Name: _____ Date: _____

Why Two Signatures Guard the Club Treasury

Circle group

The Robotics Club has a bank account. The money comes from fundraisers and dues. To take money out, a check needs two signatures. One is from the treasurer. One is from the adviser. It may seem like a lot of fuss. But the rule has good reasons.

First, it stops mistakes. Everyone makes errors. Someone might write the wrong amount. Someone might pay a bill twice. A second person can catch the problem before the money is gone.

Second, it stops temptation. If one person controls all the money, others cannot be sure it is used well. With two signers, no one can spend it in secret. This protects the club. It protects the treasurer too. The treasurer can show that someone else approved each payment.

Governments use the same idea on a bigger scale. In a city, one person approves a payment. Another person writes the check. A third may look at the records later. Splitting the steps is called a check and balance. Each person checks the others.

It works only if people take it seriously. A signature is a promise that you looked carefully.

Questions

1. Who signs the checks for the Robotics Club?

_____

_____

2. What is one mistake a second person might catch?

_____

_____

3. How does the rule protect the treasurer?

_____

_____

4. What is it called when each person checks the others?

_____

_____

5. Why must people take the system seriously?

_____

_____

6. How is a city like the club?

_____

_____

Words to know

treasurer: the person who looks after a group's money
adviser: an adult who gives guidance to a group
signatures: names written by hand to show approval
temptation: a strong pull to do something you should not do
approved: said yes to something officially

Talk together (every group has these)

1. Find one fact that every group read. How did your sheet say it?
2. What did your sheet tell you that you think another group's did not? Ask them.
3. What is one question about this topic that none of the sheets answered?

Name: _____ Date: _____

Why Two Signatures Guard the Club Treasury

Triangle group

The Robotics Club has a bank account with money from fundraisers and dues. To take any of it out, a check needs two signatures: one from the treasurer and one from the adviser. It might sound like a lot of fuss for a few hundred dollars, but the rule has good reasons behind it.

First, it protects against mistakes. Everyone makes errors, such as writing the wrong amount or paying a bill twice. A second person looking over the check has a chance to catch the problem before the money is gone.

Second, it protects against temptation. When one person alone controls the money, it is hard for others to be sure it is used properly. With two signers, no single person can spend the money in secret. This protects the club, and it also protects the treasurer, who can always show that someone else approved each payment.

Governments use the same idea on a much bigger scale. In a city, the person who approves a payment is often different from the person who writes the check, and a third person may review the records later. Splitting up the steps is called a check and balance, because each person checks the work of the others.

The system works only if people take it seriously. A signature is a promise that you looked carefully, not a quick scribble.

Questions

1. Who signs the checks for the Robotics Club?

_____

_____

2. What is one mistake a second person might catch?

_____

_____

3. How does the rule protect the treasurer?

_____

_____

4. What is it called when each person checks the work of the others?

_____

_____

5. Why does the system work only if people take it seriously?

_____

_____

6. How is a city's way of paying bills like the club's rule?

_____

_____

Words to know

treasurer: the person who looks after a group's money
adviser: an adult who gives guidance to a group
signatures: names written by hand to show approval
temptation: a strong pull to do something you should not do
approved: said yes to something officially

Talk together (every group has these)

1. Find one fact that every group read. How did your sheet say it?
2. What did your sheet tell you that you think another group's did not? Ask them.
3. What is one question about this topic that none of the sheets answered?

Name: _____ Date: _____

Why Two Signatures Guard the Club Treasury

Square group

The Robotics Club keeps a bank account filled with money from fundraisers and membership dues. Before any of it can be withdrawn, a check must carry two signatures: one from the treasurer and one from the adviser. This may sound like an excessive amount of fuss over a few hundred dollars, but the requirement rests on sound reasoning.

To begin with, it guards against mistakes. Everyone makes errors, such as writing down the wrong amount or paying the same bill twice. A second person who examines the check has an opportunity to catch the problem before the money has disappeared.

Next, it guards against temptation. When a single individual controls the funds, it is difficult for others to feel certain that the money is being used properly. With two signers, nobody can spend it in secret. This arrangement protects the club, and it also protects the treasurer, who can always demonstrate that someone else approved each payment.

Governments rely on the same principle at a far larger scale. In a city, the official who approves a payment is frequently different from the one who writes the check, and yet another person may examine the records afterward. Dividing the steps in this way is called a check and balance, because each person verifies the work of the others.

The system succeeds only if people treat it seriously. A signature is a promise that you looked carefully, not a hasty scribble.

Questions

1. Which two people sign the checks for the Robotics Club?

_____

_____

2. What is one mistake that a second person might catch?

_____

_____

3. In what way does the rule protect the treasurer?

_____

_____

4. What name is given to the practice of each person verifying the work of the others?

_____

_____

5. Why does the system succeed only if people treat it seriously?

_____

_____

6. How does a city's handling of payments resemble the club's rule?

_____

_____

Words to know

treasurer: the person who looks after a group's money
adviser: an adult who gives guidance to a group
signatures: names written by hand to show approval
temptation: a strong pull to do something you should not do
approved: said yes to something officially

Talk together (every group has these)

1. Find one fact that every group read. How did your sheet say it?
2. What did your sheet tell you that you think another group's did not? Ask them.
3. What is one question about this topic that none of the sheets answered?

For the teacher: Why Two Signatures Guard the Club Treasury

Each student sheet carries a shape, not a level. The same topic and facts, written three ways.

Circle: Why Two Signatures Guard the Club Treasury

Easier · 187 words · Flesch-Kincaid grade 3.9

1. The treasurer and the adviser.
2. Writing the wrong amount or paying a bill twice.
3. The treasurer can show that someone else approved each payment.
4. A check and balance.
5. A signature given without looking would catch nothing.
6. Different people approve and write the check, so no one controls it alone.

Triangle: Why Two Signatures Guard the Club Treasury

This passage · 227 words · Flesch-Kincaid grade 7

1. The treasurer and the adviser.
2. Writing the wrong amount or paying a bill twice.
3. The treasurer can show that someone else approved each payment.
4. A check and balance.
5. A signature given without looking carefully would catch nothing.
6. Different people approve a payment and write the check, so no one person controls it.

Square: Why Two Signatures Guard the Club Treasury

Harder · 239 words · Flesch-Kincaid grade 9

1. The treasurer and the adviser.
2. Writing down the wrong amount or paying the same bill twice.
3. The treasurer can demonstrate that someone else approved each payment.
4. A check and balance.
5. A signature given hastily, without looking carefully, would catch nothing.
6. Different people approve a payment and write the check, so no single person controls the money.