

Name _____

1/11/2024

Opening a Savings Account

Paul was excited. His mom was taking her to the bank to open a savings account. She had been putting the money she had gotten as gifts, as well as extra change, into her money box at home. One day she decided to count the money she had saved. There was \$100 in there!

Paul's mom told a savings account was a good idea. Parents often let their kids put money in the bank, and make it grow. Paul wasn't sure how that worked. But his mom explained that the bank would pay her interest for keeping her money there. They would just add that money to her account. Paul thought that was a great idea.

Paul's mom also told a savings account was a safer place to keep her money. Sometimes people could steal the cash from her money box if they broke into the house. She also told Paul that having her money in a bank account would keep it safe from her. She had information on small accounts to help newly-arrived. With her money in the bank, Paul wouldn't be able to spend it as easily. She wouldn't spend it on better things that she didn't really need. That was the condition for bigger things, maybe even college!

Finally, they arrived at the bank. Paul had been here many times with his mom. She recognized all the friendly people. They walked up to the teller and put her money in the counter. Paul told the teller she would like to open a savings account. The teller gave her a form. She told Paul to fill it out and sign it at the bottom.

Paul and his mom went together back to fill out the form. She filled in her full name and address. She also filled in her social security number. She signed the form in cursive at the bottom. They took the form and went back to the counter.

The teller looked over the form. She explained that Paul's signature would be kept on file. Any withdrawals would have to be signed for by her. The signature would have to match the one on the form. This was a way of protecting Paul's money from being taken out by someone else.

The teller gave Paul a card with her name and account number on it. She told Paul to keep it in a safe place. Next, they filled out a deposit slip. Paul was depositing \$100 into her new account. (She had brought a CD with the cash.) The teller counted it and showed Paul how to fill out the deposit slip. She also showed her a withdrawal slip. This would have to be filled out and signed when she wanted to take money out of her account. The teller explained there would be a fee for that, also. Then she took Paul's money and put it in the cash drawer.

The teller told Paul she would get a bank statement every month. She should check it to make sure it matched



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**Maria Laura Sánchez
Puerta,Alexandria Valerio,Marcela
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Hoover's MasterList of Major U.S. Companies ,1997

Taking Stock of Programs to Develop Socioemotional Skills Maria Laura Sánchez Puerta,Alexandria Valerio,Marcela Gutiérrez Bernal,2016-08-17 This book represents a systematic review of the documented impacts of programs aimed at fostering socio emotional skills in developed and developing countries It uses a life cycle approach to organize the findings from rigorous evaluations of more than 80 programs This includes programs for toddlers and young children before primary school programs for students enrolled in formal education and programs targeted at the out of school population The book develops a conceptual framework that helps to identify the program characteristics and participants profiles associated with a range of program outcomes These include health related behavioral academic or cognitive and economic related outcomes The review finds that few of the programs studied focus exclusively on the development of socio emotional skills In fact most efforts to develop socio emotional skills are embedded within innovative

education and training curricula as well as pedagogical and classroom practices Evidence shows that programs are particularly effective when targeted to highly vulnerable populations and in particular to young children Overall findings indicate that high quality programs for young children tend to foster cognitive abilities in the short run and to impact socio emotional skills over the long run Programs for students enrolled in formal education primary and secondary levels show positive and significant impacts on the outcomes reviewed The most successful of these programs are implemented school wide and follow the SAFE approach that is they are appropriately sequenced active focused and explicit Finally the review finds that programs for out of school children and youth are usually designed as a means of achieving immediate labor market outcomes e g job placement formal employment and higher wages While some of these programs show positive and statistically significant impacts on socio emotional skills the impacts tend to be small *Microcomputers in Education* ,1986

School Management ,1962 Jan issues include the annual The Directory of registered school suppliers **Commerce Skills** Richard Barrett,Marion G. Gow,2014-11 NO description available **The Commercial & Financial Chronicle and Hunt's Merchants' Magazine** ,1891 Popular Educator ,1921 **The Commercial & Financial Chronicle ...** ,1891 Commercial and Financial Chronicle Bankers Gazette, Commercial Times, Railway Monitor and Insurance Journal ,1891 United States Investor and Promoter of American Enterprises ,1899 The Software Encyclopedia 2001 ,2001 Banking ,1956 **Burroughs Clearing House** ,1975 **The Technologist** ,1872 **Human Resources Report** ,1999 American Banker ,2001 **Accountancy** ,1994 Wisconsin Journal of Education ,1894

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