

# Ways to Pay



# What We'll Learn Today



Define: Money, Check, Debit Card, and Credit Card



Understand the different ways to pay for things



Look at what's good and not so good about the different ways to pay



Learn how to write a check

# Ways to Pay



Paper Money and Coins



Piece of paper used to pay someone from your checking account



Card that let's you buy now and pay later



Card that lets you make purchases with your checking account



Card with money already on it (usually given as a gift)

# Alex's Story

Alex's friend Jackie is having a birthday.



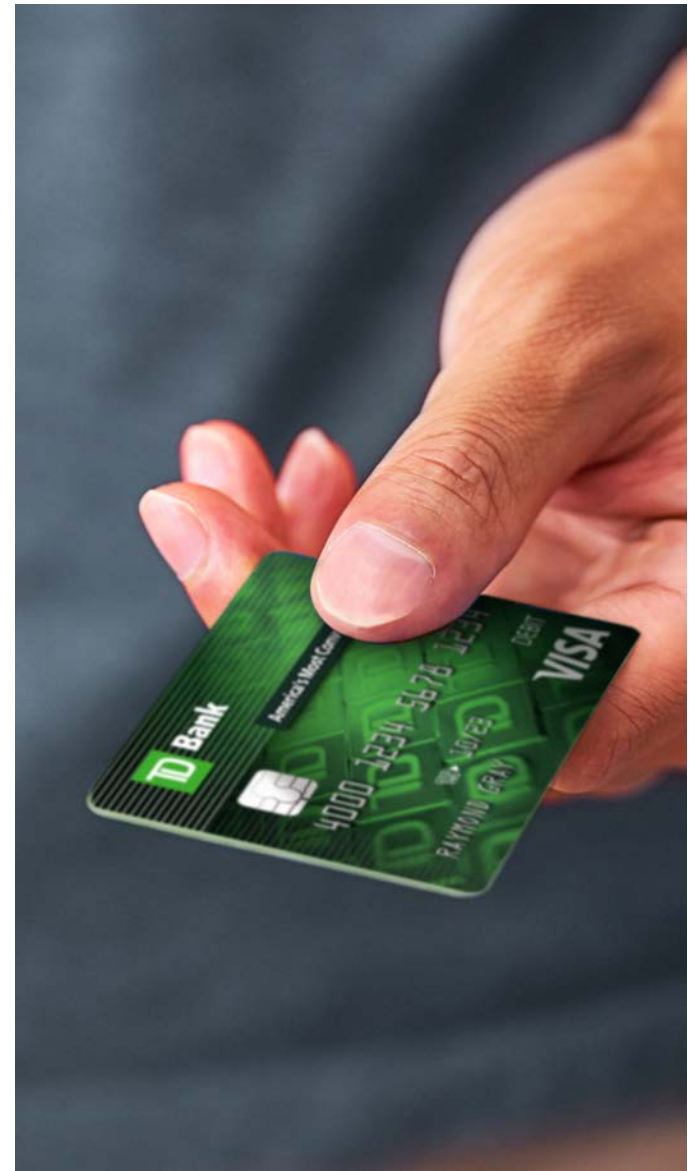
# Alex's Story

Alex went to Sam's Super Store to buy Jackie a gift.



# Alex's Story

Usually Alex would pay with a card.



## Alex's Story

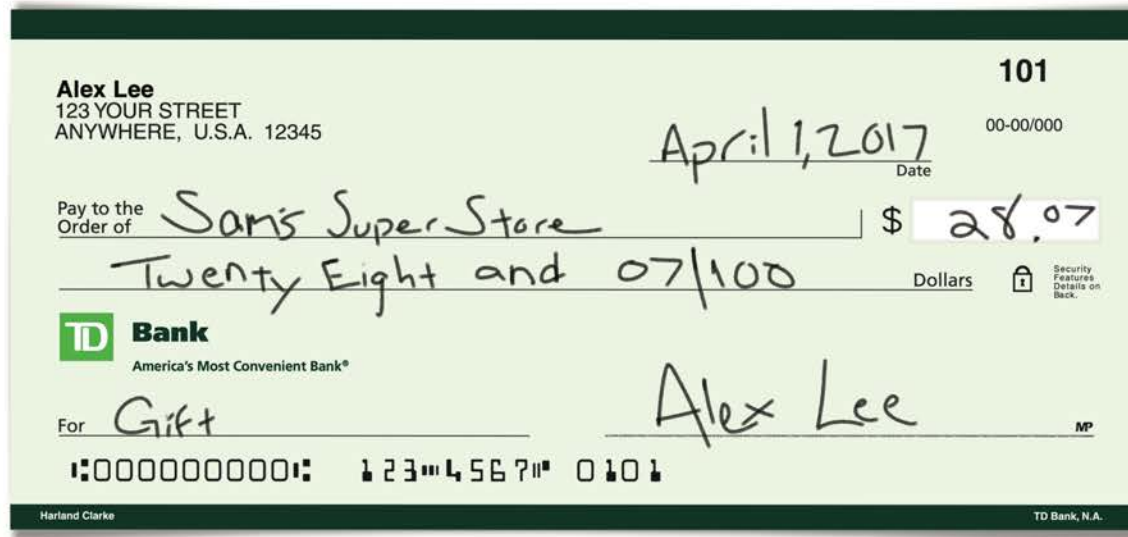
A sign at the store said  
"Cash and Checks Only."







# Alex Writes a Check



## Questions:

1. What's in the space next to the word "For"?
2. At what store was this check written?
3. On what date was this check written?

# About checks

**YOUR NAME**  
123 YOUR STREET  
ANYWHERE, U.S.A. 12345

101  
00-00/000

Date

Pay to the Order of \_\_\_\_\_ \$ \_\_\_\_\_

Dollars Security Features Details on Back.

**TD Bank**  
America's Most Convenient Bank®

For \_\_\_\_\_ MP

000000000000 1234567890101

Harland Clarke TD Bank, N.A.

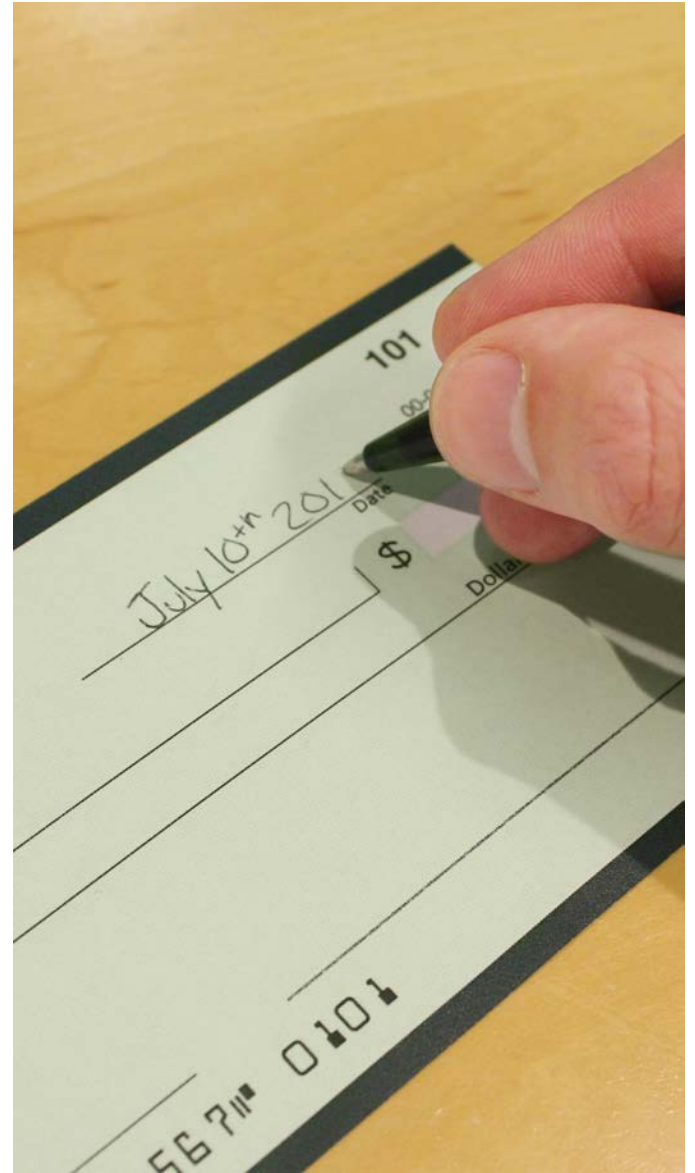
## Discuss:

1. What's good about writing a check to pay for something?
2. What's not so good about writing a check to pay?
3. Why do you need to sign the check?



# STEP 1

Write today's date in the upper right corner above the line marked DATE.



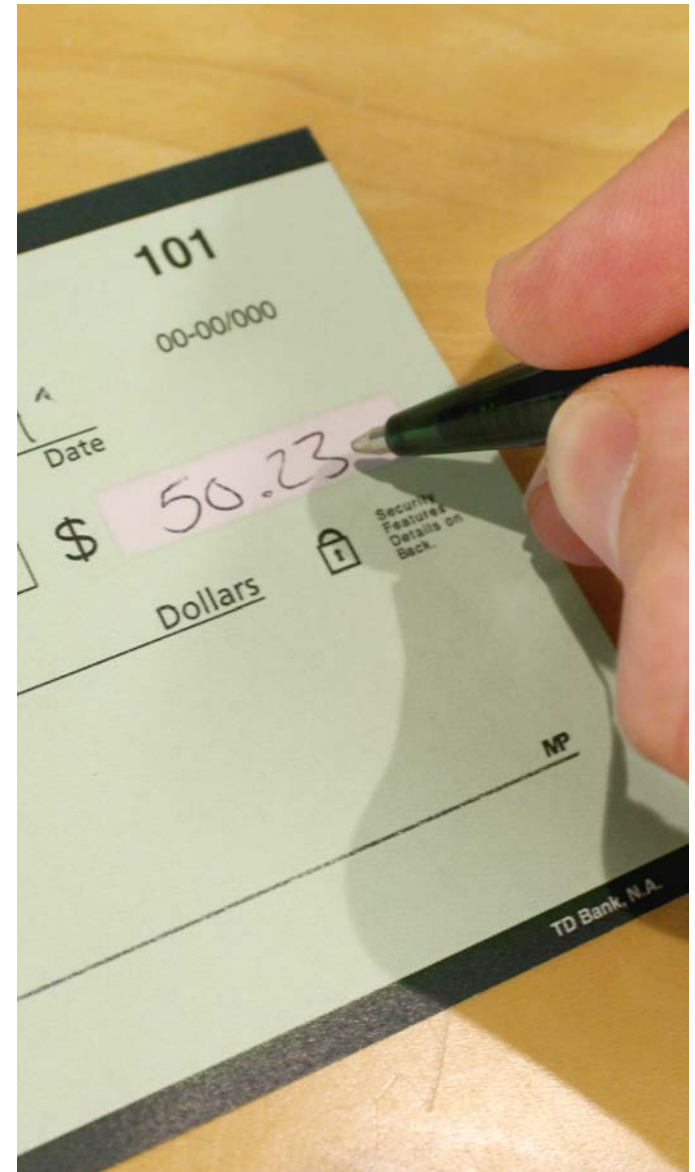
## STEP 2

Write the name of the person or company the check is for next to the line that says "Pay to the Order of."



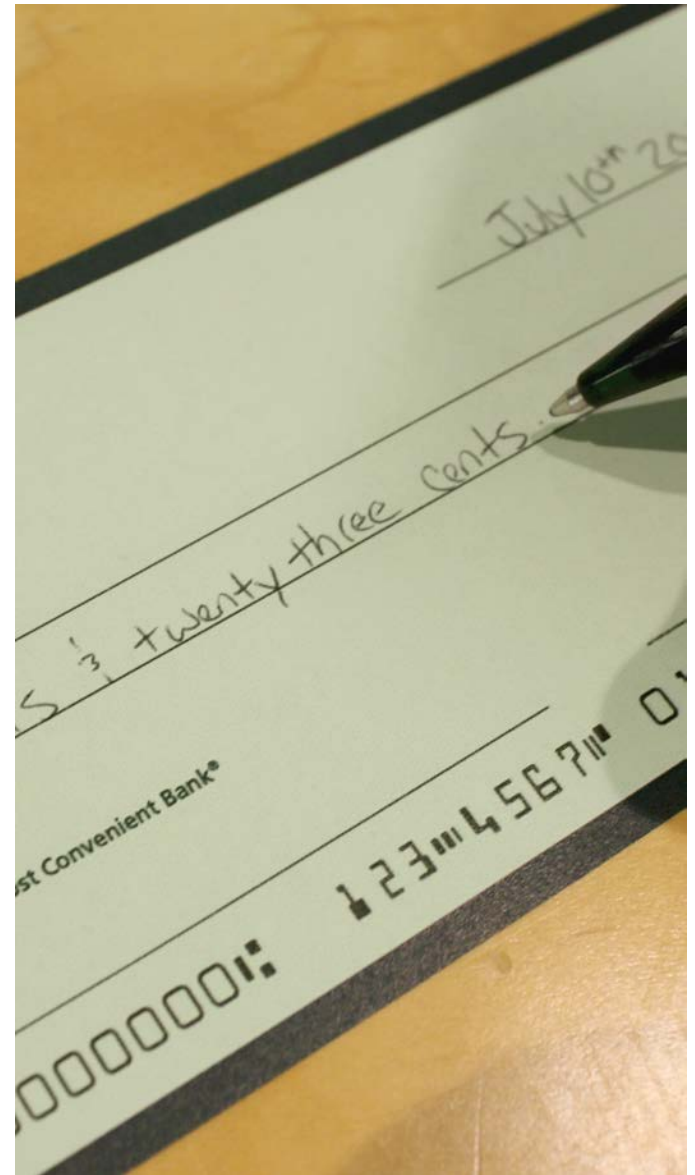
## STEP 3

Write the correct amount of the check to the right of the dollar sign using dollars and cents. If the check is for fifty dollars and twenty-three cents, write **“50.23.”**



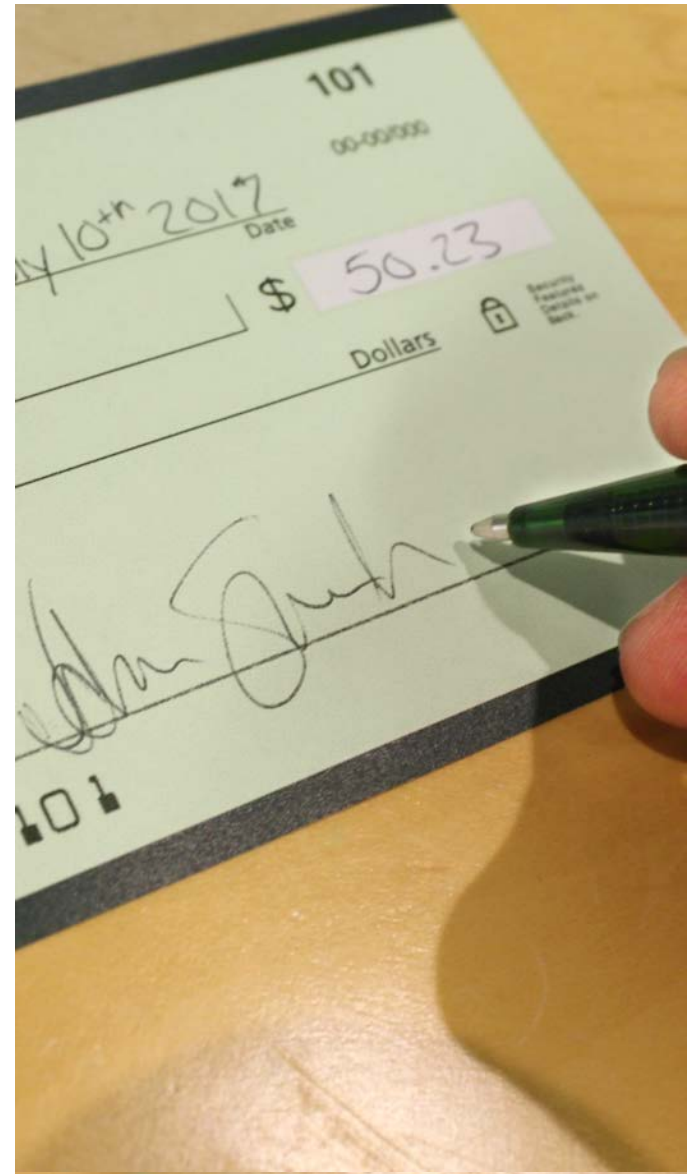
## STEP 4

Write the amount of the check in word form below the "Pay to the Order of" line. Make sure you also express the amount of cents if there are cents. For example, \$50.23 would be written, "fifty dollars and twenty three cents."



## STEP 5

Sign your name on the line in the bottom right corner. A check is not official if it is not personally signed.





## STEP 6

Fill out the memo section on the bottom left of the check where it says “memo” or “for.” This will help you remember what the check is for.




# What goes where?


**YOUR NAME**  
123 YOUR STREET  
ANYWHERE, U.S.A. 12345

**101**  
00-00/000

Date

Pay to the Order of \_\_\_\_\_ \$ \_\_\_\_\_

Dollars  Security Features Details on Back.

 **Bank**  
America's Most Convenient Bank®

For \_\_\_\_\_ MP

⑆000000000⑆ 1234567890101

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## Questions?

Learn personal finance skills right on your smartphone, tablet or computer. Visit the TD Bank learning center at [tdbank.com/financialeducation](https://tdbank.com/financialeducation) and register to get started.

