ATTAINMENT'S
Look at
Everyday
Math

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Contents

Look at Everyday Math Series provides activities for the practical application of math concepts for high school and transition students. It combines five Remedia books with Attainment's Look at Everyday Math Activity Book, covering categories like bank account, checkbook, credit card, budget, and bargain math. Students may be supported through the lessons with the least intrusive prompting required for correct responses. Nonreaders and readers, nonverbal and verbal students alike can learn practical skills with money for every day.

Attainment's Look at Everyday Math Activity Book provides worksheets for many of the concepts covered in the Remedia publications including exercises for first introducing these areas of math to students. Each core section begins with a short narrative that presents the most important information, followed by activities that increase in difficulty, facilitating the transition from these activities to the Remedia books.

Key vocabulary are included with definitions to be taught using the time-delay or model-lead-test teaching scripts. Once students are familiar with vocabulary, they will feel better prepared to practice the skills. Teachers can provide these books to students for independent, self-led practice, or may support students individually or in small groups with each activity. The variety of activities provide added flexibility for the teaching lessons and for all learners ready for this material.

Model-Lead-Test Teaching Script

Example with Rote Counting

Before beginning this lesson, gather a whiteboard and marker or a number line.

Introduction

Say, Today we are going to practice counting from 1 to 10. First, I will say each number and point to it on the board. Then, it will be your turn to practice.

Model

Say, It is my turn to count from 1 to 10. Here is 1. Point to the number 1 and wait for the student to attend to the number. Once the student is attending, count aloud from 1–10, and point to the appropriate numeral as you count.

Lead

Say, Now let's count together. Point to the number 1 and wait for the student to attend to the number. Once the student is attending, say, This is the number 1. The student should say "one" after you say "one."

Point to the number 2 and say, This is the number 2. The student should say "two" after you say "two."

Point to the number 3 and say, This is the number 3. The student should say "three" after you say "three."

Continue with this script for numbers 4–10.

Test

Say, Now it is your turn to count from 1 to 10. Point to the numbers as you count.

If the student identifies the numbers from 1 to 10, give specific praise.

If the student provides an incorrect response, say, Let me show you. Count aloud from 1 to 10 and point to each number as you progress. Say, Now it's your turn to count. Allow the student 5 seconds to begin their counting. If they do not count, then provide a physical prompt to guide the student to point to each number as you count aloud. Feel free to use this script to extend the lesson to numbers 11–100, decimals, currency, or percentages when appropriate.

Time-Delay Teaching Script

Example with Numeral Recognition

Before beginning this lesson, gather a whiteboard and marker and a number line.

First Teaching Set: 0-Second Time Delay

Give the student a 0–10 number line and gather a whiteboard and marker for yourself. Say, For this activity, we will be checking to see how many numbers you can remember.

Round 1 (0-second delay): Say, When I hold up a number and say the number, touch that number on your number line. Write a number on the whiteboard while saying, This is the number __. Find the number __. Point to the number on the student's number line immediately as a prompt.

Give praise to the student if they touch the correct number without help. Make the praise specific to the action they completed.

If an incorrect response is given, correct the student with a physical prompt. Support the student's hand to locate the correct number. Then praise the student if they touch the correct number.

Repeat these steps for the numbers 1–10 in a random order. Repeat this process with the student three times for each number. Once the student provides consistently correct responses, progress to the Second Teaching Set.

Second Teaching Set: 5-Second Time Delay

During this teaching set, the student has the chance to identify numerals independently within a 5-second time frame. If a student does not respond within 5 seconds, then return to using a 0-second time delay.

Give the student a 0–10 number line. Say, For this activity, we will be checking to see how many numbers you can remember. Write a number on the whiteboard while saying, This is the number __. Find the number __. Wait 5 seconds for the student to respond independently. Instruct the student to wait if she or he is not sure of the answer. Say, If you do not know the answer, wait, and I will show you.

Praise the student if they touch the correct number without help. Make the praise specific to the action they completed.

If the student does not correctly respond, provide a physical prompt by supporting the student's hand to locate the correct number. Then praise the student. For example, Great job. This is the number 4. Then, provide the direction again, Find the number 4.

Repeat for the numbers 1–10 in a random order. Please note that 5 seconds is recommended, but you may adjust the length of time. This procedure may be used to extend the lesson to numbers 11–100 or to teach vocabulary.

Teacher Note: Teach the parts of a deposit slip by adjusting the Time-Delay Teaching Script.

DEPOSIT TICKET
Student Name
Address
City, State, Zip Code

Date: _____

_____
Sign here in teller's presence for cash received.

Attainment Bank

013476578:9376548211

Cash ▶

List Checks

_____ ▶

_____ ▶

Total from Other Side ▶

SUBTOTAL ▶

Less Cash Received ▶

TOTAL $

CURRENCY COUNT. FOR FINANCIAL INSTITUTION USE ONLY			
	x 100		
	x 50		
	x 20		
	x 10		
	x 5		
	x 2		
	x 1		
TOTAL	$		

CHECKS
LIST SINGLY   DOLLARS   CENTS

_____

_____

_____

_____

_____

_____

TOTAL
MUST
REENTER
REVERSE SIDE

Teaching Opportunity:
Parts of a Deposit Ticket *(Continued)*

Cash: Write any cash to be deposited.

List Checks: Write any check number and amount to be deposited.

Total from Other Side: Write the total from the back if depositing more than two checks.

SUBTOTAL: Add and write the total of money deposited.

Less Cash Received: Write the amount of cash you would like to withdraw.

TOTAL: Subtract the cash withdrawal from the deposit for the final value.

This section is used by your bank if they need it. You can skip this part.

This section provides a space to list the check number, dollars, and cents of the checks and add them together before writing the value on the front. If you have one or two checks to deposit, using the back is not necessary.

When first learning how to use a deposit ticket, it can be overwhelming. Consider covering all but one line with a piece of paper so that you may focus on one piece at a time. The back of the ticket provides space to write the check numbers and check amounts of those you are depositing. This is helpful when you are depositing more than two checks. If you have two or fewer checks to deposit, it's easy to use the front of the deposit slip only.
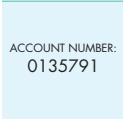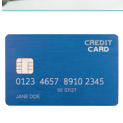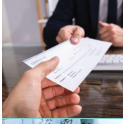
Bank Account
MATH

Vocabulary

ACCOUNT NUMBER: 0135791	Account Number	The set of numbers or letters that identify ownership of money deposited into the bank.
	Bank Account	A formal agreement with a bank that states you can put money into it and take the money out.
	Budget	An amount of money you have planned to save and spend.
	Checking Account	A formal agreement with a bank that states you can put money into it and take money out by writing checks, using a debit card, or an ATM.
	Credit Account	A formal agreement with the bank that states they will loan you money at a specific rate.
	Credit Card	A plastic device that is scanned for purchases connected to a credit account.
	Debit Card	A plastic device that is scanned for purchases connected to a bank account.
	Deposit	Money put into a bank account.
	Expenses	The cost of something, especially items that are recurring.
	Income	Money earned from a job.
	Transaction Register	A record of money put into and taken out of a bank account.
	Withdrawal	Money taken out of a bank account.

A bank account is a contract you have with the bank. If you have money you would like to save, you can open a bank account. You put money into the bank and when you want to use the money, you can take it out. To deposit means to put money into your account and to withdraw means to take money out of your account. If you have cash or a check to deposit into your account, you will bring it to the bank and complete a deposit slip. There are deposit slips at the bank that you can fill out with your information and account number or they can be found in the back of your checkbook. Once you have it completed, bring your money and deposit slip up to the bank employee behind the counter and tell them that you would like to deposit the money into your account. After your deposit is complete, they will provide a receipt so you know the total amount of money you have in your account. If you don't already have an account, you can ask for help getting one set up.

There are three main types of accounts: a checking account, a savings account, and a credit card account.

A **checking account** provides the most direct access to your money. Often there is a choice of a checkbook, a debit card, or both with this type of account. The best way to use this account is for everyday spending, paying bills, and storing money.

When you receive a set of checks, you will also get a transaction register for tracking deposits and withdrawals. This will help you to track the amount of money you spend. It is important because you cannot spend more money than you have. If you deposit a check into your account, be sure to sign the back of it first.

If you have a debit card for your account, you will have a 4-digit personal identification number (PIN). This is used whenever you make a purchase. The card is scanned, and then you type your four numbers into the keypad. When you use a debit card for purchases, track those amounts in your transaction register, too.

A **savings account** is for holding your money until you want to use it in the future. Frequently, the number of withdrawals within a month are limited, so be sure to ask the bank if there are limits before you start to deposit money into it. Just like a checking account, you can deposit cash or checks.

A **credit card account** is for making purchases when you do not have enough money saved and the bank loans you money to spend. With a credit card, it is important to track the interest rate. The interest rate is the cost of borrowing that money from the bank. They will loan you the money to spend, but the longer you take to pay it back, the more money you will owe them.

A credit card requires a contract with the bank that shows the amount of money they have agreed to loan you. It is against the rules to spend more than that amount, and the bank will be less likely to loan you money in the future if you overspend. It is important with a new debit card, checking account, or credit card that you follow the rules of that bank.

If you choose to open one of these accounts, you will have a meeting with a bank representative and they will provide several documents for you to complete with information about yourself. To be sure your money is safe, it is a good idea to go with an adult—your parent or guardian. Having a bank account is a big responsibility!

Reviewing the Reading

Use the words below to fill in the blanks.

adult   credit card   interest   back   deposit slip   pay

deposit slip   representative   PIN   responsibility   application

1. It is important to have an _____ with me when I open a

bank account.

2. A _____ account is a loan from the bank that I need to

_____ back.

3. _____ is the percentage of money I have to pay the bank for

letting me borrow money.

4. When I go to the bank to deposit cash into my account, it is important to have a

_____.

5. When I go to the bank to deposit a check into my account, it is important to have

a _____ and to sign the _____ of the check.

6. There is a lot to keep track of with a bank account, which means there is a lot of

_____.

7. If you have a debit card, you will also get a _____ to use when

spending money with your card.

8. If you choose to open an account, you will need to meet with a bank

_____ and complete an _____.

Depositing Money Task Analysis

Number steps from 1–9 in the appropriate order for depositing money into your bank account.

☐		Hand the bank worker the deposit slip and cash or check.
☐		Leave the bank.
☐	ACCOUNT NUMBER: 0135791	Before leaving home, be sure you have your account number and the cash or check to deposit.
☐		Go to the line by the counter and wait.
☐		Arrive at the bank.
☐		Put the receipt in a safe place or shred and recycle it.
☐		Fill out a deposit slip.
☐		When called, walk up to the counter and say, "I'd like to make a deposit."
☐		Take the receipt and double check if the information is correct.
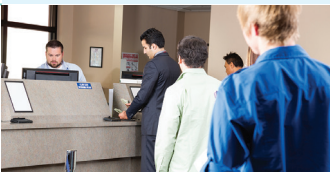
Withdrawing Money Task Analysis

Number steps from 1–9 in the appropriate order for withdrawing money from your bank account.

☐	BANK	Arrive at the bank.
☐		Go to the line by the counter and wait.
☐		Hand the bank worker the deposit slip and your identification.
☐	ACCOUNT NUMBER: 0135791	Before leaving home, be sure you have your account number.
☐		When called, walk up to the counter and say, "I'd like to make a withdrawal."
☐		Put the receipt in a safe place or shred and recycle it.
☐		Take the receipt and the cash, and double check if the information is correct.
☐		Leave the bank.
☐		Fill out a deposit slip for withdrawal.

Depositing Money Transaction Practice

Fill in each table and solve for the bank account total. The first problem has been completed for you as an example.

1. If you have $2.00 in your bank account and you deposit $8.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
$2.00	(+)/ −	$8.00	=	$10.00

2. If you have $9.00 in your bank account and you deposit $4.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		=	

3. If you have $6.00 in your bank account and you deposit $3.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		=	

Fill in each table and solve for the bank account total.

4. If you have $1.00 in your bank account and you deposit $14.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		⁼	

5. If you have $13.00 in your bank account and you deposit $7.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		⁼	

6. If you have $4.00 in your bank account and you deposit $15.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		⁼	

Withdrawing Money Transaction Practice

Fill in each table and solve for the bank account total. The first problem has been completed for you as an example.

1. If you have $10.00 in your bank account and you withdraw $6.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
$10.00	+ / ⊖	$6.00	=	$4.00

2. If you have $7.00 in your bank account and you withdraw $2.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		=	

3. If you have $4.00 in your bank account and you withdraw $1.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		=	

Fill in each table and solve for the bank account total.

4. If you have $17.00 in your bank account and you withdraw $8.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		=	

5. If you have $11.00 in your bank account and you withdraw $3.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		=	

6. If you have $15.00 in your bank account and you withdraw $5.00, how much is in your bank account now?

Starting Bank Account Balance	Deposit (+) or Withdraw (−)	Amount Deposited or Withdrawn	=	Bank Account Total
	+ / −		=	

Depositing and Withdrawing Transaction Practice

Read each word problem. Then, choose the + or – for deposit or withdraw, fill in the blanks, and solve for the total.

1. Ferdinand received his paycheck from work this week and wants to deposit it into his checking account. He goes to the bank and sees that he already has $3.00 in his account. He deposits his check for $17.00. How much money will Ferdinand have in his checking account now?

_____ + / – _____ = _____

2. Cindy got paid $18.00 for babysitting her cousin this week and wants to deposit the money into her checking account. She goes to the bank and sees that she already has $1.00 in her account. How much money will Cindy have in her checking account now?

_____ + / – _____ = _____

3. Phillip got $5.00 for his birthday and wants to deposit the money into his checking account. He goes to the bank and sees that he already has $14.00 in his account. How much money will Phillip have in his checking account now?

_____ + / – _____ = _____

4. Brian got paid $11.00 for babysitting his brother this week and wants to deposit the money into his checking account. He goes to the bank and sees that he already has $9.00 in his account. How much money will Brian have in his checking account now?

_____ + / – _____ = _____

Read each word problem. Then, choose the + or – for deposit or withdraw, fill in the blanks, and solve for the total.

5. Mae was paid $20.00 for babysitting her cousin last week and wants to deposit the money into her checking account. She goes to the bank and sees that she already has $5.00 in her account. How much money will Mae have in her checking account now?

_____   + / –   _____   =   _____

6. Amelia decides to buy a new shirt for $7.00 and needs to withdraw money from her checking account. She goes to the bank and sees that she has $15.00 in her account. How much money will Amelia have in her account after she takes out her money?

_____   + / –   _____   =   _____

7. Calvin got $10.00 for his birthday and wants to deposit the money into his checking account. He goes to the bank and sees that he already has $8.00 in his account. How much money will Calvin have in his checking account now?

_____   + / –   _____   =   _____

8. Herman decides to buy a new notebook for $3.00 and needs to withdraw money from his checking account. He goes to the bank and sees that he has $9.00 in his account. How much money will Herman have in his account after he takes out his money?

_____   + / –   _____   =   _____

Comparing Available Funds to Purchase

Read each word problem and choose yes or no to answer the question.

1. Nancy wants to buy a new book with cash from her checking account. She goes to the bank and sees that she has $13.00. Does she have enough money to withdraw the $10.00 she needs for the book?

    Yes　　　**No**

2. Ole wants to buy a new painting with money from his savings account. He goes to the bank and sees that he has $20.00. Does he have enough money to withdraw the $17.00 he needs for the painting?

    Yes　　　**No**

3. Suzanne wants to buy a new pen with cash from her checking account. She sees in her transaction register that she has $13.00 in her account. Does she have enough money to withdraw the $3.00 she needs for the pen?

    Yes　　　**No**

Read each word problem and choose yes or no to answer the question.

4. Zoe wants to buy a new cell phone case with money from her savings account. She knows that she has $18.00 in her account. Does she have enough money to withdraw the $10.00 she needs for the case?

Yes	No

5. Abdul wants to buy a new poster with cash from his checking account. He sees in his transaction register that he has $11.00 in his account. Does he have enough money to withdraw the $7.00 he needs for the poster?

Yes	No

6. Luis wants to buy a new pair of shoes with money from his savings account. He goes to the bank and sees that he has $15.00. Does he have enough money to withdraw the $35.00 he needs for the shoes?

Yes	No

Using a Deposit Ticket

Practice matching the information below to the deposit ticket. Then, write to complete the highlighted section of the deposit ticket.

1. You are going to the bank to make a deposit with the items below.

Deposits

Name
Address
City, State, Zip Code
Date: _1/3/2020_   100

Pay to the
order of _Student_ $ | 15.00 |
Fifteen dollars and no/100 _____ Dollars

Attainment Bank

For _____   _Billy Joel_
014345714:9124654325   100

$5.00 $15.00

DEPOSIT TICKET
Student Name
Address
City, State, Zip Code

Date: _____

_____
Sign here in teller's presence for cash received.

Attainment Bank

013476578:9376548211

	Cash ▸				5	.	0	0
List Checks								
_____100_____ ▸			1	5	.	0	0	
_____ ▸					.			
Total from Other Side ▸					.			
SUBTOTAL ▸					.			
Less Cash Received ▸					.			
TOTAL $								