

BELL TO BELL: BANKING SERVICES



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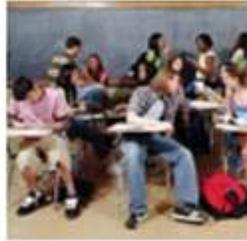
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Engage:
Get them thinking



Teach:
Share the knowledge



Practice:
Use the knowledge



Reflect:
Assess their learning

Teaching banking services? We have a plan!

Engage: Beware, debt can drown you!



Do your students live in a community where they are exposed to title, pawn, and payday lenders? Would you like a way to discuss the high cost of borrowing from these financial services? Assign handout 1 of this [activity](#) to accompany the St. Louis Fed's alternative financial services [infographic](#). After completing the activity, make a pro/con list with students for each type of lender discussed on the infographic. You can assign handout 2 as an exit ticket for the end of class.

Teach: Why should you develop a relationship with a bank or credit union?



This [lesson](#) helps you teach your students all about the services and benefits of using a bank or credit union to manage their finances. Use the interactive [presentation](#) to accompany the lesson. Lesson exercises include comparing financial institutions and their services, writing and endorsing checks, reconciling accounts, and reading account statements.

Practice: Traditional versus shadow banking



Take your students deeper into the loanable funds market with this [article](#) from *Page One Economics*. The classroom edition has follow-up exercises on direct and indirect lenders as well as graphing the loanable funds market. If you prefer to stick to the basics of banking, try the Test Your Knowledge [interactive game](#).

Assess: Banking and budgeting



Assign the student activities from this banking and budgeting [lesson](#) to test your students on their skills. If you register for the [Econlowdown](#) instructor management panel, you can also use the [It's Your Paycheck!](#) online courses with pretests and posttests to assess your students.