

UDL Planner – used to plan for “barriers” that will exist. This is not a requirement, but is very helpful for preparing your lesson.

Lesson or Unit Methods and Materials	Barriers or Challenges with Methods and Materials	UDL Solutions to Provide Access		
		<i>Multiple Means of Representation</i> (flexible methods of presentation)	<i>Multiple Means of Action and Expression</i> (flexible methods of expression and active learning)	<i>Multiple Means of Engagement</i> (flexible options for student engagement)
Concept of Balancing a Checkbook	Students may not “get” the concept by writing it down on paper		Provide an opportunity for students to physically act out balancing a checkbook	Provide students an opportunity to play a simulation “game,” which practices balancing a checkbook
Balancing Checkbook WS	Some students may not be able to use the worksheet: due to being too small, having difficulty writing, etc.	Provide an electronic Excel copy of the text (NOTE: This may be a way to challenge my accelerated students, which could use formulas to figure out).	Have students physically act out with Balancing Checkbook Activity (PPT Slides)	
Independent practice		Provide a video clip of how to balance checkbook		Color coded checklist for steps to balance a checkbook

Lesson Plan in any format of your choice

Essential Question:

- How can you have 2 different balances for the same checking account?

Activation Strategy (10 minutes) – UDL Principle # 2 - Providing Multiple Means of Action / Expression

- As students arrive, they will receive a paper containing a transaction and a symbol containing a picture of a checkbook or bank statement (printed copy of Balancing Checkbook Activity PPT)
- When class begins, students will search for their “matching” transaction. When they find their “match” they will sit down.
- The remaining standing students will come to the board to help “balance” the checkbook. Students with checking account pictures will stand on one side, while the bank statement pictures will stand on the other side.
- The balance of the checkbook and bank statement will be listed on the board. Proceeding one at a time, each student will walk to the other side of the board (checking to bank statement and vice versa) and record their transaction and new balance on the board. When they are finished, they will sit down.
- When all students have been seated, the balances will be equal.

Teaching (15 minutes)

- As students are heading back to their seats, they will receive a copy of Check Balancing WS #1, which contains the same transactions that we went over.
- Students will receive color copy of Balancing Checkbook Checklist WS to help guide them through each step
- Students will help balance the checkbook in the example by coming up to my document camera and completing a portion of the problem (Principle 3 – Multiple Means of Engagement)

Supports – UDL Principle # 1 – Providing Multiple Means of Representation

- If students are having trouble understanding how to balance a checkbook, they will be able to watch a [Screencast](#) to explain
- Students will be provided with an electronic copy of the assignment or a paper copy of the assignment to complete assignment
- Students will be provided a color copy of the Balancing Checkbook Checklist WS, which will help them break the complex task of balancing a checkbook into easy to understand steps.

Summarization Activity (15 minutes) -

- Students will use computers to work with a partner or alone to [complete Knowledge Matters – Virtual Personal Finance Lesson 7 – Choosing and Balancing a Checking Account](#) (NOTE: This link will take you to a description of the game and not the actual software program, which requires installation, username and password) SIMS game (**Principle # 1 - Multiple Means of Representation and Principle # 3 – Multiple Means of Engagement**) to balance a checkbook in a “real life” situation.
- Students will hand in assignment when finished.

Materials -

- Printed Copy of Slides for Balancing Checkbook Activity PPT
- Check Balancing WS #1 AND / OR Electronic Copy
- Balancing Checkbook WS
- [Screencast](#)
- [Virtual Personal Finance](#) (NOTE: This is just a link to site describing product. Software download and username / password required).
- Virtual Personal Finance Lesson 7 WS