

WORKSHEET: Internet and ATM payments

Read the case study below and answer the questions that follow:



Nana has recently started working and has just received her first salary in cash. She does not feel safe carrying large sums of money around when she has to pay her monthly expenses. She does not want to open a bank account because she thinks the bank will take her money. She also wants to save to buy a car in the near future.

1.1 Advise Nana on the TWO technological methods of payments that she can use for her expenses.

Payment method	Advantages	Disadvantages
Internet payment	(3)	(3)
ATM payments	(3)	(3)

1.2 Define the term electronic transfer. (3)

1.3 Explain to Nana FIVE ways in which she can reduce bank charges. (5)

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Culturally Responsive Assessment in Classrooms and Large-Scale Contexts Carla M. Evans, Catherine S. Taylor, 2025-03-10 Culturally Responsive Assessment in Classrooms and Large Scale Contexts explores how scholars and professionals in educational measurement and assessment can use the unique cultural and social identities of students to shape assessment purpose design implementation use and validation processes Despite the sheer diversity of student populations in the United States the tools used to understand their performance and progress have not substantively changed in decades Large scale testing and related policies still privilege culturally neutral test content standardization and comparability Classroom assessments often mimic these procedures even though rich tasks and activities could easily be incorporated into curriculum and instruction to allow students to see themselves their interests communities beliefs and backgrounds represented and valued This book collects the theory research and best practices that are essential to ensuring cultural responsiveness in classroom assessment and standardized testing procedures policies and practices Chapters by assessment and measurement experts along with scholars who are experts in sociocultural learning theory philosophy of education critical theories multilingual education and Indigenous education summarize findings from existing research and suggest how future research can move classroom and industry practice as well as federal state and local policy forward

Personnel Management Guide ,1992 *Monthly Catalog of United States Government Publications* ,1996 *Early Childhood Education* Moncrieff Cochran, Rebecca S. New, 2007-01-30 Early childhood education has reached a level of unprecedented national and international focus Parents policy makers and politicians have opinions as well as new questions about what how when and where young children should learn Teachers and program administrators now find curriculum discussions linked to dramatic new understandings about children s early learning and brain development Early childhood education is also a major topic of concern internationally as social policy analysts point to its role in a nation s future economic outlook As a groundbreaking contribution to its field this four volume handbook discusses key historical and contemporary issues research theoretical perspectives national policies and practices **Monthly Catalogue, United States Public Documents** ,1990 *The Guide to Medical Organizations and Agencies* ,2000 *Assessing Writing to Support Learning* Sandra Murphy, Peggy O'Neill, 2022-11-08 In this book authors Murphy and O'Neill propose a new way forward moving away from high stakes test based writing assessment and the curriculum it generates and toward an approach to assessment that centers on student learning and success Reviewing the landscape of writing assessment and existing research based theories on writing the authors demonstrate how a test based approach to accountability and current practices have undermined effective teaching and learning of writing This book bridges the gap between real world writing that takes place in schools college and careers and the writing that students are asked to do in standardized writing assessments to offer a new ecological approach to writing assessment Murphy and O'Neill s new way forward turns

accountability inside out to help teachers understand the role of formative assessments and assessment as inquiry It also brings the outside in by bridging the gap between authentic writing and writing assessment Through these two strands readers learn how assessment systems can be restructured to become better aligned with contemporary understandings of writing and with best practices in teaching With examples of assessments from elementary school through college chapters include guidance on designing assessments to address multiple kinds of writing integrate reading with writing and incorporate digital technology and multimodality Emphasizing the central role that teachers play in systemic reform the authors offer sample assessments developed with intensive teacher involvement that support learning and provide information for the evaluation of programs and schools This book is an essential resource for graduate students instructors scholars and policymakers in writing assessment composition and English education **Guide to U.S. Government**

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le maître ignorant est un livre du philosophe français jacques rancière publié en 1987 aux éditions fayard dans celui ci l'auteur fait un retour sur le contenu et l'actualité de la pédagogie de joseph jacotot contexte et débat