SecureFutures

Money Sense

Check It Out

Student Workbook

Use the space below to take notes on what you want to remember and what you want to share with others.

Extra Resources:

Practical Money Skills – Check out the sections on finding a financial institution and take the quiz to learn what institution may be best for you. Visit the identity theft section, too. http://www.practicalmoneyskills.com/learn

Better Money Habits – Check out the sections on personal banking options and financial privacy and security. https://bettermoneyhabits.bankofamerica.com/en

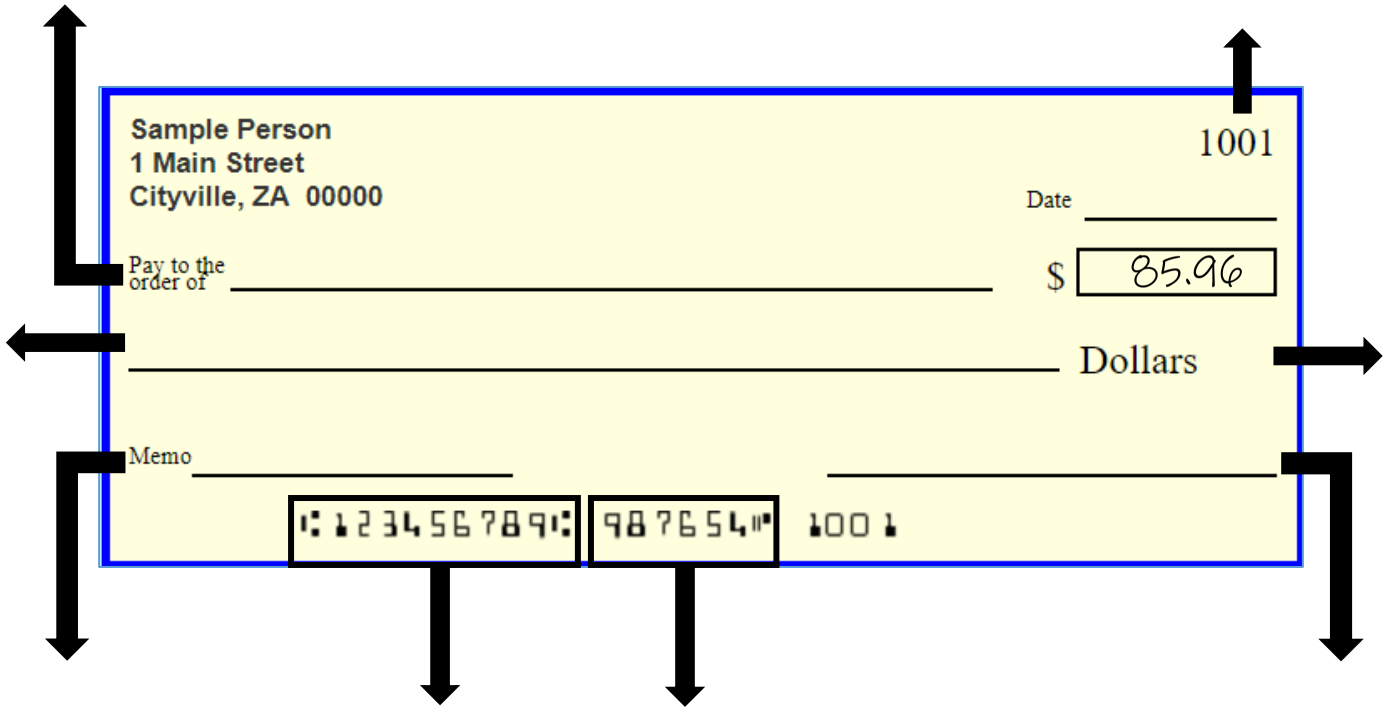
Updated 11.4.19

Fill in each box with one or two things that you will prioritize when you choose your financial institution and open an account.

Choosing a Bank or Credit Union Checklist

What to research?	What to look for?
What services do they provide?	
Is the location of their branches important?	
Can I avoid monthly service fees by maintaining the minimum balance requirement or setting up direct deposit?	
Will I be charged ATM fees?	
What is the interest rate on a savings account?	
Do they offer overdraft protection programs?	

Fill out the check below according to the image on the slide.
Choose any person or company that you would like to pay.
Then, label all of the important parts of the check.



Checks aren't as common these days, but routing and account numbers are still relevant.
List three uses for this information.

1.

2.

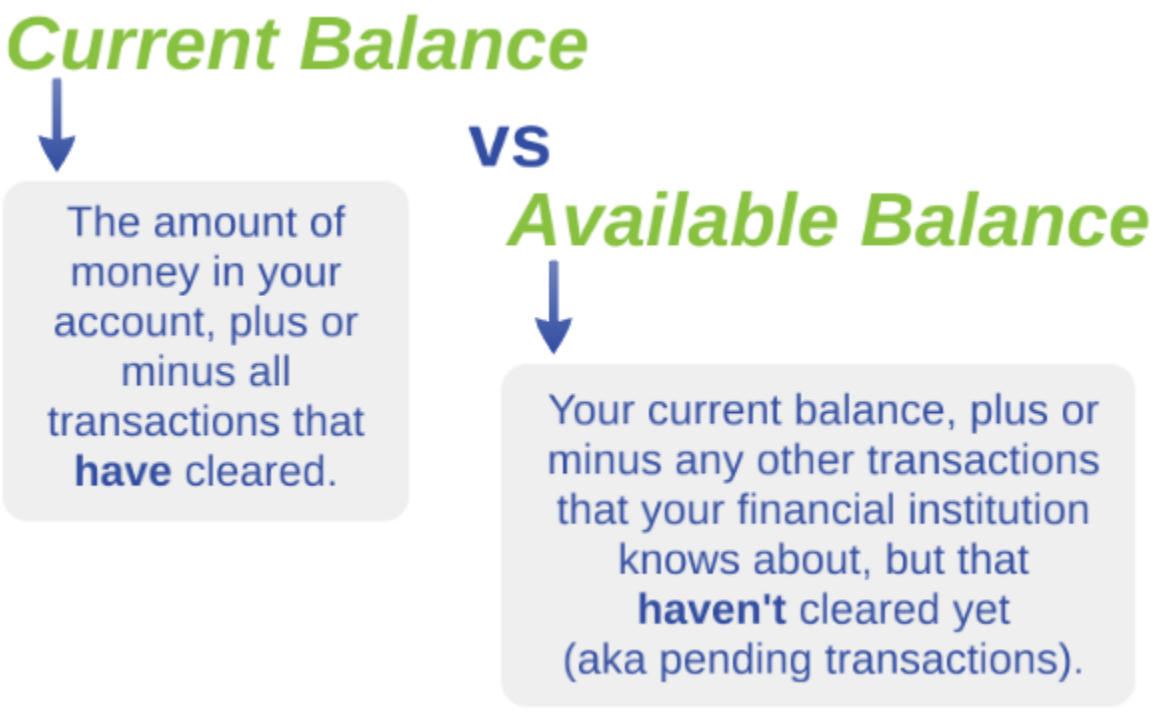
3.

Put these methods of payment under the correct category.

Debit Card Prepaid Card Check Credit Card P2P

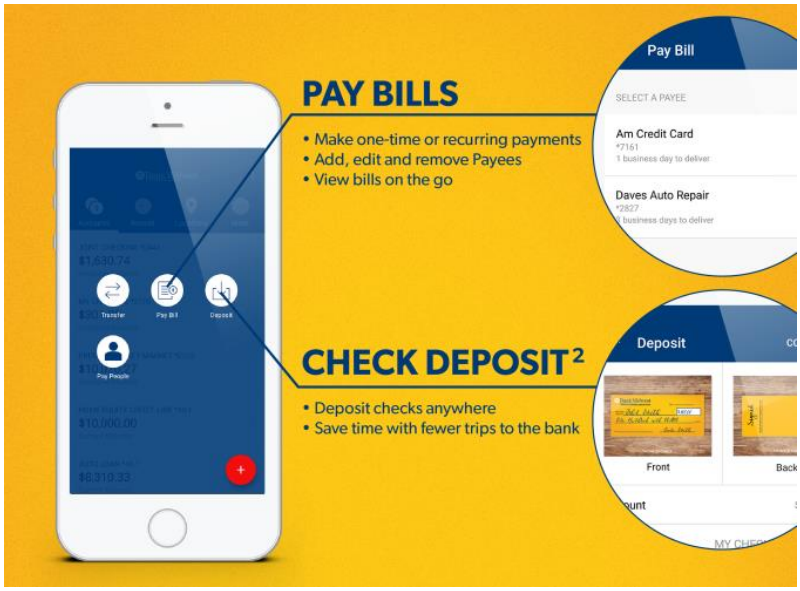
CONNECTED TO YOUR CHECKING ACCOUNT	NOT CONNECTED TO YOUR CHECKING ACCOUNT

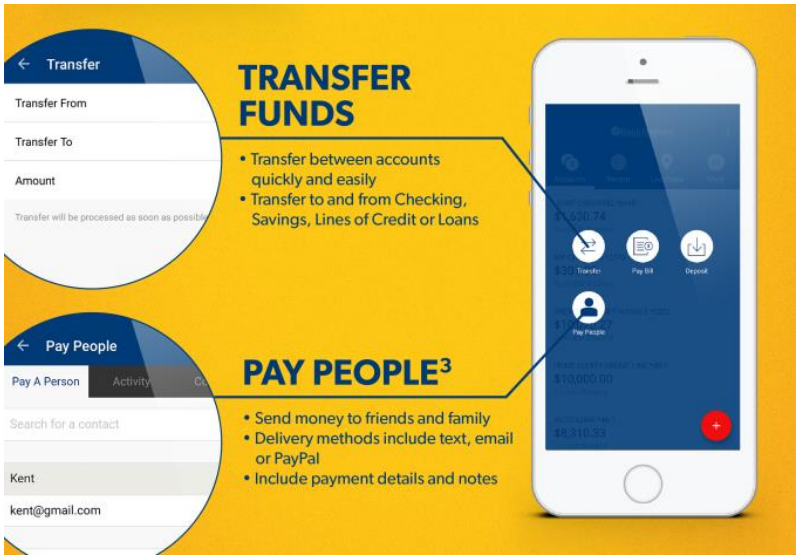
Keep track of these numbers! They will help you avoid overdrafting.

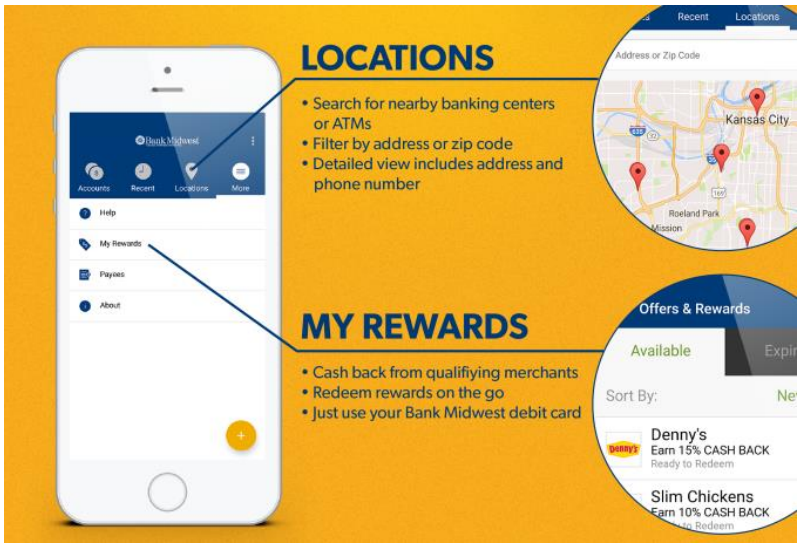


Common Mobile Banking Features

You can do all this and more through online banking, too!





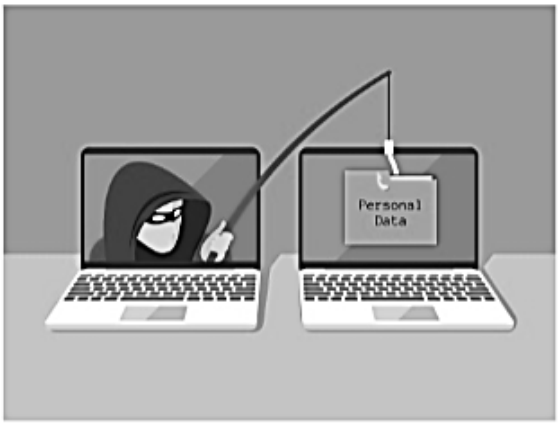


Unscramble the letters and fill in the missing words below.

spnhhgii **acms** **imelas**

[ ] is the act of fooling a computer user into submitting personal info by creating a counterfeit website or email that looks like it should be trusted.

It is a hacker technique of "fishing" for passwords and other secret financial and personal info.



[ ] [ ]

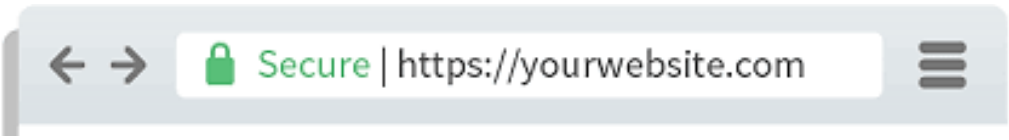
- Asking for money, website credentials, personal info
- Government warnings or threats
- Unsolicited tech support

Counterfeit Websites

Google Drive and Dropbox scams

Tips for Protecting Yourself from Identity Theft

Keep your birth certificate and social security card in a safe place – not with you!
Keep your cell phone, driver's license, checkbook, and credit card in a safe place.
Do not give your personal information over the phone or internet **unless you are sure** you are talking to a reputable organization and it is necessary to do so. Be careful of people claiming to work for the government and utility companies!
Limit your paper trail and guard your data.
Shred personal information before discarding.
Pick up your mail as soon as possible.
Pay bills via online banking or mobile banking to avoid having to mail checks. If you need to mail a check, use a post office mailbox, not your home mailbox.
Ensure you are using a private network connection and secure websites (https) when accessing accounts online.
Avoid using the same password and user name for multiple accounts.



GO DO IT NOW!

Financial Issue	Best Practices to Help Manage Money Responsibly	My Financial To Do List
Savings and Checking Accounts at a Bank or Credit Union	☐ I have opened a: ○ savings account ○ checking account (if I have a job) ☐ I am adding money to my savings account regularly to "Pay Myself First." ☐ If I have a checking account, I have chosen to "OPT OUT" of overdraft protection so I can't buy things when I don't have enough money in my account. ☐ I don't use check cashing stores to cash checks. I use a bank or credit union and deposit the money into my account.	
Online and Mobile Banking	☐ I am enrolled in online and/or mobile banking. ☐ I review my account activity at least once each week to verify that the activity is accurate. ☐ I check my available balance before making purchases to make sure I can afford what I am going to buy.	
Identity Theft	☐ I don't share my passwords or PINs with anyone and I have them saved in a safe place only I know about. ☐ I log off of computers and other electronic devices when I am not using them. ☐ I don't share my social security number and account number with others or in electronic format. I have them memorized and **don't carry them with me**.	