Developed by the National PASS Center with funding from the Strategies, Opportunities, and Services to Out-of-School-Youth (SOSOSY) Migrant Education Program Consortium Incentive under the leadership of the Kansas Migrant Education Program.
People see official documents every day. We use them in every part of our lives. We get bills in the mail. We use checks or money orders to pay our bills. We might have to show our birth certificate. We may need to apply for a social security card. Maybe you want a driver’s license. It is important to know what to do with these documents.

Vocabulary: Here are some words you will find throughout this lesson.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>official</td>
<td>properly authorized</td>
</tr>
<tr>
<td>document</td>
<td>a written or printed paper used to give evidence or information</td>
</tr>
<tr>
<td>identification</td>
<td>proof that someone is who he or she claims to be</td>
</tr>
<tr>
<td>application</td>
<td>a written request, as for assistance, employment, or admission to a school</td>
</tr>
</tbody>
</table>
Documents like your *birth certificate* or *social security card* must be kept in a safe place. These papers identify who you are. Other documents such as *checks* must also be kept in a safe place. Those are like money. It is important to keep them safe and to know where they are at all times.

In this lesson, we will look at the following documents:

- ✓ a birth certificate
- ✓ a social security card
- ✓ a bank account application
- ✓ a check
- ✓ a money order
- ✓ an electric bill
- ✓ a phone bill
- ✓ a gas bill

**Your Identification (also called an ID)**

Let’s begin by looking at important documents you may have right now.

Do you have a birth certificate? _____

Where do you keep it? __________________________________________________


If you have a birth certificate, it might look like this one.

As you can see, a birth certificate will have the child’s name on it. It tells when and where the baby was born. It also has the names of the baby’s parents. It tells when and where they were born too. It has a file/registration number on it. This paper was filed with the Department of Health. There will be a copy of it at the village office.
Look carefully at the sample birth certificate and then answer the following questions:

1. What is this baby’s name? _____________________________________________
2. This is a famous baby. Who is he? _____________________________________
3. Where was he born? ___________________________________________________
4. What was his father’s name? ___________________________________________
5. What was his mother’s name? __________________________________________
6. What is the file number? _______________________________________________

Now look at your birth certificate. Can you find the same information on your document?

→ What is your full name? _________________________________________________
→ Where were you born? _________________________________________________
→ Where was your father born? ___________________________________________
→ Where was your mother born? _________________________________________

If you do not have a birth certificate, it is important that you get one and keep it safe. You can ask your parents if they have it. You can also go to the town where you were born. They will keep it on file at the village office.
Another form of identification is a social security card. Do you have a social security card? In the United States, children get social security cards at birth. If you were not born here, you may need to apply for one. If you need one, you will have to go to your local Social Security Administration office to apply for a card. There may be an office near you.

A social security card assigns a nine-digit number to your name. Employers need it to give you a paycheck. Schools and other agencies will also ask for a social security card. Look at the example below.

If you have a social security card, keep it in a safe place so no one can take it. Your birth certificate and social security card are two forms of identification that you can use to apply for jobs, tests, or bank accounts. Other documents that identify you may be a driver’s license, a green card, or a passport. All of these documents must be kept safe.
Money Matters

Let’s look at how to use your identification to apply for a **checking or savings account**. When you get a paycheck from your job or someone else gives you money, what do you do with it? Many people like to keep their money in a savings or checking account at the bank. If you go to the bank and ask to start an account they will give you an *application* to fill out. Look at the partial application below.

<table>
<thead>
<tr>
<th>A. Purpose of Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Open new account</td>
</tr>
<tr>
<td>□ Update existing account Information</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B. Account Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name: ____________________</td>
</tr>
<tr>
<td>SSN/Tax ID#: ___________ Birth date: __________</td>
</tr>
<tr>
<td>Address: ____________________</td>
</tr>
<tr>
<td>Phone number: ___________ Email: ______________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>C. Account Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Individual</td>
</tr>
<tr>
<td>□ JTW/RS</td>
</tr>
<tr>
<td>□ IRS</td>
</tr>
<tr>
<td>□ Custodian for minor</td>
</tr>
<tr>
<td>□ Other</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>D. Employment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Employer: ________________</td>
</tr>
<tr>
<td>Years employed: _________ Position: ____________________</td>
</tr>
<tr>
<td>Type of Business: ____________________</td>
</tr>
<tr>
<td>Employer’s address: ____________________</td>
</tr>
</tbody>
</table>
An application for a bank account can be hard to fill out. If you have questions, you should ask the person who gave you the application. You will need to show the bank your forms of identification.

Practice filling out bank forms by completing the form shown below. Use your information for the form.

Once you have a checking account you can use checks to pay your bills. A check will allow the bank to subtract a certain amount of money out of your account. You would use a checking account to pay debts such as the electric bill or phone bill. If you wanted to go out to eat or shop, you would probably use cash. Below is an example of a check.

![Check Example](image)
You would order your checks from the bank. Once you do that, they will have your name and address on them. They will also show the bank’s information. This is how you complete a check:

**How to complete a check:**

1. Write the date on the line that says “Date.”
2. Who are you giving the money to? Write that name on the line that says “PAY TO.”
3. In the box, you would write the amount of the check in numbers. If you are writing a check for $56.25, that is the amount you would write on the check.
4. On the next line (the one that ends with the word “dollars”), you will write the amount of the check in words.
5. You must sign the check on the line in the bottom right. This gives the bank permission to remove the money from your account.
6. If you would like to remember why you wrote the check, you can put a note on the line that says “memo,” but this is not required.

Here is an example of a completed check.

![Example of a completed check]

`Your Name
Address
City, State Zip

Date January 1, 2014

PAY TO John Doe

Fifty-six and 25/100

How to Write Checks.com

Memo

|: 210678772 |: 10321547890 |

your signature

101`
If you do not have a checking account, you may use a *money order* to pay your bills. You can get a money order from the post office, many stores, or a bank. A money order looks a lot like a check. Look at the sample below.

When you get a money order, you must give the clerk cash and she will complete part of the money order for you. She will use a machine to stamp in how much the money order is worth. You will have to complete the rest. It is like filling in a check.

Fill in the sample check below with the following information.

- Use today’s date.
- You are writing a check to the Energy Efficient Electric Company.
- The check is for $42.10.
- You are paying your electric bill.
- Don’t forget to sign it.

*It is important to keep checks and money orders safe.*

They are the same as cash.
Bills

Now that we know how to pay our bills, let’s look at some of the bills you may get in the mail. Do you already have a list of bills that you pay? What bills do you pay every month? ____________________________

_____________________________________________________________________

_____________________________________________________________________

_____________________________________________________________________

If you are like most people, your bills may include electric, water, gas, rent, and phone. Some people have extra bills. They may be paying off credit card debt or they may be paying for a new car. The bills that come in the mail are also official documents. They are an agreement between you and the service provider. The company will provide you with a service such as water or heat and you promise to pay for that service. It is important to put these bills in a safe place and pay them when they are due. If you forget to pay them, you may lose that service. It would not be nice to wake up one morning and have no water to make your coffee or to be able to take a shower.
Here are some examples of bills you may get in the mail.

**Quick Bill Summary**

<table>
<thead>
<tr>
<th>Date</th>
<th>Previous Balance (see back for details)</th>
<th>Payment – Thank You</th>
<th>Balance Forward</th>
<th>Monthly Access Charges</th>
<th>Usage Charges</th>
<th>Messaging</th>
<th>Verizon Wireless Surcharges and Other Charges &amp; Credits</th>
<th>Taxes, Governmental Surcharges &amp; Fees</th>
<th>Total Current Charges</th>
<th>Total Charges Due by March 16, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan 22 - Feb 21</td>
<td>$40.71</td>
<td>$40.71</td>
<td>$0.00</td>
<td>$32.39</td>
<td>$0.00</td>
<td>$20.00</td>
<td>$3.33</td>
<td>$4.36</td>
<td>$40.28</td>
<td>$40.28</td>
</tr>
</tbody>
</table>
Let’s take a closer look at these bills and try to understand them. This is a cell phone bill. This is only the first page of the bill. It is fairly easy to understand. The rest of the phone bill can be difficult to read and understand. Use this bill to answer the following questions.

7. What is the total amount due? ___________________________ 

8. Who do you make the check out to? ___________________________ 

9. How much are the taxes on this bill? ___________________________ 

10. Was this bill paid on time last month? ___________________________ 

11. How do you know? _____________________________________ 

12. When is this bill due? _______________________________________________ 

Good job! Now let’s look at a more complicated bill.
13. What time period is this bill for? ________________________________

14. What is the total for electric **delivery** charges? ________________________

15. What is the total for electric **supply** charges? __________________________

16. When is this bill due? ____________________________________________
17. At the bottom of the bill is a “Usage Chart.” This gives a history of how much electricity this household used during the year. Is this history based on actual or estimated usage?

________________________________________________________________

18. What does the chart tell you about changes in the family’s pattern of usage in recent months?

________________________________________________________________

19. What month did they use the most electricity?

________________________________________________________________

20. What month did they use the least electricity?

________________________________________________________________

Let’s look at our last sample bill. This is a propane bill. Propane is a type of gas and can be used to heat a home. Other types of fuel people use to heat their homes are oil, natural gas, and wood. This bill is a simple bill. This bill is called an invoice. The word “invoice” means the same as the word “bill.” Look the bill over and then answer the questions.
21. What is the name of the company who provides the propane? _______________

22. Where is this company located? ______________________________________

23. When does the bill have to be paid? _________________________________

24. How much does the propane cost per gallon (unit price)? ______________

25. How much is the bill? ______________________________________________

26. What is propane? _________________________________________________

**Summary**

In this lesson, you have learned about two forms of identification: a birth certificate and a social security card. You have also learned about bank accounts, checks, and money orders. Finally, you were able to look at some bills and learn how to read and understand them. All of these things are official documents. These documents are written evidence of events or agreements. You must keep official documents safe.
Notes:

End of Lesson 1