

**Regional Micro-Enterprise Credential:
Bank Line of Credit Application Supplement**

(Updated: June 12, 2017)

Here are implementation tips for the bank line of credit exercise.

Key: Color Coding of the Bank Line of Credit Application	
Color	Meaning
Orange	These are “drop-down selection” cells. Students should choose among the provided options
Blue	These cells require manual input.
Gray	Optional fields. Some applicants will have this information, others may not.
Yellow	Optional drop-down selection cells.
<p><i>The “Check Your Accuracy” box helps ensure students are on the right track inputting the data. The spreadsheet checks the data entered, based on the identity the student(s) choose. When the data entered is complete and correct, the box shows “Good” in green.</i></p>	

Tips from an Experienced Micro-Enterprise Credential Teacher

- Complete in groups – it is appropriate and useful to complete this exercise in groups of two-to-four students. “I monitored the groups to make sure everyone was participating at least a minimum amount, and gave the students ample time to complete the task.”
- Check for accuracy – teachers can check for accuracy, including little things like proper capitalization and spelling. (A bank won’t reject an application with improper spelling . . . but it doesn’t help either!) You can use the built-in Accuracy Checker to make sure all numbers entered are correct.
- Grading – teachers have options in terms of how they grade this assignment. Teachers can grade the completed application, or they can grade the student / groups based on their effort and teamwork. “I graded this as a ‘class participation grade,’ providing the more active students with a better grade.”
- Artifact – teachers don’t have to keep documentation that students completed this task, but many teachers do anyway. “I required students to print out their final bank credit application, and had them put that in their portfolio for the course.”