

The Law-Related Education Academy is sponsored by the Arizona Foundation for Legal Services & Education with funding made possible by the Arizona Supreme Court.

“When You Turn 18: Preparing Student for Financial Success” Academy
(High School)
Banking Basics Lesson Plan

Please obtain administrator approval prior to implementing this lesson.

Objectives: Students will...

- ✓ Understand key banking concepts, including how to open an account, types of accounts, common fees, and responsible banking practices.
- ✓ Research, create, and present an infographic on a specific banking topic.
- ✓ Practice collaboration, critical thinking, and communication skills.

Protective Factor Developed: Critical Reasoning Skills

Materials:

- ✓ [When You Turn 18 Booklets](#) (1 per student)
- ✓ Small whiteboards (1 per group)
- ✓ Whiteboard markers (1 per group)
- ✓ Banking Teacher Questions handout (1 for teacher)
- ✓ Chart Paper (1 sheet per group)
- ✓ Markers (1 pack per group)
- ✓ Electronic devices for internet access (2 or more per group)
- ✓ Paper and writing utensils (1 per student)

Timeframe: 60 Minutes

Preparation: Print the Banking Teacher Questions handout and Banking Topic Cards. Cut the banking topic cards so they are separated. Gather remaining materials (When You Turn 18 Booklets, small whiteboards, whiteboard markers, chart paper, markers, paper, writing utensils, and electronic devices).

Activity:

Part A: WYT18 Booklet Review

1. Divide students into 8 groups and distribute a **When You Turn 18 Booklet** to each student. Group sizes should not be bigger than 4 students per group. If dividing into 8 groups produces more than 4 students to a group, add a 9th group and have two groups present on the same topic.
2. Instruct students to read the 2 pages focused on banking. After reading the pages individually, they should discuss the information with their small group.
3. Distribute a **small whiteboard** and **whiteboard marker** to each group.

4. Ask one question at a time from the **Banking Teacher Questions handout**. Have students discuss with their small groups and try to remember the answer they read in the booklet before writing down their final answer on their small whiteboard. Have all groups display their answers at the same time.
5. Share the correct answer after each round. Award points to groups that got the right answer (optional).
6. Continue until all questions/answers have been read aloud.

Part B: Banking Expert Groups (Jigsaw Activity)

7. Explain that each group will become experts on a different topic related to banking. They will be responsible for creating an infographic to teach the rest of the class about that topic.
8. Distribute **chart paper, markers, electronic devices**, and a **Banking Topic Card** to each group.
9. Explain that an infographic is a graphic visual representation of information meant to present information quickly and clearly. It should be both informative and visually engaging. Display some examples of infographics (optional).
10. Give groups time to research their topic and create their infographic.
11. Have each group present their infographic and teach the class about their topic. Distribute **paper** and **writing utensils** to each student if needed. As groups present, have the rest of the class write down 2 quiz questions and answers with information from each group's presentation.

Part C: Lesson Debrief

12. Go through each topic and call on a few students to share their quiz questions from that topic. The student sharing will call on other students to answer their questions. Make corrections as needed.
13. Lead a whole group discussion on the following questions:
 - a. Why is it important for adults to understand the basics of banking?
 - b. What could be the consequences of not knowing the information we learned today?Encourage students to reflect on key points from the lesson and share their thoughts. Correct any misconceptions and highlight the real-world impact of understanding banking basics.

The Law-Related Education Academy is facilitated by the Arizona Foundation for Legal Services & Education with funding made possible by the Arizona Supreme Court.

“When You Turn 18: Preparing Students for Financial Success” Academy
(High School)
Banking Basics Lesson Plan
Correlations

Social Studies

HS.SP3.1 Develop and frame questions about issues and events in the discipline and determine the types of sources that will be helpful in answering these questions.

HS.SP3.8 Present arguments and explanations that feature ideas and perspectives on issues and topics to reach a range of audiences using print, oral, and digital technologies.

HS.E1.1 Evaluate how and why people make choices to improve their economic well-being.

HS.E1.3 Evaluate the cost and benefits of using credit.

HS.E1.4 Compare the cost and benefits of several types of investments.

HS.E2.1 Explain how scarcity results in economic decisions and evaluate their impact on individuals, institutions, and societies.

English Language Arts

11-12.SL.1 - Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

11-12.SL.6 - Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.