$\$3.08 + \$6.15 = \$9.23$$

- Enters: 3 ■ Decimal key ■ 0 ■ 8 ■ Addition key ■ 6 ■ Decimal key ■ 1 ■ 5 ■ Equal key
- Display reads 9.23
- Writes \$9.23 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says three dollars and eight cents plus six dollars and fifteen cents is nine dollars and twenty-three cents)

$$\$10.23 + \$4.79 = \$15.02$$

- Enters: 1 ■ 0 ■ Decimal key ■ 2 ■ 3 ■ Addition key ■ 4 ■ Decimal key ■ 7 ■ 9 ■ Equal key
- Display reads 15.02
- Writes \$15.02 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says ten dollars and twenty-three cents plus four dollars and seventy-nine cents is fifteen dollars and two cents)

$$\$8.63 + \$16.54 = \$25.17$$

- Enters: 8 ■ Decimal key ■ 6 ■ 3 ■ Addition key ■ 1 ■ 6 ■ Decimal key ■ 5 ■ 4 ■ Equal key
- Display reads 25.17
- Writes \$25.17 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says eight dollars and sixty-three cents plus sixteen dollars and fifty-four cents is twenty-five dollars and seventeen cents)

$$\$23.75 + \$18.49 = \$42.24$$

- Enters: 2 ■ 3 ■ Decimal key ■ 7 ■ 5 ■ Addition key ■ 1 ■ 8 ■ Decimal key ■ 4 ■ 9 ■ Equal key
- Display reads 42.24
- Writes \$42.24 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says twenty-three dollars and seventy-five cents plus eighteen dollars and forty-nine cents is forty-two dollars and twenty-four cents)

$$\$26.87 + \$20.01 = \$46.88$$

- Enters: 2 ■ 6 ■ Decimal key ■ 8 ■ 7 ■ Addition key ■ 2 ■ 0 ■ Decimal key ■ 0 ■ 1 ■ Equal key
- Display reads 46.88
- Writes \$46.88 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says twenty-six dollars and eighty-seven cents plus twenty dollars and one cent is forty-six dollars and eighty-eight cents)

$$\$3.95 + \$6.50 + \$14.78 = \$25.23$$

- Enters: 3.95 ■ Addition key ■ 6.5 ■ Addition key
- Display reads 10.45
- Enters: 14.78 ■ Equal key
- Display reads 25.23
- Writes \$25.23 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says three dollars and ninety-five cents plus six dollars and fifty cents plus fourteen dollars and seventy-eight cents is twenty-five dollars and twenty-three cents)

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II. ADVANCED MONEY CONCEPTS

MONEY CALCULATIONS USING HAND CALCULATOR: Addition (Cont.)

$$\text{\$23.09} + \text{\$6.48} + \text{\$10.70} = \text{\$40.27}$$

- Enters: 23.09 ■ Addition key ■ 6.48 ■ Addition key
- Display reads 29.57
- Enters: 10.7 ■ Equal key
- Display reads 40.27
- Writes \$40.27 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says twenty-three dollars and nine cents plus six dollars and forty-eight cents plus ten dollars and seventy cents is forty dollars and twenty-seven cents)

$$\text{\$20.44} + \text{\$12.98} + \text{\$10.78} = \text{\$44.20}$$

- Enters: 20.44 ■ Addition key ■ 12.98 ■ Addition key
- Display reads 33.42
- Enters: 10.78 ■ Equal key
- Display reads 44.2
- Writes \$44.20 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says twenty dollars and forty-four cents plus twelve dollars and ninety-eight cents plus ten dollars and seventy-eight cents is forty-four dollars and twenty cents)

$$\text{\$23.67} + \text{\$9.65} + \text{\$16.68} = \text{\$50.00}$$

- Enters: 23.67 ■ Addition key ■ 9.65 ■ Addition key
- Display reads 33.32
- Enters: 16.68 ■ Equal key
- Display reads 50.
- Writes \$50.00 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says twenty-three dollars and sixty-seven cents plus nine dollars and sixty-five cents plus sixteen dollars and sixty-eight cents is fifty dollars)

- Turns off calculator

341.1 MONEY CALCULATIONS USING HAND CALCULATOR: Subtraction

The computations in this skill are analyzed for calculators designed with algebraic entry logic (i.e. the problems are entered in the same order they are written). The subtraction problems selected for training are presented to client in written form (answers omitted). An entry is provided below for instructor to indicate if problems are to be presented in horizontal format as here, in vertical format, or if either format may be used. Client is provided with hand calculator and asked to compute the answer for each problem. If client also is to write answers, instructor provides writing instrument and answer sheet and asks client to write each answer in space provided on answer sheet.

Problems are to be presented: ____ In horizontal format ____ In vertical format ____ In either format

- Client is asked: "Point to the decimal key." (Points to decimal key)
- Client is asked: "Point to the subtraction key." (Points to subtraction key)
- Client is asked: "Point to the equal key." (Points to equal key)

- Turns on calculator

$$\text{\$9.75} - \text{\$6.42} = \text{\$3.33}$$

- Enters: 9 ■ Decimal key ■ 7 ■ 5 ■ Subtraction key ■ 6 ■ Decimal key ■ 4 ■ 2 ■ Equal key
- Display reads 3.33
- Writes \$3.33 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says nine dollars and seventy-five cents minus six dollars and forty-two cents is three dollars and thirty-three cents)

$$\text{\$8.03} - \text{\$1.29} = \text{\$6.74}$$

- Enters: 8 ■ Decimal key ■ 0 ■ 3 ■ Subtraction key ■ 1 ■ Decimal key ■ 2 ■ 9 ■ Equal key
- Display reads 6.74
- Writes \$6.74 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says eight dollars and three cents minus one dollar and twenty-nine cents is six dollars and seventy-four cents)

$$\text{\$15.83} - \text{\$4.07} = \text{\$11.76}$$

- Enters: 1 ■ 5 ■ Decimal key ■ 8 ■ 3 ■ Subtraction key ■ 4 ■ Decimal key ■ 0 ■ 7 ■ Equal key
- Display reads 11.76
- Writes \$11.76 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says fifteen dollars and eighty-three cents minus four dollars and seven cents is eleven dollars and seventy-six cents)

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MONEY CALCULATIONS USING HAND CALCULATOR: Subtraction (Cont.)

$$\text{\$26.62} - \text{\$9.98} = \text{\$16.64}$$

- Enters: 2 ■ 6 ■ Decimal key ■ 6 ■ 2 ■ Subtraction key ■ 9 ■ Decimal key ■ 9 ■ 8
- Equal key

■ Display reads 16.64

■ Writes **\\$16.64** ■ In space provided on answer sheet

■ Reads problem and answer correctly when asked (e.g. says twenty-six dollars and sixty-two cents minus nine dollars and ninety-eight cents is sixteen dollars and sixty-four cents)

$$\text{\$40.71} - \text{\$35.46} = \text{\$5.25}$$

- Enters: 4 ■ 0 ■ Decimal key ■ 7 ■ 1 ■ Subtraction key ■ 3 ■ 5 ■ Decimal key ■ 4 ■ 6
- Equal key

■ Display reads 5.25

■ Writes **\\$5.25** ■ In space provided on answer sheet

■ Reads problem and answer correctly when asked (e.g. says forty dollars and seventy-one cents minus thirty-five dollars and forty-six cents is five dollars and twenty-five cents)

$$\text{\$38.57} - \text{\$10.44} = \text{\$28.13}$$

- Enters: 3 ■ 8 ■ Decimal key ■ 5 ■ 7 ■ Subtraction key ■ 1 ■ 0 ■ Decimal key ■ 4 ■ 4
- Equal key

■ Display reads 28.13

■ Writes **\\$28.13** ■ In space provided on answer sheet

■ Reads problem and answer correctly when asked (e.g. says thirty-eight dollars and fifty-seven cents minus ten dollars and forty-four cents is twenty-eight dollars and thirteen cents)

$$\text{\$20.85} - \text{\$16.95} = \text{\$3.90}$$

- Enters: 20.85 ■ Subtraction key ■ 16.95 ■ Equal key

■ Display reads 3.9

■ Writes **\\$3.90** ■ In space provided on answer sheet

■ Reads problem and answer correctly when asked (e.g. says twenty dollars and eighty-five cents minus sixteen dollars and ninety-five cents is three dollars and ninety cents)

$$\text{\$26.37} - \text{\$19.37} = \text{\$7.00}$$

- Enters: 26.37 ■ Subtraction key ■ 19.37 ■ Equal key

■ Display reads 7.

■ Writes **\\$7.00** ■ In space provided on answer sheet

■ Reads problem and answer correctly when asked (e.g. says twenty-six dollars and thirty-seven cents minus nineteen dollars and thirty-seven cents is seven dollars)

$$\text{\$30.77} - \text{\$19.84} - \text{\$10.56} = \text{\$0.37}$$

- Enters: 30.77 ■ Subtraction key ■ 19.84 ■ Subtraction key

■ Display reads 10.93

- Enters: 10.56 ■ Equal key

■ Display reads 0.37

■ Writes **\\$0.37** (or **\\$.37**) ■ In space provided on answer sheet

■ Reads problem and answer correctly when asked (e.g. says thirty dollars and seventy-seven cents minus nineteen dollars and eighty-four cents minus ten dollars and fifty-six cents is thirty-seven cents)

$$\text{\$45.80} - \text{\$29.08} - \text{\$16.32} = \text{\$0.40}$$

- Enters: 45.8 ■ Subtraction key ■ 29.08 ■ Subtraction key

■ Display reads 16.72

- Enters: 16.32 ■ Equal key

■ Display reads 0.4

■ Writes **\\$0.40** (or **\\$.40**) ■ In space provided on answer sheet

■ Reads problem and answer correctly when asked (e.g. says forty-five dollars and eighty cents minus twenty-nine dollars and eight cents minus sixteen dollars and thirty-two cents is forty cents)

- Turns off calculator

342.1 MONEY CALCULATIONS USING HAND CALCULATOR: Multiplication

The computations in this skill are analyzed for calculators designed with algebraic entry logic (i.e. the problems are entered in the same order they are written). The multiplication problems selected for training are presented to client in written form (answers omitted). An entry is provided below for instructor to indicate if problems are to be presented in horizontal format as here, in vertical format, or if

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MONEY CALCULATIONS USING HAND CALCULATOR: Multiplication (Cont.)

either format may be used. Client is provided with hand calculator and asked to compute the answer for each problem. If client also is to write answers, instructor provides writing instrument and answer sheet and asks client to write each answer in space provided on answer sheet.

Problems are to be presented: _____ In horizontal format _____ In vertical format _____ In either format

- Client is asked: "Point to the decimal key." (Points to decimal key)
- Client is asked: "Point to the multiplication key." (Points to multiplication key)
- Client is asked: "Point to the equal key." (Points to equal key)

■ Turns on calculator

$$\text{\$15.00} \times 2 = \text{\$30.00}$$

- Enters: 1 ■ 5 ■ Multiplication key ■ 2 ■ Equal key
- Display reads 30.
- Writes \$30.00 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says fifteen dollars times two is thirty dollars)

$$\text{\$25.00} \times 4 = \text{\$100.00}$$

- Enters: 2 ■ 5 ■ Multiplication key ■ 4 ■ Equal key
- Display reads 100.
- Writes \$100.00 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says twenty-five dollars times four is one hundred dollars)

$$\text{\$0.60} \times 3 = \text{\$1.80}$$

- Enters: Decimal key ■ 6 ■ Multiplication key ■ 3 ■ Equal key
- Display reads 1.8
- Writes \$1.80 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says sixty cents times three is a dollar and eighty cents)

$$\text{\$0.20} \times 5 = \text{\$1.00}$$

- Enters: Decimal key ■ 2 ■ Multiplication key ■ 5 ■ Equal key
- Display reads 1.
- Writes \$1.00 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says twenty cents times five is one dollar)

$$\text{\$0.75} \times 6 = \text{\$4.50}$$

- Enters: Decimal key ■ 7 ■ 5 ■ Multiplication key ■ 6 ■ Equal key
- Display reads 4.5
- Writes \$4.50 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says seventy-five cents times six is four dollars and fifty cents)

$$\text{\$0.09} \times 8 = \text{\$0.72}$$

- Enters: Decimal key ■ 0 ■ 9 ■ Multiplication key ■ 8 ■ Equal key
- Display reads 0.72
- Writes \$0.72 (or \$.72) ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says nine cents times eight is seventy-two cents)

$$\text{\$7.83} \times 12 = \text{\$93.96}$$

- Enters: 7 ■ Decimal key ■ 8 ■ 3 ■ Multiplication key ■ 1 ■ 2 ■ Equal key
- Display reads 93.96
- Writes \$93.96 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says seven dollars and eighty-three cents times twelve is ninety-three dollars and ninety-six cents)

$$\text{\$14.04} \times 7 = \text{\$98.28}$$

- Enters: 1 ■ 4 ■ Decimal key ■ 0 ■ 4 ■ Multiplication key ■ 7 ■ Equal key
- Display reads 98.28
- Writes \$98.28 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says fourteen dollars and four cents times seven is ninety-eight dollars and twenty-eight cents)

$$\text{\$0.02} \times 683 = \text{\$13.66}$$

- Enters: .02 ■ Multiplication key ■ 683 ■ Equal key
- Display reads 13.66
- Writes \$13.66 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says two cents times six-hundred eighty-three is thirteen dollars and sixty-six cents)

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MONEY CALCULATIONS USING HAND CALCULATOR: Multiplication (Cont.)

$$\$3.35 \times 40 = \$134.00$$

- Enters: 3.35 ■ Multiplication key ■ 40 ■ Equal key
- Display reads 134.
- Writes \$134.00 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says three dollars and thirty-five cents times forty is one hundred thirty-four dollars)
- Turns off calculator

344.1 MONEY CALCULATIONS USING HAND CALCULATOR: Division

The computations in this skill are analyzed for calculators designed with algebraic entry logic (i.e. the problems are entered in the same order they are written). The division problems selected for training are presented to client in written form (answers omitted). An entry is provided below for instructor to indicate if problems are to be presented in horizontal format as here, in vertical format, or if either format may be used. Client is provided with hand calculator and asked to compute the answer for each problem. If client also is to write answers, instructor provides writing instrument and answer sheet and asks client to write each answer in space provided on answer sheet.

Problems are to be presented: In horizontal format In vertical format In either format

- Client is asked: "Point to the decimal key." (Points to decimal key)
 - Client is asked: "Point to the division key." (Points to division key)
 - Client is asked: "Point to the equal key." (Points to equal key)
 - Turns on calculator
- \$25.00 ÷ 2 = \$12.50**
- Enters: 2 ■ 5 ■ Division key ■ 2 ■ Equal key
 - Display reads 12.5
 - Writes \$12.50 ■ In space provided on answer sheet
 - Reads problem and answer correctly when asked (e.g. says twenty-five dollars divided by two is twelve dollars and fifty cents)
- \$18.00 ÷ 3 = \$6.00**
- Enters: 1 ■ 8 ■ Division key ■ 3 ■ Equal key
 - Display reads 6.
 - Writes \$6.00 ■ In space provided on answer sheet
 - Reads problem and answer correctly when asked (e.g. says eighteen dollars divided by three is six dollars)
- \$0.92 ÷ 4 = \$0.23**
- Enters: Decimal key ■ 9 ■ 2 ■ Division key ■ 4 ■ Equal key
 - Display reads 0.23
 - Writes \$0.23 (or \$.23) ■ In space provided on answer sheet
 - Reads problem and answer correctly when asked (e.g. says ninety-two cents divided by four is twenty-three cents)
- \$0.95 ÷ 5 = \$0.19**
- Enters: Decimal key ■ 9 ■ 5 ■ Division key ■ 5 ■ Equal key
 - Display reads 0.19
 - Writes \$0.19 (or \$.19) ■ In space provided on answer sheet
 - Reads problem and answer correctly when asked (e.g. says ninety-five cents divided by five is nineteen cents)
- \$3.48 ÷ 12 = \$0.29**
- Enters: 3 ■ Decimal key ■ 4 ■ 8 ■ Division key ■ 1 ■ 2 ■ Equal key
 - Display reads 0.29
 - Writes \$0.29 (or \$.29) ■ In space provided on answer sheet
 - Reads problem and answer correctly when asked (e.g. says three dollars and forty-eight cents divided by twelve is twenty-nine cents)
- \$16.96 ÷ 8 = \$2.12**
- Enters: 1 ■ 6 ■ 9 ■ 6 ■ Division key ■ 8 ■ Equal key
 - Display reads 2.12
 - Writes \$2.12 ■ In space provided on answer sheet
 - Reads problem and answer correctly when asked (e.g. says sixteen dollars and ninety-six cents divided by eight is two dollars and twelve cents)
- \$45.78 ÷ 6 = \$7.63**
- Enters: 45.78 ■ Division key ■ 6 ■ Equal key
 - Display reads 7.63 ■ Writes \$7.63 ■ In space provided on answer sheet
 - Reads problem and answer correctly when asked (e.g. says forty-five dollars and seventy-eight cents divided by six is seven dollars and sixty-three cents)

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II. ADVANCED MONEY CONCEPTS

MONEY CALCULATIONS USING HAND CALCULATOR: Division (Cont.)

$$\$90.93 \div 7 = \$12.99$$

- Enters: 90.93 ■ Division key ■ 7 ■ Equal key
- Display reads 12.99
- Writes \$12.99 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says ninety dollars and ninety-three cents divided by seven is twelve dollars and ninety-nine cents)

$$\$40.59 \div 9 = \$4.51$$

- Enters: 40.59 ■ Division key ■ 9 ■ Equal key
- Display reads 4.51
- Writes \$4.51 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says forty dollars and fifty-nine cents divided by nine is four dollars and fifty-one cents)

$$\$70.70 \div 10 = \$7.07$$

- Enters: 70.7 ■ Division key ■ 10 ■ Equal key
- Display reads 7.07
- Writes \$7.07 ■ In space provided on answer sheet
- Reads problem and answer correctly when asked (e.g. says seventy dollars and seventy cents divided by ten is seven dollars and seven cents)

- Turns off calculator

345.1 MONEY CALCULATIONS USING HAND CALCULATOR: Story Problems

The computations in this skill are analyzed for calculators designed with algebraic entry logic (i.e. the problems are entered in the same order they are written). Client is provided with hand calculator. If client is to write answers, instructor also provides writing instrument and paper and asks client to write answers.

Client is shown "bills" for the following: rent \$250.00, telephone \$12.75, electricity \$32.50, and gas \$8.15, and is asked: "If these bills were divided equally between you and two roommates, how much would be your share of rent and utilities?"

- Turns on calculator
- Enters: 250 ■ Addition key ■ 12.75 ■ Addition key ■ 32.5 ■ Addition key ■ 8.15 ■ Division key ■ 3 ■ Equal key
- Display reads 101.13333
- States answer is one hundred one dollars and thirteen (or fourteen) cents
- Writes answer as \$101.13 (or \$101.14)
- Turns off calculator

Client is shown a practice check register with a balance of \$46.09, a practice deposit slip for \$76.48, a practice check for \$9.37 and one for \$18.46, and is asked: "If this were your check register, how much money would be in your checking account after making this deposit and writing these checks?"

- Turns on calculator
- Enters: 46.09 ■ Addition key ■ 76.48 ■ Subtraction key ■ 9.37 ■ Subtraction key ■ 18.46 ■ Equal key
- Display reads 94.74
- States answer is ninety-four dollars and seventy-four cents
- Writes answer as \$94.74
- Turns off calculator

Client is shown one item marked \$1.69 and another item marked \$0.85 and asked: "How much money would you spend if you bought three \$1.69 items and one \$0.85 item?"

- Turns on calculator
- Enters: 1.69 ■ Multiplication key ■ 3 ■ Addition key ■ .85 ■ Equal key
- Display reads 5.92
- States answer is five dollars and ninety-two cents
- Writes answer as \$5.92
- Turns off calculator

Client is shown a practice telephone bill for \$13.09 with one long-distance call for \$2.70. Instructor tells client to imagine telephone bills are shared equally between client and one roommate except long-distance calls which are paid in full by the person who made them. Client is asked: "Since your roommate made this long-distance call, how much would be your share of the telephone bill?"

- Turns on calculator
- Enters: 13.09 ■ Subtraction key ■ 2.7 ■ Division key ■ 2 ■ Equal key
- Display reads 5.195

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MONEY CALCULATIONS USING HAND CALCULATOR: Story Problems (Cont.)

- States answer is five dollars and nineteen (or twenty) cents
- Writes answer as \$5.19 (or \$5.20)
- Turns off calculator

Client is shown three savings account practice deposit slips, each for \$60.00, and one practice withdrawal slip for \$25.00, and is asked: "If the money in your savings account included only these deposits and withdrawal, how much money would be in your savings account after making these deposits and this withdrawal?"

- Turns on calculator
- Enters: 60 ■ Multiplication key ■ 3 ■ Subtraction key ■ 25 ■ Equal key
- Display reads 155.
- States answer is one hundred fifty-five dollars
- Writes answer as \$155.00
- Turns off calculator

Client is asked: "If you and two roommates together spend approximately \$50.00 a week for groceries, how much money should you budget for food per month?"

- Turns on calculator
- Enters: 50 ■ Multiplication key ■ 4 ■ Division key ■ 3 ■ Equal key
- Display reads 66.666666
- States answer is sixty-six dollars and sixty-six (or sixty-seven) cents
- Writes answer as \$66.66 (or \$66.67)
- Turns off calculator

346.1 SAVINGS ACCOUNT: Introduction

- "What does it mean to save money?" (Not spend it . . .)
- "Why is it a good idea to save as much money as possible?" (Might need it for emergencies, to buy an expensive item . . .)
- "Why do people keep money in a bank?" (Keep it safe, earn interest . . .) ■ "Why not keep your money at home with you?" (Might get stolen . . .)
- "What is a savings account?" (Account at bank to keep your money safely . . .)
- "Your money earns interest while you keep it in a savings account. What does that mean?" (Bank pays you for using your money . . .)
- "Do you have a savings account?": ■ If no, "Who could you ask if you want help to open a savings account?" (Parents, legal guardian . . .) ■ If yes, "What is your savings account number?" (Client shows number): ■ "What is the name of the bank where you have a savings account?": ■ "What is the name of the branch?": ■ "Where is your bank located?" (States or shows address, or reasonably explains how to get there): ■ "Who controls your savings account?":
- "What does it mean to make a deposit into your savings account?" (Put money into your account)
- "What does it mean to make a withdrawal from your savings account?" (Take money out of your account)
- Client is shown savings passbook and asked: "What is this?" (Passbook, savings register . . .)
- "What is the purpose of a passbook?" (Keep track of money in your savings account . . .)
- "Where is your passbook kept?" (Client knows where) ■ Keeps passbook in safe and private place
- "Who should you ask when you need help with your savings account?":

346.2 SAVINGS ACCOUNT: Depositing Money

Client is asked to collect the money he or she needs to deposit in savings account and deposit the money. An entry is provided below for instructor to indicate bank and branch of bank where client is to carry out savings account transactions.

Bank and branch of bank where client is to carry out savings account transactions:

- Collects: Savings passbook ■ Savings deposit slip ■ Money (i.e. cash) ■ Check(s) to be deposited
- Endorses check(s) correctly ■ And without cue

Completing deposit slip independently

- Uses pen only
- Writes date ■ Writes branch of account ■ Writes account number ■ Writes name and address
- Completes deposit entry: For coins ■ For paper bills
- Completes deposit entry for check(s): Bank number(s) ■ And amount(s)
- Indicates correctly if wants cash returned from deposit: Writes "less" or similar word ■ Enters amount ■ Signs or initials
- Computes deposit total (by hand or using hand calculator) (Use pages 340–346 if formal training on using hand calculator is necessary) ■ Enters deposit total
- Puts passbook, deposit slip, money, and check(s) in secure place (e.g. does not keep in hand)

COMMUNITY SKILLS

II. ADVANCED MONEY CONCEPTS

SAVINGS ACCOUNT: Depositing Money (Cont.)

- Goes to bank independently (Use **Section V. Mobility In The Community** if formal training on walking or riding bus to bank is necessary)
- If client needs to wait turn, correctly follows whatever waiting-turn procedures are in use at bank
- Takes passbook, deposit slip, money, and check(s) to appropriate teller ■ Indicates branch of account if asked ■ And account number
 - For client who needs assistance to complete deposit slip and balance passbook**
 - Asks teller for assistance ■ Intention is clearly expressed
 - For client who needs assistance only to balance passbook**
 - Asks teller for assistance ■ Intention is clearly expressed
- Obtains savings deposit receipt and any cash returned from deposit
- Puts passbook, deposit receipt, and any cash returned from deposit in secure place (e.g. does not keep in hand)
- Leaves immediate area quickly enough so others waiting are not inconvenienced ■ Returns home independently
 - Balancing passbook independently**
 - Enters correct date ■ And amount of deposit
 - Adds amount of deposit to previous passbook balance (Use **pages 340-346** if formal training on using hand calculator is necessary)
 - Enters new balance
- Puts passbook in appropriate place

347.1 SAVINGS ACCOUNT: Withdrawing Money

Client is asked to withdraw from savings account the amount of money he or she needs to withdraw. An entry is provided below for instructor to indicate bank and branch of bank where client is to carry out savings account transactions.

Bank and branch of bank where client is to carry out savings account transactions:

- Collects: Savings passbook ■ And savings withdrawal slip
 - Completing withdrawal slip independently**
 - Uses pen only
 - Writes date ■ Writes branch of account ■ Writes account number
 - Writes amount to withdraw: In numbers ■ In words
 - Writes signature ■ Writes address
 - Puts passbook and withdrawal slip in secure place (e.g. does not keep in hand)
- Goes to bank independently (Use **Section V. Mobility In The Community** if formal training on walking or riding bus to bank is necessary)
- If client needs to wait turn, correctly follows whatever waiting-turn procedures are in use at bank
- Takes passbook and withdrawal slip to appropriate teller
 - For client who needs assistance to complete withdrawal slip and balance passbook**
 - Asks teller for assistance ■ Intention is clearly expressed
 - Indicates branch of account if asked ■ And account number
 - For client who needs assistance only to balance passbook**
 - Asks teller for assistance ■ Intention is clearly expressed
- Obtains savings withdrawal receipt and cash withdrawn
- Puts passbook, money withdrawn, and withdrawal receipt in secure place (e.g. does not keep in hand)
- Leaves immediate area quickly enough so others waiting are not inconvenienced ■ Returns home independently
 - Balancing passbook independently**
 - Enters correct date ■ And amount of withdrawal
 - Subtracts amount of withdrawal from previous passbook balance (Use **pages 340-346** if formal training on using hand calculator is necessary)
 - Enters new balance
- Puts passbook in appropriate place

347.2 SAVINGS ACCOUNT: Bank Statement

- Client is shown a savings account statement and asked: "What is this?" (Savings account statement, bank statement for savings account . . .)
- "What is the purpose of a savings account statement?" (Allows you to compare bank's record with your record, shows newly earned interest . . .)

II. ADVANCED MONEY CONCEPTS

SAVINGS ACCOUNT: Bank Statement (Cont.)

- "Who should you ask when you need help reconciling your savings account statement?":

RECONCILING SAVINGS ACCOUNT STATEMENT INDEPENDENTLY

- Shortly after receiving statement ■ Writes ending balance of statement (less interest)
- Adds deposit(s) made since statement ending date (Use **pages 340-346** if formal training on using hand calculator is necessary)
- Subtracts withdrawal(s) made since statement ending date
 - If total agrees with current passbook balance**
 - Adds interest to balance ■ And enters new balance in passbook
 - If total does not agree with current passbook balance**
 - Takes statement and passbook to bank
 - Goes to bank independently (Use **Section V. Mobility In The Community** if formal training on walking or riding bus to bank is necessary)
 - Asks appropriate person in bank to help resolve the discrepancy ■ Intention is clearly expressed

RECONCILING SAVINGS ACCOUNT STATEMENT SEMI-INDEPENDENTLY

- Shortly after receiving statement ■ Takes statement and passbook to bank ■ Goes to bank independently
- Asks appropriate person in bank ■ To reconcile statement and passbook ■ Intention is clearly expressed

RECONCILING SAVINGS ACCOUNT STATEMENT WITH MINIMAL INVOLVEMENT

- Asks specified person (e.g. houseparent) to reconcile statement and passbook:
- Asks shortly after receiving statement

348.1 CHECKING ACCOUNT: Introduction

- "What is a checking account?" (Account at bank to keep money for writing checks . . .)
- "Do you have a checking account?": ■ If no, "Who could you ask if you want help to open a checking account?" (Parents, legal guardian . . .) ■ If yes, "What is your checking account number?" (Client shows number): ■ "What is the name of the bank where you have a checking account?": ■ "What is the name of the branch?": ■ "Where is your bank located?" (States or shows address, or reasonably explains how to get there): ■ "Who controls your checking account?":
- Client is shown a checkbook and asked: "What is this?" (Checkbook . . .) ■ "What is the purpose of a checkbook?" (Store your checks and check register . . .)
- Client is shown check stubs and asked: "What are these?" (Check stubs . . .) ■ Client is shown check register (record) and asked: "What is this?" (Check register, record book . . .) ■ "What is the purpose of the check stubs (check register)?" (Keep track of money in your checking account . . .)
- "Where is your checkbook kept?" (Client knows where checkbook is kept) ■ Keeps checkbook in safe and private place
- "Does the money in your checking account earn interest?": ■ "How do you get money from a checking account?" (Write checks)
- "Who should you ask when you need help with your checking account?":

348.2 CHECKING ACCOUNT: Writing Checks

- "Why is it important when you write a check to complete it correctly?" (So it can be cashed, is valid . . .)
- "Why is it important when you write a check to be sure there's enough money in your account?" (So it can be cashed, to avoid being penalized . . .) ■ "How much will the bank charge you if you write a check without sufficient money in your account?":
- "How much does the bank charge you each time you write a check?":

Client is asked to write the check he or she needs to write.

- Uses pen only
- Writes check number ■ Writes date (may refer to personal calendar or one in immediate area) ■ Writes payee's name
- Writes amount of check in numbers (all aspects correctly)
- Writes dollar amount of check in words (all aspects correctly) ■ Writes cent amount (e.g. 00/100, no/100, xx/100, 50/100)
 - Uses "filler" line
- Writes signature

Client is asked to complete check stub or register for check just written.

- Writes check number ■ Writes date ■ Writes payee's name ■ Writes what check is in payment of ■ And amount of check
- Tears check from checkbook ■ Without tearing check

Client is asked to balance checkbook.

- Writes amount of check charge on stub or in register
- Adds check charge to amount of check (Use **pages 340-346** if formal training on using hand calculator is necessary)
- Subtracts total from previous balance ■ Enters new balance
- Puts checkbook in appropriate place

COMMUNITY SKILLS

II. ADVANCED MONEY CONCEPTS

CHECKING ACCOUNT: Writing Checks (Cont.)

Writing check for self

- "How can you obtain money for yourself from your checking account?" (Write yourself a check)
 - "What are the two ways you can write who the check is for when it is for yourself?" (Write your name or write "cash")
 - "When you write a check for yourself and use your name in the place for payee's name, do you need to endorse the check?" (Yes) ■ "Why do you need to endorse the check?" (It's made out to me)
 - "When you write a check for yourself and use the word "cash" in the place for payee's name, do you need to endorse the check?" (No)
 - "Why is it safer to write a check to *yourself* rather than to 'cash'?" (Anyone can cash a check made out to "cash")
- Client is asked to write a check for self.**

- Writes own name or "cash" in the place for payee's name ■ Completes remainder of check correctly

349.1 CHECKING ACCOUNT: Depositing Money

- "What does it mean to make a deposit into your checking account?" (Put money into the account)

Client is asked to collect the money he or she needs to deposit in checking account and deposit the money. An entry is provided below for instructor to indicate bank and branch of bank where client is to carry out checking account transactions.

Bank and branch of bank where client is to carry out checking account transactions:

- Collects: Checkbook ■ Checking deposit slip ■ Money (i.e. cash) ■ Check(s) to be deposited
- Endorses check(s) correctly ■ And without cue
- Completing deposit slip independently**
 - Uses pen only
 - Writes date ■ Completes deposit entry for coins ■ Completes deposit entry for paper bills
 - Completes deposit entry for check(s): Bank number(s) ■ And amount(s)
 - Indicates correctly if wants cash returned from deposit: Enters amount ■ Writes signature
 - Computes deposit total (Use **pages 340-346** if formal training on using hand calculator is necessary)
 - Enters deposit total ■ Puts checkbook, deposit slip, money, and check(s) in secure place (e.g. does not keep in hand)
- Goes to bank independently (Use **Section V. Mobility In The Community** if formal training on walking or riding bus to bank is necessary)
- If client needs to wait turn, correctly follows whatever waiting-turn procedures are in use at bank
- Takes checkbook, deposit slip, money, and check(s) to appropriate teller
 - For client who needs assistance to complete deposit slip and balance checkbook**
 - Asks teller for assistance ■ Intention is clearly expressed
 - For client who needs assistance only to balance checkbook**
 - Asks teller for assistance ■ Intention is clearly expressed
- Obtains checking deposit receipt and any cash returned from deposit
- Puts checkbook, deposit receipt, and any cash returned from deposit in secure place (e.g. does not keep in hand)
- Leaves immediate area quickly enough so others waiting are not inconvenienced ■ Returns home independently
- Balancing checkbook independently**
 - Enters correct date
 - Enters amount of deposit ■ In correct space
 - Adds amount of deposit to previous checkbook balance (Use **pages 340-346** if formal training on using hand calculator is necessary)
 - Enters new balance
- Puts checkbook in appropriate place

349.2 CHECKING ACCOUNT: Bank Statement

- Client is shown checking account statement and asked: "What is this?" (Checking account statement, bank statement for checking account . . .) ■ "What is the purpose of a checking account statement?" (Compare bank's record with your record; it itemizes checks written since last statement . . .)
- Client is shown a cancelled check, instructed to examine it on both sides, and asked: "What do you call a check like this?" (Cancelled check . . .) ■ "What is a cancelled check?" (A check that has been cashed by payee) ■ "Why are your cancelled checks important?" (They prove you paid someone, they serve as receipts . . .) ■ "How long should you save your cancelled checks for Internal Revenue Service purposes?" ■ "Why should you save your cancelled checks?" (Tax purposes; they may be your only proof of payment or purchase . . .)
- "Who should you ask if you need help reconciling your checking account statement?"

COMMUNITY SKILLS

II. ADVANCED MONEY CONCEPTS

CHECKING ACCOUNT: Bank Statement (Cont.)

RECONCILING CHECKING ACCOUNT STATEMENT INDEPENDENTLY

- Shortly after receiving statement ■ Writes ending balance of statement
- Adds deposit(s) made since statement ending date (Use **pages 340-346** if formal training on using hand calculator is necessary)
- Subtracts amount(s) of check(s) written but not yet posted on statement
- Compares total with current checkbook balance
 - If the two figures agree**
 - Puts away checkbook in appropriate place
 - If the two figures do not agree**
 - Takes checkbook and statement to bank
 - Goes to bank independently (Use **Section V. Mobility In The Community** if formal training on walking or riding bus to bank is necessary)
 - Asks appropriate person in bank to help resolve the discrepancy of the two figures ■ Intention is clearly expressed

RECONCILING CHECKING ACCOUNT STATEMENT SEMI-INDEPENDENTLY

- Shortly after receiving statement ■ Takes statement and checkbook to bank
- Goes to bank independently
- Asks appropriate person in bank ■ To reconcile statement and checkbook ■ Intention is clearly expressed

RECONCILING CHECKING ACCOUNT STATEMENT WITH MINIMAL INVOLVEMENT

- Asks specified person (e.g. houseparent) to reconcile statement and checkbook:
- Asks shortly after receiving statement
- Puts statement, cancelled checks, and checkbook in appropriate place

350.1 AWARENESS OF ALTERNATIVE WAYS OF MAKING PAYMENT

CASH

- Client is shown cash, personal check, money order, traveler's check, and credit card, and is asked: "Point to the cash."
- "When you pay for something with cash, what should you be sure to get back from the person you pay?" (Receipt)
- "Why is it important to get a receipt when you pay cash for something?" (It's your proof you paid . . .)
- "Why is it not a good idea to plan to pay for an expensive item with cash?" (You might lose the cash, it might be stolen . . .)
- "Why is it not good to send cash through the mail?" (Might be stolen, get lost . . .)
- "What is safer to use than cash when you want to pay for something through the mail?" (Personal check, money order . . .)
- "Why is cash always accepted as payment?" (It's ready-to-use money . . .)

PERSONAL CHECK

- Client is shown a personal check and asked: "What is this?" (Personal check or check)
- Client is shown cash, personal check, money order, traveler's check, and credit card, and is asked: "Point to the personal check."
- "What is a personal check?" (Check that allows you to pay for things using money in your checking account . . .)
- "Why is using a personal check a convenient way to pay for something?" (You don't have to carry around a lot of money or worry about losing money . . .)
- "Why are personal checks not always accepted as payment?" (People might think you don't have enough money in your checking account . . .)

MONEY ORDER

- Client is shown a money order and asked: "What is this?" (Money order)
- Client is shown cash, personal check, money order, traveler's check, and credit card, and is asked: "Point to the money order."
- "What is a money order?" (A special form of money you buy when you want to pay for something without using cash . . .)
- "Where can you get a money order?" (Bank, post office, some pharmacies . . .)
- "When you buy a money order, what do you usually have to pay in addition to the amount you intend to spend?" (Service charge)
- "When is using a money order a good way to pay for something?" (When you don't want to send cash through the mail or worry about losing money . . .)
- "Why is a money order usually accepted as payment?" (You paid for it in cash . . .)

TRAVELER'S CHECK

- Client is shown a traveler's check and asked: "What is this?" (Traveler's check . . .)
- Client is shown cash, personal check, money order, traveler's check, and credit card, and is asked: "Point to the traveler's check."
- "What are traveler's checks?" (Special checks to take with you when you travel . . .)
- "Where can you get traveler's checks?" (Bank)

COMMUNITY SKILLS

II. ADVANCED MONEY CONCEPTS

AWARENESS OF ALTERNATIVE WAYS OF MAKING PAYMENT (Cont.)

- "When you buy traveler's checks, what do you usually have to pay in addition to what you intend to spend?" (Service charge)
- "Can you buy traveler's checks in cent amounts?" (No)
- "Name two dollar-amounts in which you can buy traveler's checks." (\$10, \$20 . . .)
- "When is it a good idea to carry traveler's checks?" (When you travel and have to carry a lot of money . . .)
- "What happens if you lose your traveler's checks?" (The bank will give you new ones . . .)
- "Why are traveler's checks usually accepted as payment?" (You pay for them before you use them . . .)
- "Can traveler's checks be used as payment through the mail?" (No) ■ "Why not?" (You are required to sign them in front of the person you are paying . . .)

CREDIT CARD

- Client is shown a credit card and asked: "What is this?" (Credit card, charge card . . .)
- Client is shown cash, personal check, money order, traveler's check, and credit card, and is asked: "Point to the credit card."
- "What is a credit card?" (Card that allows you to buy things without paying for them right away . . .)
- "How do people get credit cards?" (They apply for them at stores where they want to use them . . .)
- "Where can a credit card usually only be used?" (At the store that issued it to you . . .)

C.O.D.

- "What does it mean to pay for something C.O.D.?" (You pay for your purchase when it's delivered to you . . .)
- "When you pay for something C.O.D., what form of money are you usually expected to pay with?" (Cash)
- "What will you possibly have to pay in addition to the cost of what you are buying?" (Delivery fee)

INSTALLMENT PLAN

- "What does it mean to buy something on an installment plan?" (Pay part of the bill every so often until bill is paid . . .)
- "What is a down payment?" (Part of the price you have to pay for something before you can start an installment plan . . .)
- "What is an advantage of an installment plan?" (You can take home what you're buying before you have enough money to pay for it completely . . .)

LAYAWAY PLAN

- "What is a layaway plan?" (Store sets aside what you want to buy until you can pay for it . . .)
- "What is an advantage of a layaway plan?" (What you want to buy will still be available when you finally have the money to buy it . . .)
- "What is a disadvantage of the layaway method of purchasing?" (You can't use the item you want until you have all the money to pay for it . . .)

351.1 DETERMINING AMOUNTS DUE AND DUE DATES ON BILLS

For each wording selected for training, client is shown the wording and asked: "What does this say?"

- Amount due ■ Pay this amount ■ Amount ■ Total ■ Due date ■ Date due ■ Payment due ■ Payment due within 30 days of billing ■ Billing date ■ Date of billing

For each wording selected for training, client is shown the wording and asked to explain what the wording indicates when it appears on a bill.

- Amount due ■ Pay this amount ■ Amount ■ Total ■ Due date ■ Date due ■ Payment due ■ Payment due within 30 days of billing ■ Billing date ■ Date of billing

For each task selected for training, client is given three bills, each of which contains two or three of the above-learned wordings. For example, client may be given an electric bill indicating "amount due" and "due date," a telephone bill indicating "total" and "date due," and an installment plan billing indicating "pay this amount," "payment due within 30 days of billing," and "billing date." It is suggested to use different types of bills each training session in order to expand client's familiarity with billing formats. See *MATH SKILLS PROGRAM, Section II*, if formal training on reading dates is necessary.

Client is asked for each of three bills: "How much money is due on this bill?"

- States for all three bills the amount due

Client is asked for each of three bills: "By when does this bill have to be paid?"

- States for all three bills the date payment is due

Client is asked for each of three bills: "How much time is there before this bill has to be paid?"

- States for all three bills, in weeks or number of days, the time remaining before payment is due

351.2 PAYING BILLS

This skill is intended to train client to pay his or her own bills independently. If client does not yet receive bills personally but should begin training for this aspect of independent living, it is suggested he or she be allowed to regularly pay one house bill (e.g. a utility) or to purchase something on an installment plan.

COMMUNITY SKILLS

II. ADVANCED MONEY CONCEPTS

PAYING BILLS (Cont.)

METHOD OF PAYMENT

Writing personal check for amount due

- Correctly writes personal check for amount due ■ Writes check independently

Obtaining money order for amount due

- Goes independently to bank or other money order vendor
- Clearly expresses intention to buy money order ■ To appropriate person
- Pays correct amount for money order ■ Pays independently ■ Money order is correctly completed
- Returns home independently

Paying cash for amount due

- Pays correct amount of cash ■ Pays independently ■ Obtains receipt

DELIVERY OF PAYMENT

Delivering payment in person

- Goes independently to place of payment (company business office or authorized pay station such as pharmacy)
- Takes bill ■ Takes form of payment (e.g. money order)
- Clearly expresses intention to make payment ■ To appropriate person
- Presents bill ■ Makes payment ■ Payment is made on or before due date ■ Returns home independently

Sending payment by mail

- Writes complete name and address of addressee on envelope ■ Information is correct ■ And placed appropriately on envelope
- Writes complete return address on envelope ■ Information is correct ■ And placed appropriately on envelope
- Affixes return address label ■ In appropriate place on envelope
- Affixes postage stamp(s) ■ Of correct amount ■ In appropriate place on envelope
- Inserts payment (not cash) into envelope ■ And required detachable portion of billing
- Seals envelope ■ Mails payment ■ Payment is mailed on or before due date

352.1 BUDGETING

- "What does it mean to budget your money?" (Plan how you will use your money so you'll have enough . . .)
- "Why is it important to budget your money?" (So you'll be sure to have enough money when it's time to pay important bills . . .)
- "Who should you ask if you want help to budget your money?":
- "What could happen if you don't save enough money to pay your rent?" (Might get evicted . . .)
- "What could happen if you don't save enough money to pay utilities like electricity, water, gas, and telephone?" (Service might be discontinued . . .)
- "Name three essential things you need to be sure and budget for each month." (Rent, food, utilities . . .)
- "Name three things it is nice to have money for but which are not essential to budget for independent living." (Names non-essentials)
- "What does *total monthly income* mean?" (All the money you receive each month in wages and other money owed to you . . .)
- "What does *total monthly expenses* mean?" (All the money you pay out each month . . .)
- "How might you plan a monthly budget?" (Itemize and total your income and expenses—subtract expenses from income—adjust expenses if the balance is negative . . .)
- "Why is it important to budget money for savings?" (To cover emergency expenses . . .)
- "How might expense entries in your budget require more money than budgeted?" (Some entries such as electricity are only estimates . . .)

Client is asked to plan a monthly budget for self.

- Itemizes monthly *income* sources by type ■ And by amount
- Totals monthly income (Use **pages 340-346** if formal training on using hand calculator is necessary)
- Itemizes monthly *expenses* by type ■ And by amount
- Totals monthly expenses
- Subtracts total expenses from total income
- Adjusts appropriate expense entries if total expenses are greater than income