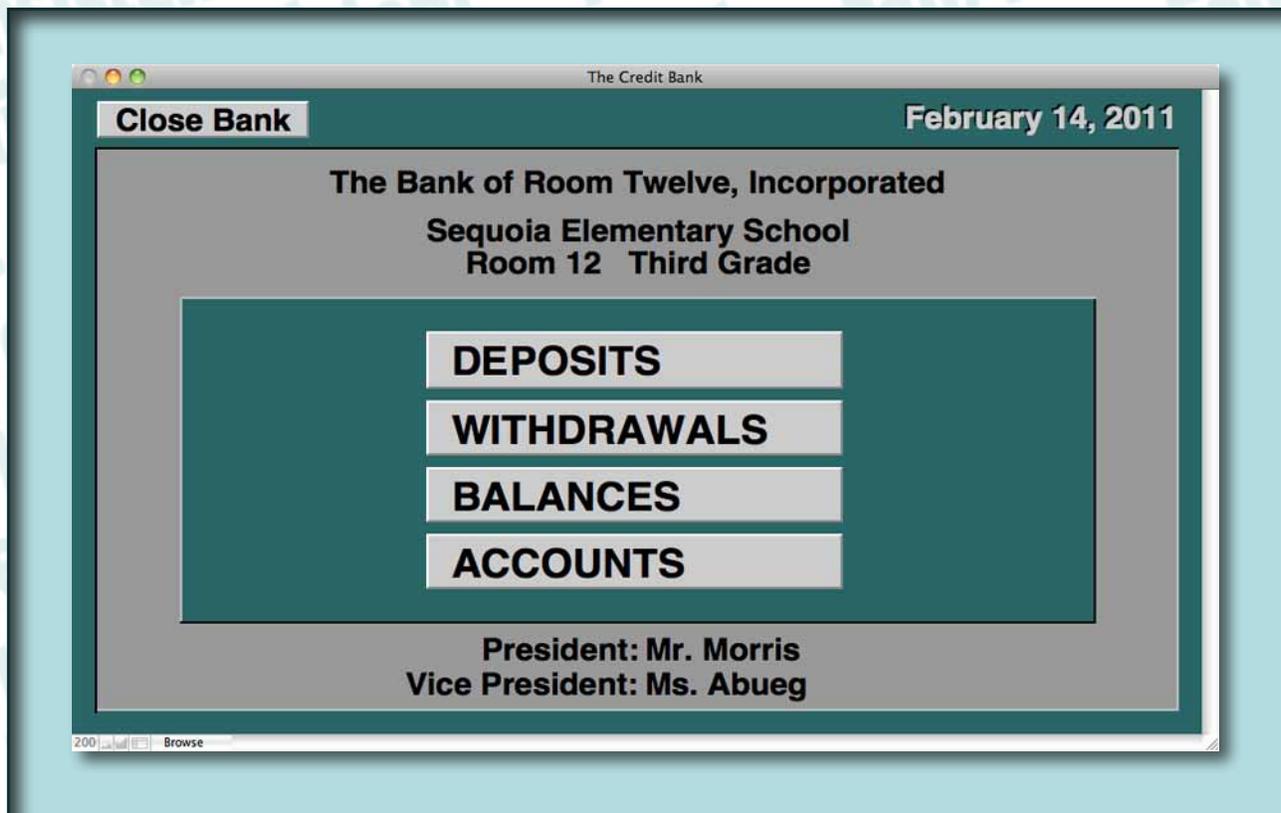


Credit Bank 2.0

*How to Turn Your Classroom Computer
Into a Student-Run Classroom Bank*



Rick Morris

Creator of New Management

Credit Bank: How to Turn Your Classroom Computer Into a Student-Run Classroom Bank
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Editor
Diane Lueke

*Not that we are sufficient of ourselves to think of anything
as being from ourselves, but our sufficiency comes from God.*
—II Corinthians 3:5

*I saw a bank with a sign that said, "24 Hour Banking."
I don't have that much time.*

—Steven Wright

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Introduction

Thanks for purchasing the Credit Bank software. I think you and your students are really going to enjoy using it.

For the record, I wrote the code for the original bank software back in the early 80's using Applesoft BASIC. It ran on an old Apple IIE computer. And as crude as it was, it got the job done and provided several years of service until the Apple IIE began to be replaced with newer and better computers.

End of an era.

But now, thanks to Larry Damon of Mountain Database, we have a program that will not only work on the newest PC or Mac but will do so much more.

- Print out a balance that you can post in your classroom.
- Pay interest on the credits students have in their accounts.
- Make a class-wide deposit into everyone's account.
- View and print a transaction log.
- Import account information from a previous bank.

All in all, it's a really slick piece of software.

This guide was written to take you through both the basic operations and the bonus features. Before too long you'll find computer banking to be both easy and quick. So easy, in fact, that you will be able to turn the whole operation over to one of your students; something I was able to do each and every year we used it. (And it wasn't always one of the overachievers that was chosen to be the banker. I'd use the job as the way to begin a relationship with one of the fringe students. For a couple of them, it made a huge difference in their feelings of self-worth and value to our class.)

I wish you and your students nothing but the best as you add the Credit Bank to your Credit Card program.

Happy banking.

—Rick Morris
New Management, Inc.
February 14, 2011

Credit Bank 2.0

How to Turn Your Classroom Computer Into a Student-Run Classroom Bank

T

hanks for buying the Credit Bank software. I appreciate your support of my mission to help teachers create happier, more productive classrooms. At the same time, I applaud your desire to try new ideas. And this new idea is one I think you and your students are really going to enjoy.

Getting Started

This software has been formatted for use on a Mac or a PC. Just follow the simple instructions found on the following pages and you'll have your bank up and running in about fifteen minutes.

User Guide Font Key

To help make things a bit clearer, I've used two special font styles. One is used to represent what you will see on the screen when the Credit Bank program is running. The other lets you know that the word is something to be entered into the program.

To indicate a screen feature, you'll see:

THIS STYLE.

For anything you are supposed to type, such as a password, you'll see:

This Style.

Installing the Software

The Credit Bank will not run from the CD. It must first be copied to your computer before you can use it.



PC (Windows)

1. Insert the **CREDIT BANK 2 CD**. Select **VIEW CONTENTS IN FOLDER** from the pop-up menu that eventually appears.
2. Drag the **CREDIT BANK PC** folder to your **DOCUMENTS** folder.
3. Open the **DOCUMENTS** folder and locate the **CREDIT BANK PC** folder.
4. Open the **CREDIT BANK PC** folder and locate **THE CREDIT BANK** file. (It's the only application file in the list of files. It may also show an **.EXE** ending.)
5. Right-click on **THE CREDIT BANK** file and select **MAKE SHORTCUT** from the pop-up menu.
6. Drag **THE CREDIT BANK SHORTCUT** to the desktop. This will make it easier to launch.

Mac (OSX)

1. Insert the **CREDIT BANK 2 CD**. In the Finder window, click on the **CREDIT BANK 2 CD** icon.
2. Drag the **CREDIT BANK MAC** folder to the **DOCUMENTS** folder.
3. Open the **DOCUMENTS** folder and locate the **CREDIT BANK MAC** folder.
4. Open the **CREDIT BANK MAC** folder and locate the **CREDIT BANK** file. (It's the one with the Monopoly money for the icon.)
5. Control-click on the **CREDIT BANK** file and select **MAKE ALIAS** from the pop-up menu.
6. Drag the **CREDIT BANK ALIAS** to the desktop or the Dock. This will make it easier to launch.

Suggestions Before Opening the Bank

Just a couple of thoughts before you begin to use the Credit Bank for the first time that might save you a bit of grief.

Your Credit Bank CD

Now that you've installed the bank on your computer, eject it, and return the CD to the sleeve in which it was shipped. Find some safe place to store it. If anything happens to the bank, or the teacher's password is lost or forgotten, you'll need to reinstall the files.

And knowing exactly where you've stored the CD makes the restoration process not quite so frustrating.



Make a Back-Up Copy

Speaking of restoration, now is a good time to get into the habit of making a back-up copy of your bank. It's so easy to do and helps you to avoid the headache of recreating everything from scratch in the event the bank file gets corrupted.

I went ahead and created a BackUp folder for both PC and Mac versions. In the folder, you'll find a copy of **THE CREDIT BANK.TCB** file. It's the one that holds all of your bank data. (You'll also find a step-by-step "How to Make a BackUp" PDF.)

Here's the short version:

Holding down the control key (PC) or the option key (Mac), drag **THE CREDIT BANK.TCB** file from the main **CREDIT BANK** folder to the **BACKUP** folder.†

Restoring Your Bank Records

1. Open the **CREDIT BANK** folder and delete **THE CREDIT BANK.TCB**.
2. Open the **BACKUP** folder.
3. Holding down the control key (PC) or the option key (Mac), drag **THE CREDIT BANK.TCB** file to the **CREDIT BANK** folder.

If you still have problems after restarting your bank, you'll need to reinstall everything from the CD. Just be sure to drag the **BACK UP FOLDER** to a safe place so that you can use it to replace **THE CREDIT BANK.TCB FILE** that is created during the installation.

Rename the Alias / Shortcut

If you prefer, you can change the name of the desktop file you created. Just click on the name—**THE CREDIT BANK SHORTCUT** or **CREDIT BANK ALIAS**—wait for it to highlight, and then type whatever name you wish.



Reason: Some people see this kind of extra, unnecessary step as being somewhat obsessive/compulsive. I prefer to call it *attention to detail*. As my fencing coach once told me, "Details win championships."

Open the Bank

Close all of the open windows so that you can see **THE CREDIT BANK SHORTCUT** (PC) or **CREDIT BANK ALIAS** (Mac) on the desktop. Double-click the **SHORTCUT/ALIAS** and the program will launch.

† If your computer is set up to hide file extensions, you won't see the .TCB extension. However, if you roll over the file name with your cursor, it will identify the file you're looking for as being a "Database" file.

Login Screen

To use your bank, you or your banker will need to login.

For right now, click **BANKER**. (You'll login as **TEACHER** later in the guide.)

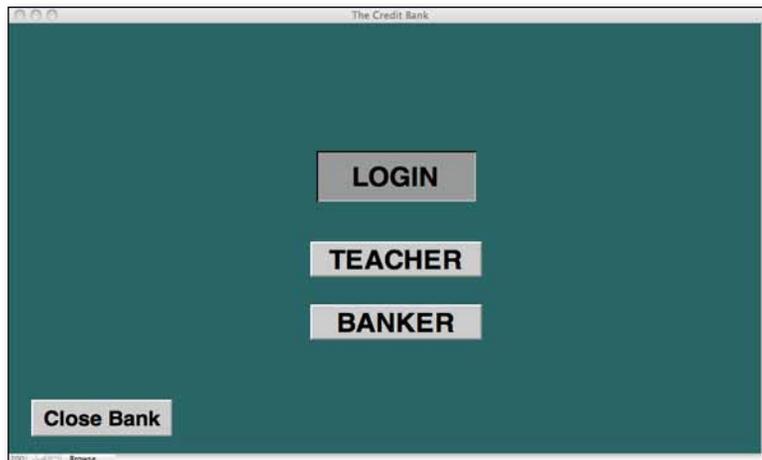


FIG. 1
After a brief splash screen, the program will present you with a password entry screen. to prevent unauthorized use.

An **ENTER PASSWORD SCREEN** will then appear.



FIG. 2
Unlike most password systems, this one is not case-sensitive.

Enter the default password and then click **OK**.

Banker password is **banker**.

Teacher password is **teacher**.

Clever, huh? I'll show you how to change the passwords in just a bit. For right now, though, I suggest you stick with the basics.

Note: Bank passwords are *not* case-sensitive. (In other words, **teacher** = **TEACHER**.)

Once you've entered the correct password and clicked on **OK**, you'll be taken to the **MAIN** screen. From this window, your banker will be able to make **DEPOSITS** or **WITHDRAWALS**, check Balances, and **EDIT** or **OPEN ACCOUNTS**. (He's not allowed to close accounts.)

We'll look at the basic operations first and then move on to the bonus features.

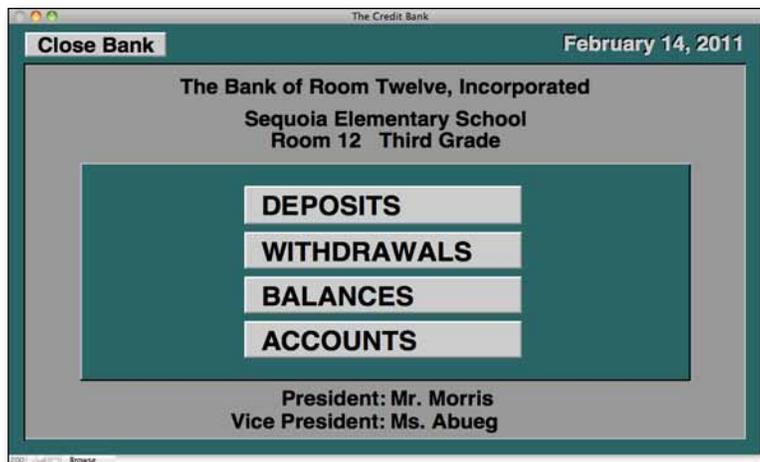
The Main Screen

Your bank comes pre-loaded with 5 student accounts so that you'll be able to play around with the four basic operations before actually entering the account information of your own students.



Hidden Feature: The bank has an automatic “time out” feature for added security. If the program does not detect any activity for 1 minute, it will close the currently open window and display the **LOGIN** screen. Directions for changing the default setting to something longer than 1 minute can be found on page 18. You might want to change it now so that you don't have to login every couple of minutes. You can then change it back to a shorter interval when you're ready to hand over everything to your banker.

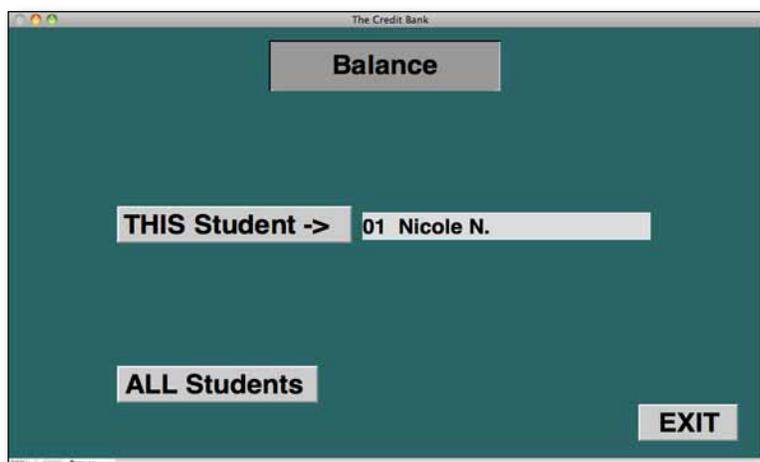
FIG. 3
The Main Screen is where it all starts and stops.



BALANCES

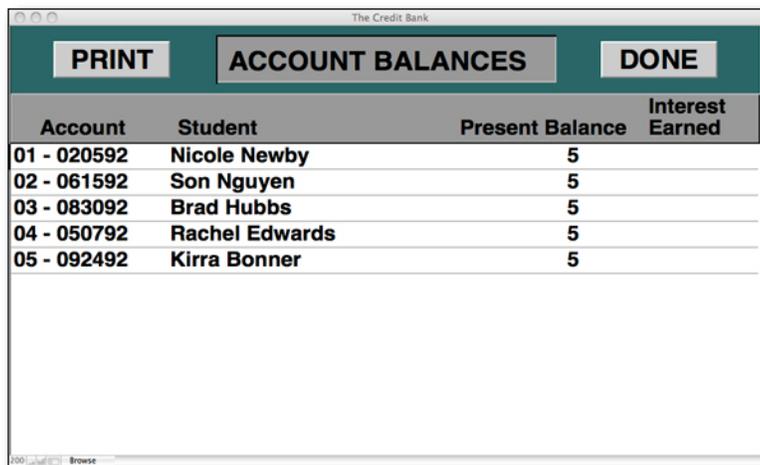
To view the current accounts, click on **BALANCES** in the **MAIN** screen.

FIG. 4
The Balance Window allows you to check individual balances or everyone's balance at once.



Click on **ALL STUDENTS**.

As you can see below, the **ACCOUNT BALANCES** screen displays all the info you'll need for keeping track of who has what.



Account	Student	Present Balance	Interest Earned
01 - 020592	Nicole Newby	5	
02 - 061592	Son Nguyen	5	
03 - 083092	Brad Hubbs	5	
04 - 050792	Rachel Edwards	5	
05 - 092492	Kirra Bonner	5	

FIG. 5
This is the screen your banker will use to print out and display student balances.

Making a Hard Copy

Of greater use, in my opinion, is the ability to print out a balance sheet. Having a single sheet of paper that shows everyone's balance is ideal for any situation in which students are purchasing something. The banker can simply make notes on the balance sheet and then deposit or withdraw credits from the appropriate accounts at a later time.

Printing a Balance Sheet

1. Make sure your computer is connected to a printer.
2. Click the **PRINT** button.

A **MESSAGE BOX** will appear.

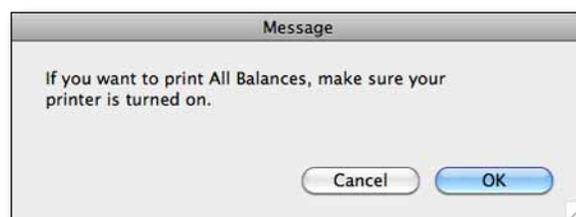


FIG. 6
Just a friendly reminder for your banker.

Click **OK** or hit the RETURN key.

If everything is connected and turned on, you should see your first balance sheet coming out of your printer right now.

Sweet.

If you'd rather not print a balance sheet, just click the **DONE** button. Regardless of your choice—**PRINT** or **DONE**—you'll be returned to the **MAIN** screen.

Individual Accounts

You can check the **ACCOUNT BALANCE** of just one student if you wish.

From the Main Screen, click on **BALANCES**.

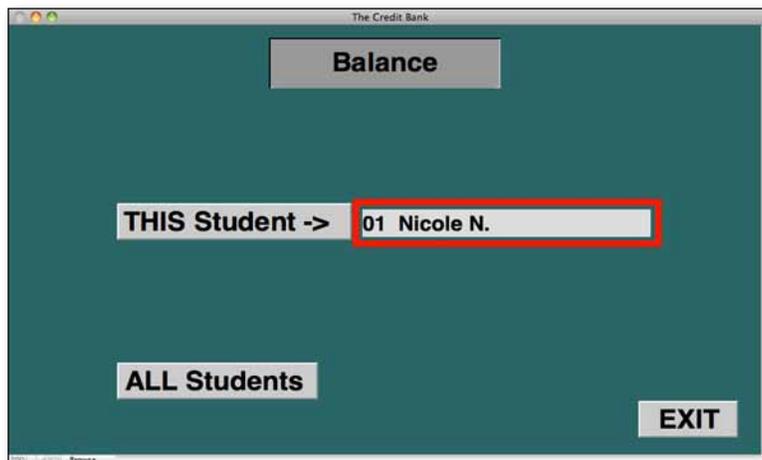


FIG. 7
The name box always displays the first account. The others can be found by clicking on the name box.

Click the box that displays the name of the first account.

A list of accounts will appear.



FIG. 8
The pop-up list displays the names of every student who has an account.

Select one by clicking on it.

Now click on **THIS STUDENT ->** and you'll see the student's current balance.

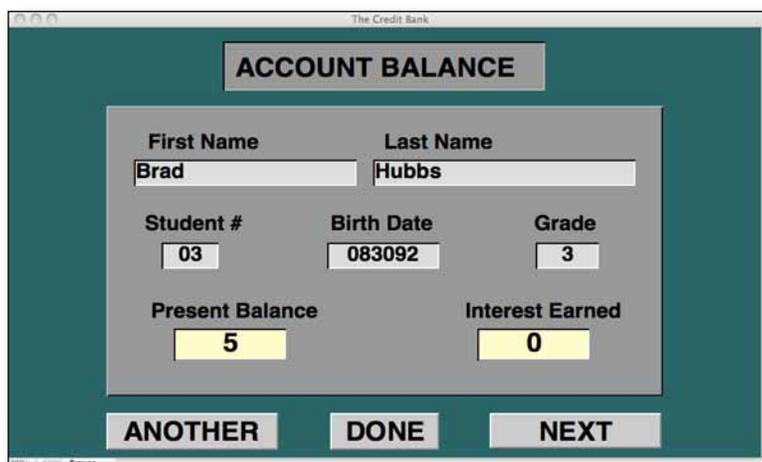


FIG. 9
The buttons at the bottom of the Account Balance screen are explained on the next page.

Checking Other Accounts

While the **BALANCE** screen is open, you can look at other balances by using the buttons at the bottom of the screen.

ANOTHER

Clicking on this button will return you to the **ACCOUNT BALANCES** screen. You can then click in the name box, select a student, and click on **THIS STUDENT ->**.

NEXT

Clicking on this button will cause the **STUDENT BALANCE SCREEN** to display the information for the next student in the list.

Note: Students can be sorted—or, listed—by Student Number, First Name, or Last Name. The default setting is Student Number. Changing the setting is explained at the bottom of page 17.

DEPOSITS / WITHDRAWALS

These two operations are the ones your banker will use the most. And since they both follow the same steps, I figured we could combine them into one set of directions.

From the **MAIN SCREEN**, click on **DEPOSITS**.

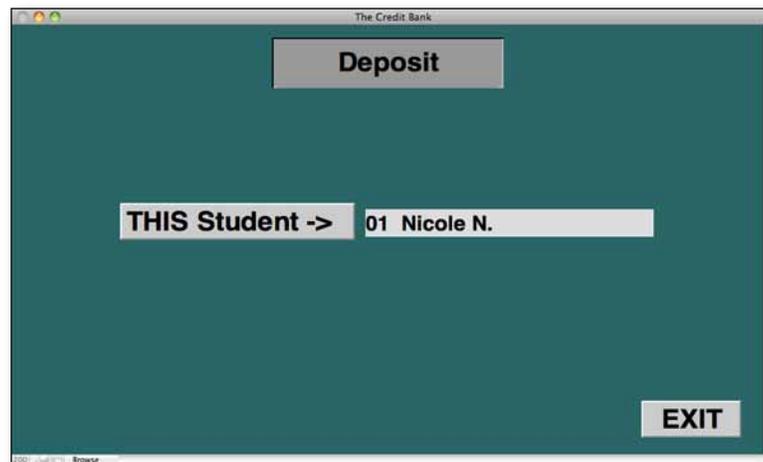


FIG. 10
Once again,
you select
a student
and click
THIS Student.

Similar to the **BALANCES** operation, you'll need to:

1. Click on the name box.
2. Select a student account by clicking on the student's name.
3. Click **THIS STUDENT ->**.

Note: The same procedure is followed when withdrawing credits from an account.

Shown below is the screen you'll be taken to after you've clicked **THIS STUDENT ->**. This is the screen that will enable your banker to deposit credits into an account.

FIG. 11
The red box highlights the two things you have to do to make a deposit.

All you have to do is enter the number of credits—the cursor is already blinking in the **CREDITS TO ADD** box—and then click the **DEPOSIT** button. After clicking, the amount being displayed as the **PRESENT BALANCE** will increase to reflect the deposit.

Your turn: Go ahead and deposit **5** credits into Nicole's account so that you can see how it all works. It's pretty dang simple. And, don't forget, the **WITHDRAWAL** operation follows the same format. When you're done, click **DONE**. You'll be returned to the **MAIN SCREEN**.

Making Multiple Deposits

Since your banker will more than likely be depositing credits into many accounts during any given banking session, the Credit Bank is set up to accommodate that.

ANOTHER

Clicking on this button will return you to the initial **DEPOSIT SCREEN**. You can then click in the name box, select a new student, and click **THIS STUDENT ->**.

NEXT

Clicking on this button will cause the **STUDENT DEPOSIT SCREEN** to display the information for the next account in the list.



For the record, the **NEXT** button was the one my banker used the most when making multiple deposits. With the Bonus Sheet[†] in hand, he'd start with student #1 and then work his way down the list by clicking **NEXT**. Any students not receiving credits were skipped with a click of the **NEXT** button.

[†] Information about the Bonus Sheet can be found on page 27 of the eBook, *Credit Cards, Level 2*. The eBook can be found on the NewManagement.com website. Just click on the EBOOKS, FREE BOOKS link.

If you wish, go ahead and give the **WITHDRAWALS** operation a try. It's identical to the **DEPOSITS** operation except for the fact that the **PRESENT BALANCE** shows a decrease to reflect the withdrawal.

ACCOUNTS

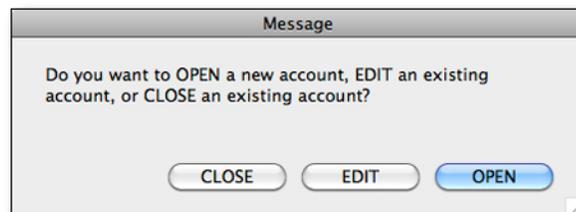
Clicking the **ACCOUNTS** button in **MAIN SCREEN** will produce a **MESSAGE** asking you to select one of three operations:

CLOSE an account.

EDIT an account.

OPEN an account.

FIG. 12
The default choice is OPEN which can be selected by hitting the Return key.



We're going to look at **EDIT** first and then try **OPEN**. We'll use the **CLOSE** button just before you enter the names of your own students. (Your banker will not be able to close accounts. That feature requires the user to login as **TEACHER**.)

EDIT

A click on the **EDIT** button takes you to this screen.

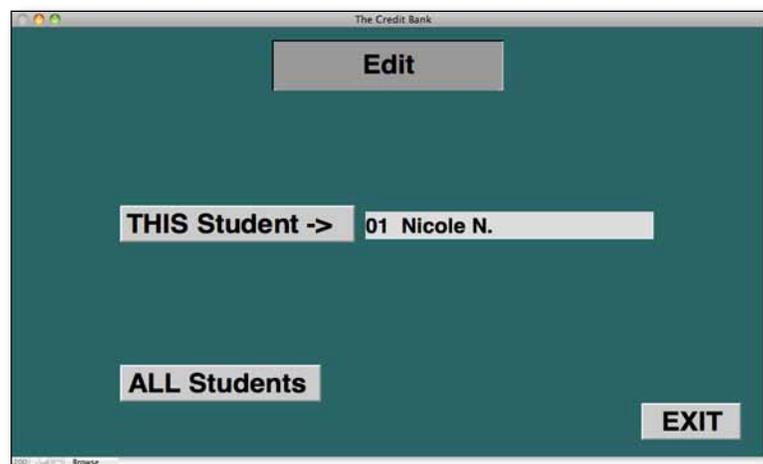


FIG. 13
The **ALL Students** button is disabled for the banker.

Note: Only the teacher is able to use the **ALL STUDENTS** button in the **EDIT** screen. If the banker clicks it, he'll be shown a graphic denying access to this feature. Give it a try.

Select a student and click **THIS STUDENT ->**. You'll be taken to the **EDIT ACCOUNT** screen.

It looks like this:

FIG. 14
You can edit any of the information contained in the boxes.

Make the changes you wish, click **DONE** and you'll be returned to the **MAIN** screen.

Open

Click **ACCOUNTS** and then click **OPEN**.

Tip: **OPEN** is the default choice. You can just hit the return key instead of clicking the button.

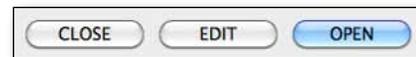


FIG. 15
Opening a new account is as easy as entering info in four little boxes.

The **NEW ACCOUNT** screen is somewhat similar to the **EDIT ACCOUNT** screen except for the fact that: 1) some of the text boxes are empty; and 2) there's a list on the left of existing accounts.

Note: The boxes for **GRADE LEVEL** and **PRESENT BALANCE** are already filled. That's because this information was previously entered in the **SETTINGS** screen. More on that in just a bit.

Go ahead and create a new account using your name, date of birth, and Student Number 06.

FYI: Although I use 01 through 09 for the first nine students, it's not necessary.



Like most data-entry programs, this one allows you to use the tab key or the return/enter key to move from one text field to the next.

After you've finished, click **DONE**. Now select **BALANCES** and click on **ALL STUDENTS**.

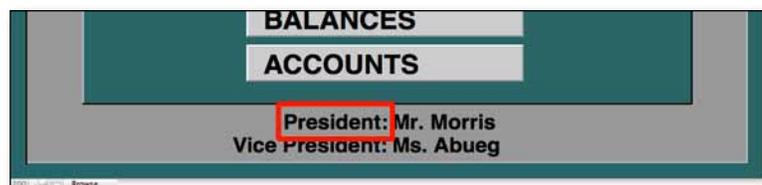
Hey, there you are. Your name in lights, just like your Mom promised.

Teacher Features

There are a couple of special features that are available to you but not your banker. In order to see them, you're going to need to login as **TEACHER** and enter **teacher** for the password.

After **TEACHER** login, click on the word **PRESIDENT** in the **MAIN** screen.

FIG. 16
The secret passage to the good stuff.



After clicking on **PRESIDENT**, you'll see the **SETTINGS** screen.

FIG. 17
Don't let the screen overwhelm you. It'll feel natural before you know it.

The Credit Bank

Bank Name: The Bank of Room Twelve, Incorporated

School Name: Sequoia Elementary School
Room 12 Third Grade

President (Teacher): Mr. Morris

Vice-President (Banker): Ms. Abueg

Sort Accounts By:
 Account #
 First Name
 Last Name

Default Grade Level: 3

Banker Password: [Field]

View Transaction Log

Starting Balance: 5

Add Credits to ALL Accounts: ADD (Use negative number to subtract from All accounts)

Minutes to Timeout: 1

Interest Rate %: 10

Make 1 Interest Payment

Import Accounts

Zero All Balances

Zero All Interest Earned

DONE About ...

Pay All Students

There is an entry box where you can enter how many credits you would like to deposit in everyone's account.

“Why?” you ask? Well, what if your class won the PTA membership drive. Or raised the most money at the Walk/Jogathon. Or any number of other achievements that had you and your students feeling on top of your own little world.

Anyway, just enter the amount in the box and click the green **ADD** button.

Add Credits to ALL
Accounts **ADD** (Use negative
number to subtract from All accounts)

As soon as you click **ADD**, you'll be taken to the **ACCOUNT BALANCES** screen. This was designed so that you'd be able to print out a new balance sheet immediately after adding credits to everyone's account.

Account	Student	Present Balance	Interest Earned
01 - 020592	Nicole Newby	10	
02 - 061592	Son Nguyen	10	
03 - 083092	Brad Hubbs	10	
04 - 050792	Rachel Edwards	10	
05 - 092492	Kirra Bonner	10	

FIG. 18
The balance screen showing that 5 credits had been added to each account.

To withdraw credits from every account—and I'm honestly not sure when you'd want to do that—just enter a negative number in the box. The bank will do the rest.

Paying Interest

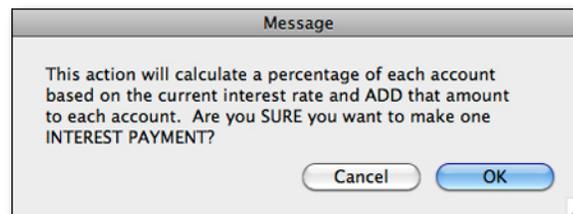
One of the great things about the Credit Card program and the Credit Bank is that they both teach life lessons about how to handle your financial resources. And since most banks pay interest on money kept in an account, I felt it only right that our bank offer the same incentive.

Interest Rate %
 Make 1 Interest Payment

To make an interest payment, you need to first enter the amount of interest to be paid. As you can see above, the default interest rate is 10%. Feel free to set it to whatever amount you wish.

After entering the amount, click the **MAKE 1 INTEREST PAYMENT** button.

Clicking the **MAKE 1 INTEREST PAYMENT** button brings up a **MESSAGE** window asking you to verify the interest payment.



Go ahead and click **OK** or just hit the return key. Similar to Pay All Students feature, you'll then see the **ACCOUNT BALANCES** screen. And if you had given everyone a 5 credit bonus, the screen will look like this:

FIG. 19
Interest payments are kept in their own column but are reflected in the Present Balance column.

The Credit Bank					
PRINT		ACCOUNT BALANCES		DONE	
Account	Student	Present Balance	Interest Earned		
01 - 020592	Nicole Newby	11	1		
02 - 061592	Son Nguyen	11	1		
03 - 083092	Brad Hubbs	11	1		
04 - 050792	Rachel Edwards	11	1		
05 - 092492	Kirra Bonner	11	1		

Golden Opportunity: Before giving out the first interest payment, I present a math lesson about interest and how it's calculated. (Easy to calculate if you use the suggested 10% rate.) I then have the banker post a balance sheet and let the students figure out how much they're going to earn in interest. They each submit their calculations on a small piece of paper. Everyone who arrives at the correct amount receives a 5 credit bonus.

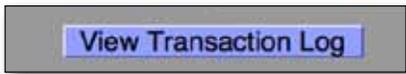
Short Version: Students learn to round their balance to the nearest ten and then count how many tens they have. They've already heard me say that the bank pays 1 credit for every 10 credits you have in your account.

Reality: It's amazing how quickly students can grasp a new math concept when it has to do with money. Especially their money.

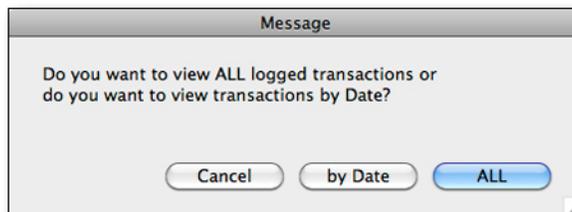
Transaction Log

The Credit Bank will maintain a record of every transaction that occurs. From making deposits to closing accounts, from edits to paying all students, you'll have a record you can access whenever you wish. To view this log, just click on **VIEW TRANSACTION LOG** in

the **SETTINGS SCREEN**.



Although you can view transactions by date, the easy thing to do is just click **ALL** in the **MESSAGE** window.



After clicking **ALL**, you'll be able to review the transactions that have occurred.

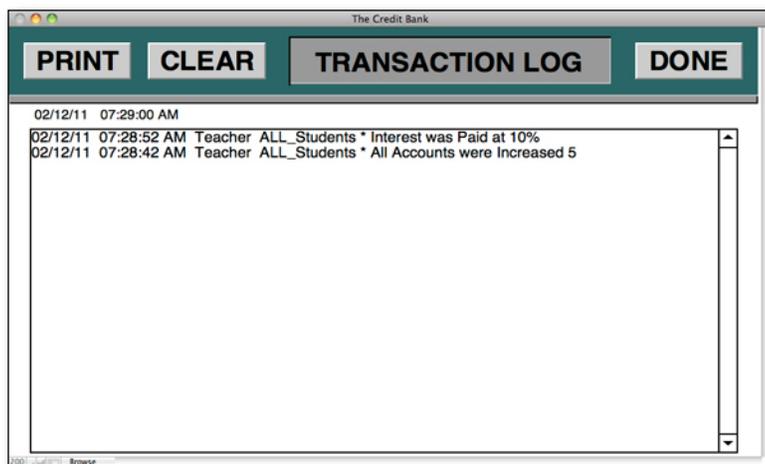


FIG. 20
The bank maintains a record of each and every transaction.

Printing the Transaction Log

Just click on the **PRINT** button if you'd like a hard copy of the log. You'll be asked to confirm the print request. After that, you'll be asked to select a printer.

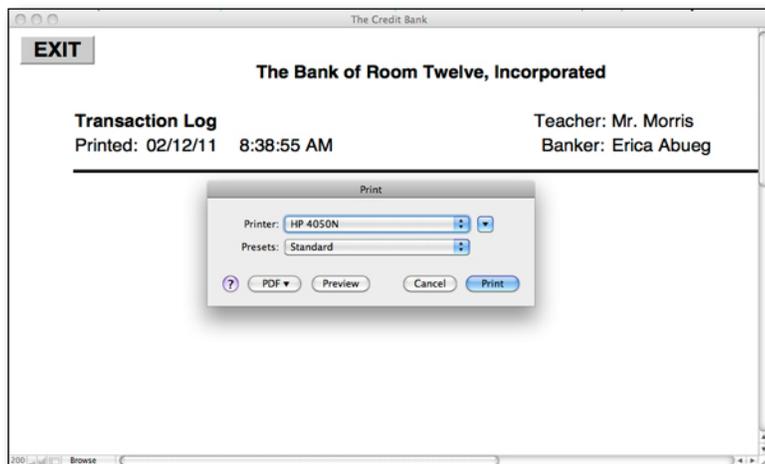


FIG. 21
The printer your computer normally uses will be shown as the default choice for the print job.

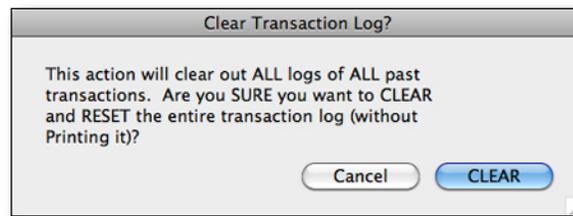
Clearing the Transaction Log

Although the Transaction Log will display the most recent activity at the top of the list, it's possible to clear the log and start a fresh one.

Clear the Log

1. From the **SETTINGS** screen, click on **VIEW TRANSACTION LOG**.
2. In the **MESSAGE** window that appears, click on **ALL** or hit the return key.
3. Click the **CLEAR** button.

A **MESSAGE** window will appear and ask you to confirm your request to clear the log.



Just click **CLEAR**—or hit the return key—and the log will magically clear itself of all transaction information. A click on **DONE** will return you to the **MAIN** screen.

Miscellaneous Features

Just two more items and then we'll be ready to do some work in the **SETTINGS** screen so that you can personalize your bank and get it ready to use with your students.

Banker Password Button

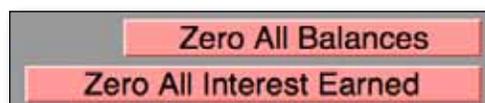
Your banker has the ability to change the default password from banker to whatever he wants. This could possibly cause a problem if he didn't write it down or entered something other than what he thought he had entered.

Whatever the case may be, you can find out what the actual password is by clicking on **BANKER PASSWORD** in the **SETTINGS** screen.



Zero Buttons

If you wish, you can zero everyone's credit balance or the amount they've earned from interest payments. Either choice will prompt a **MESSAGE** window asking for confirmation.



Personalizing Your Bank

It's now time to make the bank yours.

Login

Login as **teacher**. Click on the word **PRESIDENT** in the **MAIN** screen.

Bank Titles

Double-click on any of the text boxes and replace **BANK NAME** and **SCHOOL NAME** with your own information. Whenever you wish you can click **DONE** to see what the changes look like.

Officers

Double-click on my name and replace it with your own. Do the same thing for the vice president. If haven't chosen someone yet, just enter **TBD**. (To Be Determined.) You can always change it later.

Note: Although I prefer using Ms. or Mr. and the last of the banker for the vice president's information, I always allowed the banker to have the final say in the matter.

Default Grade Level

Double-click on the 3 and enter the grade level you teach.

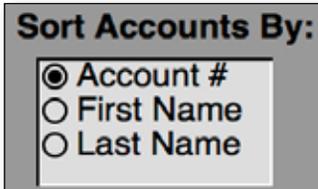
Note: If you work in a blended, or combination, classroom, just enter the grade level that represents the grade level with the most students. Later on, as you're opening accounts, you'll be able to change the default grade to the actual one. In other words, if the default grade level is 6, but you're opening an account for one of your fifth graders, you just change the 6 to a 5 as you're entering the student's information.

Opening Balance

You don't have to automatically place credits into their accounts as you create them. I just always thought it was a nice way of saying, "Welcome to our bank."

Sort Accounts By

It's currently set to list students by their student numbers. I find this helpful since my banker uses forms—the balance sheet, for example—that lists students by their numbers. This enables her to make deposits in multiple accounts quickly and easily. The sorting choice, though, is yours. Feel free to play around with it to see what works best for you and your banker. (*A blackline master of the Balance Sheet can be found in the Appendix.*)



Sort Accounts By:

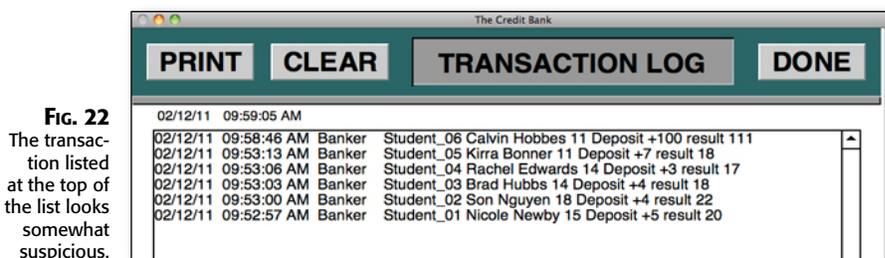
- Account #
- First Name
- Last Name

Minutes to Time Out

As I mentioned back on page 5 (*Hidden Feature*), you can change the default time-out counter from its current setting of 1 minute. Just replace the 1 with whatever number you feel would work best.

Bear in mind, though, that logging in is relatively easy for the banker to do whereas leaving the bank unattended for an extended period of time might cause a problem or two.

In the example below, we can see by the transaction log that there was no activity for about 5 minutes. At that point, Calvin had 100 credits deposited into his account.



Banker error? An unattended bank subjected to a bit of fraud? Hmmmmm.

Changing Passwords

Click on **VICE PRESIDENT** in the **SETTINGS** screen. This will trigger a **MESSAGE** window asking you to enter the existing password and the new password. As you can see below, the new password must be entered twice to verify its accuracy.



Note: You can only change the password that you used when you entered the bank. Thus, if you login as **TEACHER**, you can only change the teacher's password. To change the banker's password, you must close the bank and then login as **BANKER**.

Changing Passwords, Take 2

After clicking on either the **TEACHER** or **BANKER** login button, click **CANCEL**. The screen will clear leaving just two buttons: **CLOSE BANK** and **CHANGE PASSWORD**. Click **CHANGE PASSWORD** and the window to change the password (*shown above*) will appear.

Open for Business

You're almost done. All you have to do is close the sample accounts, open the new ones, and then make a quick back-up copy of the bank records. Once that's finished, you'll be ready to take the whole Credit Card program to a new level.

Close Sample Accounts

The five accounts shown in the screen shots were pre-installed so that you could play around with the bank and see how things work. However, you need to close them before you create accounts for your own students.

Closing Accounts

1. Login as teacher.
2. Click on **ACCOUNTS** and then click **CLOSE** in the **MESSAGE** window.
3. In the **CLOSE** screen, click **ALL ACCOUNTS**.
4. In the **CLOSE ALL ACCOUNTS** screen, click **CLOSE ALL ACCOUNTS**.
5. Click **CLOSE ALL** in the **MESSAGE** window.
6. You'll be asked to confirm this irreversible task one more time.
Click **DELETE ALL**.

A **MESSAGE** window will then appear asking if you want to clear the Transaction Log.

Open New Accounts

Unless your students are very young, I think it's best if you have your banker open the new accounts. This will help your banker become familiar with the program while saving you a lot of tedious typing. All he is going to need is a bit of modeling from you and a list of student names and dates of birth.

With your banker looking on, open the first couple of accounts.



When you first click on **ACCOUNTS** after closing all of the sample accounts, you're going to see this **MESSAGE** window:



Since you don't have another bank from which to import accounts, click **OPEN NEW**.

Bonus: In the unlikely event of a bank failure, you'll be able to use the **IMPORT** feature by navigating to the **BACK UP** folder and selecting **THE CREDIT BANK.TCB** file you created.

Once your banker feels comfortable with the routine, switch places. Watch him create a couple of accounts and then leave him to take care of the rest.

Reality: It's pretty hard to mess up the program—and you've got a backup on the CD if things really go south—so you shouldn't worry too much about your banker doing the majority of the new account set-up. Besides, the trust you're displaying by allowing him to do the work unassisted will go a long way to producing a loyal, hard-working employee.

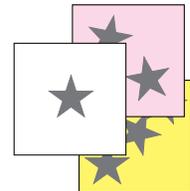
After all of the accounts have been opened, have your banker print a balance sheet. He can then check the accuracy of the information he entered by comparing it to the info contained on the sheet you originally gave him.

When you and your banker are satisfied with everything, make a back-up copy of **THE CREDIT BANK.TCB** file. (*Directions can be found on page 3.*)

Daily Operations

In my classroom, the majority of banking was done by giving the Bonus Sheet to my banker. He'd then deposit the credits, print out a balance sheet to post in the room, and then recycle the Bonus Sheet.

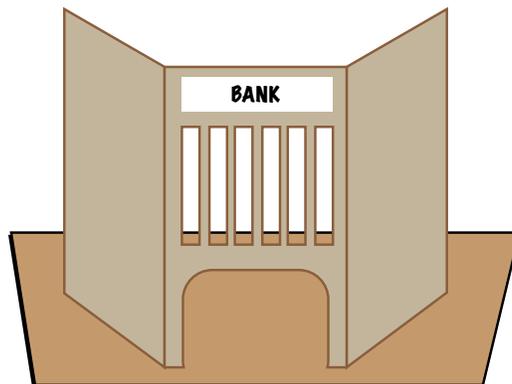
Before too long, though, we started using paper credits: colored squares of paper stamped with our credit stamp. The students were able to deposit the cash themselves when the bank was open which was usually once a week. (*See Appendix for cash ideas.*)



Then we started having students fill out time cards for their classroom jobs which could also be deposited. (*A blackline master of the job application form is in the Appendix.*)

And on and on and on as new variations were added. It didn't all happen right away since new ideas, such as this Credit Bank, take time to evolve and grow in their complexity. But by year twelve of the Credit Card program, things were rather elaborate even as the whole thing maintained its overall simplicity of operation.

FIG. 23
This cardboard bank also served as the Payroll Office and ATM. We just displayed the sign that corresponded to what was going on.



I guess what I'm trying to say is, "Enjoy the journey." Computer banking on its own will add a wonderful new element to your own Credit Card program. There's no need to rush out a bunch of new ideas. At the same time, though, the additional extensions you and your students eventually create over time *will* make for a unique and exciting immersion in the world of economics.

Appendix

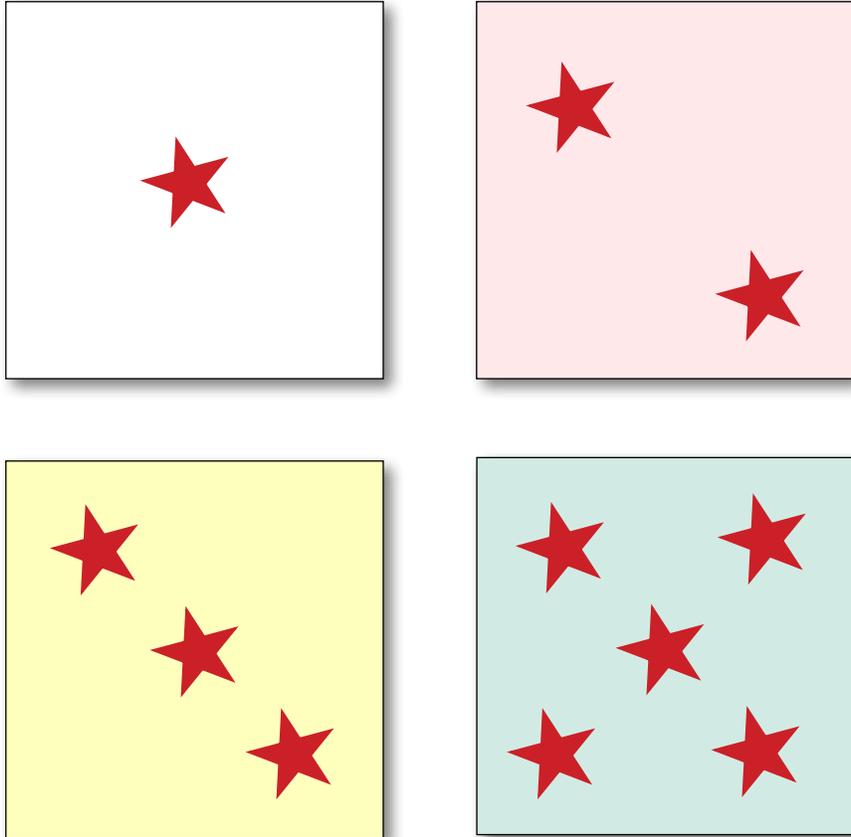
Bonus Sheet: Write the names of your students in the boxes to the right of the numbers. Make a bunch of copies, slap 'em on a clipboard, and you're ready to rock. (Bonus Sheets for smaller classes can be found on the bank CD.)



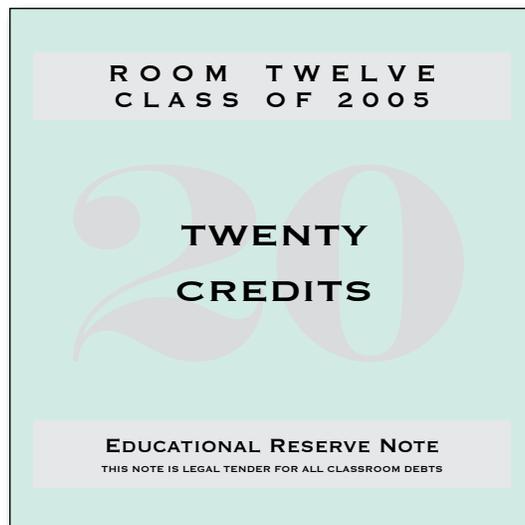
Find one of the smaller clipboards at Staples or Office Depot. I've found that the smaller size makes it a bit easier to carry around and use.

BONUS SHEET					
1			19		
2			20		
3			21		
4			22		
5			23		
6			24		
7			25		
8			26		
9			27		
10			28		
11			29		
12			30		
13			31		
14			32		
15			33		
16			34		
17			35		
18			36		

Paper Credits: I just cut colored xerox paper into 2 3/4" squares and stamped them with the credit stamp. The colors, similar to Monopoly money, made it easier for me grab the right denomination.



Overachiever: If you want to be a real fanatic, you can design your own cash and print them by the sheet.



JOB APPLICATION FORM

PLEASE PRINT

Name (Last, First Middle)	Date of Birth
Address	Telephone
City State	Zip

For which job are you applying?
What will you do if hired?

Previous job experience:
Have you ever been fired from a job? If yes, please explain in the space below.
YES NO

Signature of applicant

Date

----- *Do not write in the space below.* -----

Date hired: Daily rate of pay: Level 1 2 3 4 5 Other _____

Immediate supervisor: Teacher Room Manager Secretary

ORDER FORM

DIRECTIONS:

- On the form to your right, indicate which items you wish to order and how many of them by writing the quantity in the first column.
- Write the total cost for each item in the COST column.
- Total the COST column and write the amount next to SUB-TOTAL.
- Calculate the shipping cost and write the amount next to S & H.
- CA residents add 8.25% for sales tax.
- Add SUB-TOTAL, S & H, and CA TAX to find TOTAL cost.
- Complete the sections for shipping address and billing address. (Check the box if they are the same.)
- Complete the FORM OF PAYMENT section. If you are using a credit card, complete the card information section. If you are writing a check, please make it payable to: New Management
- Credit Card orders and Purchase Orders can be faxed.
Fax number: 858-455-0011
- Otherwise, mail payment and order form to:

NEW MANAGEMENT, INC.
6512 Edmonton Avenue
San Diego, CA 92122

For faster service, call Debbie at 888-NEW-MGMT.

For more information about our products,
or to order on-line with a credit card or PayPal,
check out the New Management web site:
NewManagement.com

FORM OF PAYMENT: Cash Check

Purchase Order

Purchase Order # _____



Expiration Date: _____ 3-digit code on back of card: _____

Credit Card Number: _____

Cardholder signature _____

Telephone number (for credit card verification) _____

Billing Address same as shipping

Address _____

City _____ State _____ ZIP _____

#	ITEM	PRICE	COST
	<i>New Management Handbook</i> — \$24.95 →	20.00	
	<i>Tools & Toys</i> — \$12.95 →	10.00	
	<i>Class Cards</i> — \$6.95 →	5.00	
	<i>Eight Great Ideas</i> (with CD) — \$18.95 →	15.00	
	ALL FOUR BOOKS — \$63.80 →	45.00	
	"Unfinished Assignment" stamp	8.00	
	Spanish version	8.00	
	2 stamp set (English & Spanish)	15.00	
	"3 R" stamp	8.00	
	LOCK BLØK	10.00	
	DOOR BLØK (12" for regular doors)	7.00	
	DOOR BLØK XL (13" for doors with latch guards)	8.00	
	Binder Stand	2.00	
	Overhead spinner (4-color)	3.00	
	"Attention" clicker	3.00	
	Desk bell	6.00	
	Page pen bell (mini-cow bell on rubber band)	1.00	
	Dog squeak toy	3.00	
	Wooden train whistle	7.00	
	Pick-A-Student	5.00	
	Magnetic Tiles (numbered 1-36)	8.00	
	Laser pointer	8.00	
	Vinyl Clip Chart	20.00	
	Wooden clothespins (pack of 50)	3.00	
	Digital Timer	15.00	
	Time Timer (red dial)	25.00	
	Teach Timer (for overhead projector)	40.00	
	Credit Bank Software (Mac or PC)	10.00	
		SUB-TOTAL	
		SALES TAX	
		S & H	
		TOTAL	

(CA residents please add 8.25% for sales tax.)

SHIPPING & HANDLING RATES

up to \$50\$7.00 \$126 to \$150\$15.00
 \$51 to \$75\$8.00 over \$150,
 \$76 to \$100\$10.00 add 10% of SUB-TOTAL
 \$101 to \$125\$12.00

Shipping Address

Name _____

Address _____

City _____ State _____ ZIP _____

To help us better serve you, please provide your email address.

E-mail address (for our office use only) _____