

SCRIPTS for the Banking Basics: Grades 9-12 Lesson)

Using a Check-Cashing Store

(NOTE: Teacher, hold up the cardboard sign labeled “Pay Day Advance Store” over your head)

Customer (Student #3, pulling out the paycheck and handing it to the clerk): Hi, I’d like to cash my paycheck.

Clerk (Teacher): OK, that will be \$25 dollars.

Customer (Student #3): What?!! I have to PAY to cash my check?!!

Clerk (Teacher): Yes! Of course, this is a check-cashing store. Do you think we serve you for free?

Customer (Student #3): But I’m supposed to GET money when I cash my check, not LOSE money!

Clerk (Teacher): Well, looks like you’re going to have to find yourself a bank.

Moneymakers Bank Script

(NOTE: Teacher, hold up the cardboard sign labeled “MoneyMakers Bank” over your head)

Teller (teacher): Hi! Welcome to Moneymakers Bank. What can I do for you?

Customer (Student #4): Hi. I’d like to cash my check.

Teller: Sure.

Customer: How much will that be?

Teller: Oh, that’s free when you have an account here. What is your account number?

Customer: That’s great! My account number is 2220044. Can you also tell me how much I have in the bank now?

Teller: Let’s see, including this check, you’ve now deposited \$1,435.94 into your account, and your savings account has made \$21.57 in interest, so you have a total balance of \$1,463.51.

Customer: Thanks!

Teller: Anytime! Have a great day!