

TAVERNIER

Students see importance of learning math

Field trip to bank teaches kids everyday uses for thier lessons

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A bus load of sixth-grade math students from Plantation Key School descended upon the Bank of America branch in Tavernier last week and discovered two things: what employees do behind the scenes at a bank, and how to manage your bank account as a customer.



Bank of America Tavernier branch manager Maureen Griffin explains the inner workings of the daily operations of a modern bank. (Photo by Donna Dietrich)

"Why do I have to learn math?" is a question every parent and school teacher has heard more times than they can count over the years," said field trip organizer John Casbarro.

"This trip to Bank of America is an attempt to show kids how math skills apply to everyday life and work when they grow up" explained Casbarro. Casbarro works with the KAPOW organization (Kids and the Power of Work), which is a national partnership of businesses, schools and community leaders. KAPOW's mission is to demonstrate to young students just how the skills they learn in school will apply to their work life when they grow up.

When they arrived at Bank of America, which was decked out with Welcome PKS signs, the first stop for the students was the New Accounts office manned by Jennifer Harper. Here Harper showed them how she performed the everyday tasks of her job opening bank accounts for customers. She had them each write out a personal check, a task they took very seriously.

"The most important line on any check is the Legal Line", explained Harper. "You must write out the desired amount correctly in words, or the bank will not honor your check."

Each kid also wrote out a withdrawal slip, which they would later take to the teller.

Next the students had to stand in a teller line to cash their withdrawal slips, most very quiet and serious as they clutched the slips they had written. A special line was set up for them, right next to actual customers in the next line. The teller to the students doled out "play money" in exchange for their withdrawal slips. They were later able to use this play money to purchase snacks and gift bags.

"I know my dad's password," bragged student Garrett Mack when branch manager Maureen Griffin showed the kids what a debit or ATM card looked like, and explained how it is used. Griffin then took them inside the back of an ATM to show them the inner workings, which Eduardo Diaz pronounced as "pretty cool."

Julie Ratliff, Teller Operations supervisor, took groups of kids into the shiny, thick-doored vault that is lined with safe deposit boxes. Ratliff showed them how it took two keys to open a safe deposit box, then asked, "Why do you think it takes our key and a box holder's key to open a box?"

After a few guesses, the kids collectively came up with the correct answer that it was a security precaution so that no one could get into anyone else's safe deposit box.

In the adjoining vault room kids went wide eyed when she handed them a small, but very heavy box and then told them it contained \$250 worth of dimes.

"I loved seeing all those pennies and dimes," exclaimed Bethanne Murphy afterward.

"We don't have a lot of paper money in the vault now," said Ratliff. "Can anyone guess why that is?" They talked it over, then came up with the idea that since so much banking is now done electronically, there is less need for actual cash.

As the kids filed out of the vault to go on to their next station, Ratliff commented: "This is a great program. It's so good for kids to learn life skills at an early age."

By far the favorite stop for most kids at the bank was the drive-thru teller station manned by Senior Teller Jessica Simmons. "Awesome!" exclaimed Jese Rego as the automatic bill counter rapidly flashed through a stack of bills, rather like a casino dealer deftly shuffling a deck of cards.

When a car drove up to the window, Simmons told the students they must first greet the customer. "Hi" and waves from the kids were deemed not sufficient, so she showed them how she said "good morning" through the microphone, and added the customer's name, if she knew it.

"Hi, good morning, we're from PKS" were words excitedly shouted through the microphone when the next vehicle drove up. The customer behind the wheel laughed and played along with the kids as Simmons handled the transaction. She demonstrated how the customer put their paperwork into a container then sent it through the pneumatic tube that came into her room. She then put the money and/or paperwork back into the container and sent it back through the tube to the customer waiting outside in their car.

"I enjoy working with these kids," said Simmons, "And some of them are very ready to go to work with me." This was verified by student Billy Butler when he said: "I want to be the Drive Thru Teller." Sixth-grader Ema Peck said she liked "working in the Drive Thru and talking to the customers."

Last stop on the bank tour had kids decide how they would spend the play money they were given by the teller. Most opted to "purchase" snacks and gift bags loaded with commemorative items emblazoned with the Bank of America logo, some just kept the play money.

Branch Manager Maureen Griffin said she happily participated in this KAPOW-sponsored program that brought the kids to her bank because "we are Bank of America, and we want to be involved in our community."

As for the sixth-grade PKS students, most proclaimed the field trip a success. "I'm thankful for going because my dad works in an office and I never really understood what it was like before," said Jordan Miranda. "It makes me want to be a bank person when I get older," said Mikey Capozzoli.

Perhaps the best sum-up of the trip was uttered by sixth-grader Mabel Martinez who said: "It was fun, and it changed my view of math."