



The Pennsylvania Board of State
Manufacturing and Technical Education

Part 1

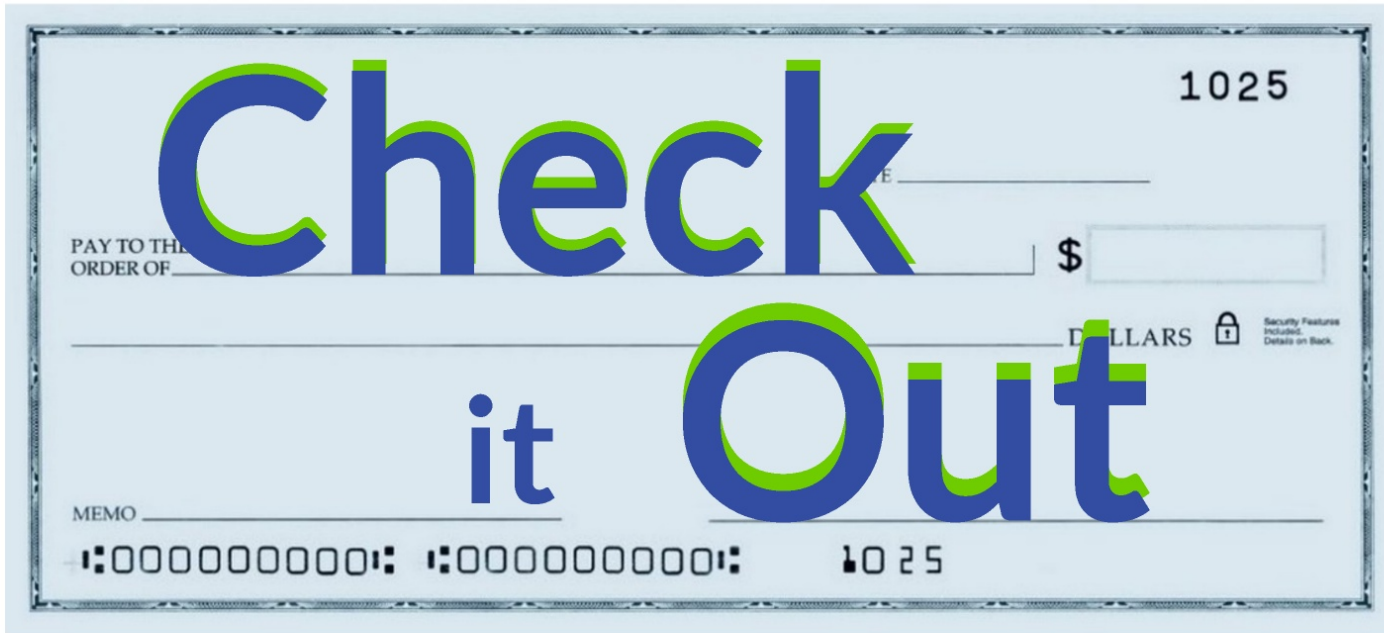


Personal Finance JEOPARDY!

Click the arrow
to view the Personal Finance Jeopardy!

Part 2





This presentation is based on part of FDIC MoneySmart and NextGen Personal Finance



What we'll accomplish...

In this lesson, you'll:

- Learn how to research & pick a good bank or credit union.
- Learn about mobile banking and features of mobile banking apps.
- Figure out how to open an account & how to manage it responsibly to avoid extra fees.
- Discover how check-cashing stores actually cost you more money than having a bank or credit union account.
- Recognize the ways your identity could be stolen & learn how to protect it and avoid scams.

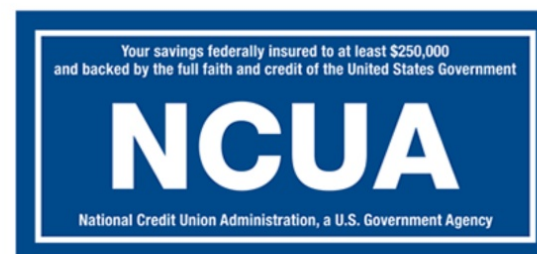
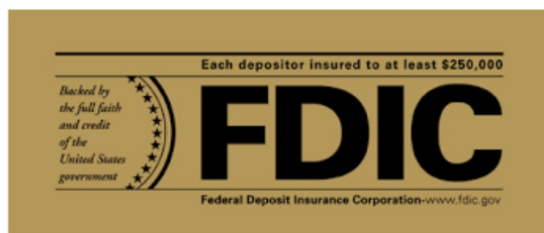


Is your money safe at a Bank or Credit Union?





Both FDIC and NCUA are fully backed by the U.S. Government and both provide protection up to \$250,000 per account holder per institution!



No depositor has ever lost a penny of insured deposits since the FDIC and NCUA were created in 1933.

Choosing a Bank or Credit Union

What should you keep in mind when choosing a financial institution?



Features to consider when choosing a bank or credit union



Check out www.bankonmilwaukee.org for resources to help in choosing safe and affordable accounts!



Features

- Easily able to view checking & savings account balances
- Ease of viewing any associated account fees
- Budgeting and/or goalsetting tools available
- Interest Rates - Shop around to compare rates!
 - Online banks usually have the highest % rates
- Ability to link external accounts (investing, peer2peer, etc.)

Accessibility & Location

- Physical buildings
 - Does face-to-face service matter to you?
 - How geographically close are the banks to you?
- ATM Locations - available only locally, or is the network all over?
- Free & Easy Online Banking
- iOS/Android mobile banking - how easy is the app to use?
- Customer Service - Chat box or 24/7 help desk available?
- Make sure your bank is FDIC or NCUA insured!

Services

- Low balance text alerts or push notifications
- Linking savings & checking accounts, automatic transfers
- Opt OUT of overdraft services & protection, to avoid fees
 - If you don't have the money in your account, then you can't make the purchase!
- Loan services - do they offer Auto or Business loans?
- Fraud protection policies

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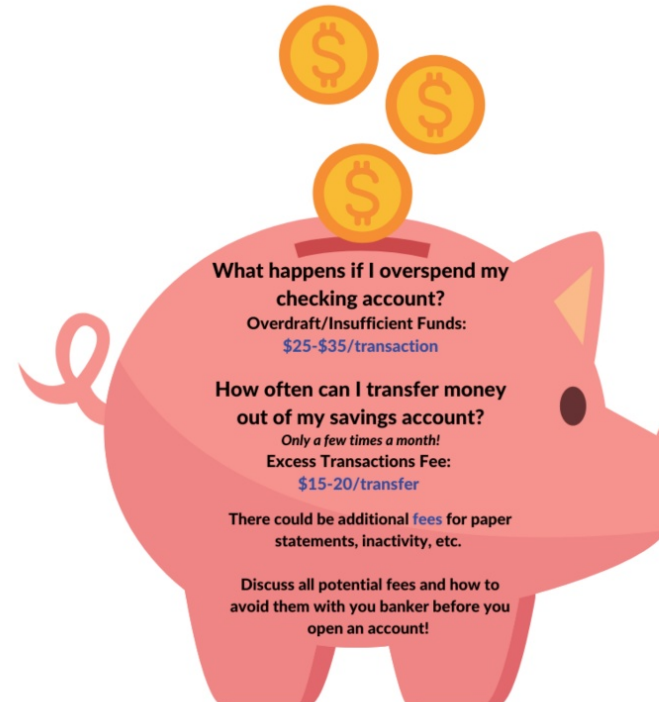
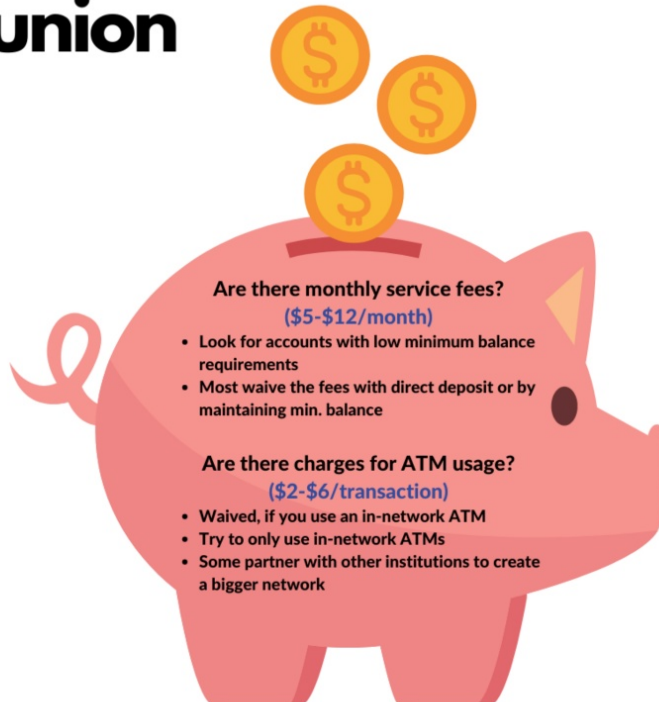
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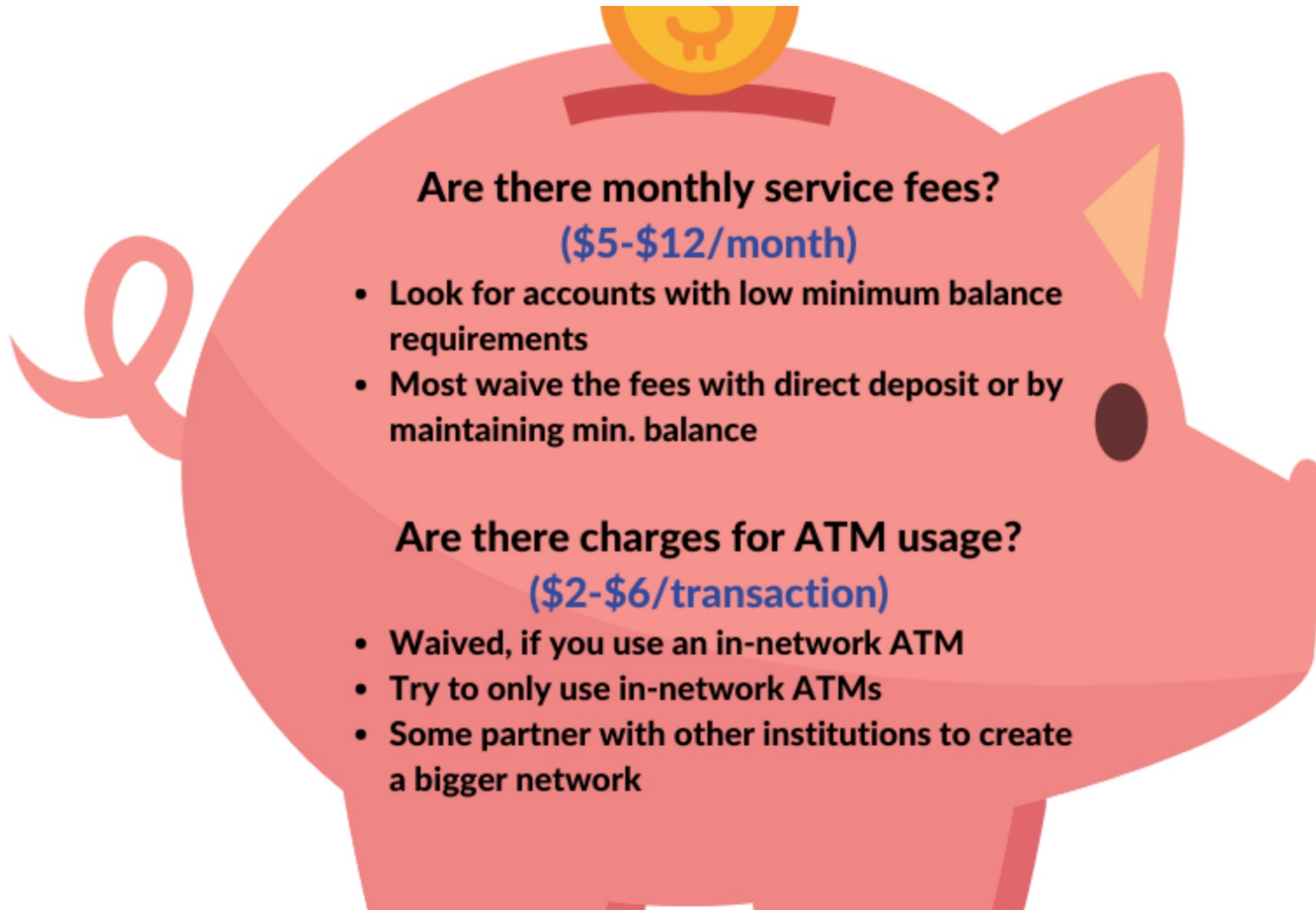
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Fees to consider when choosing a bank or credit union





Are there monthly service fees?

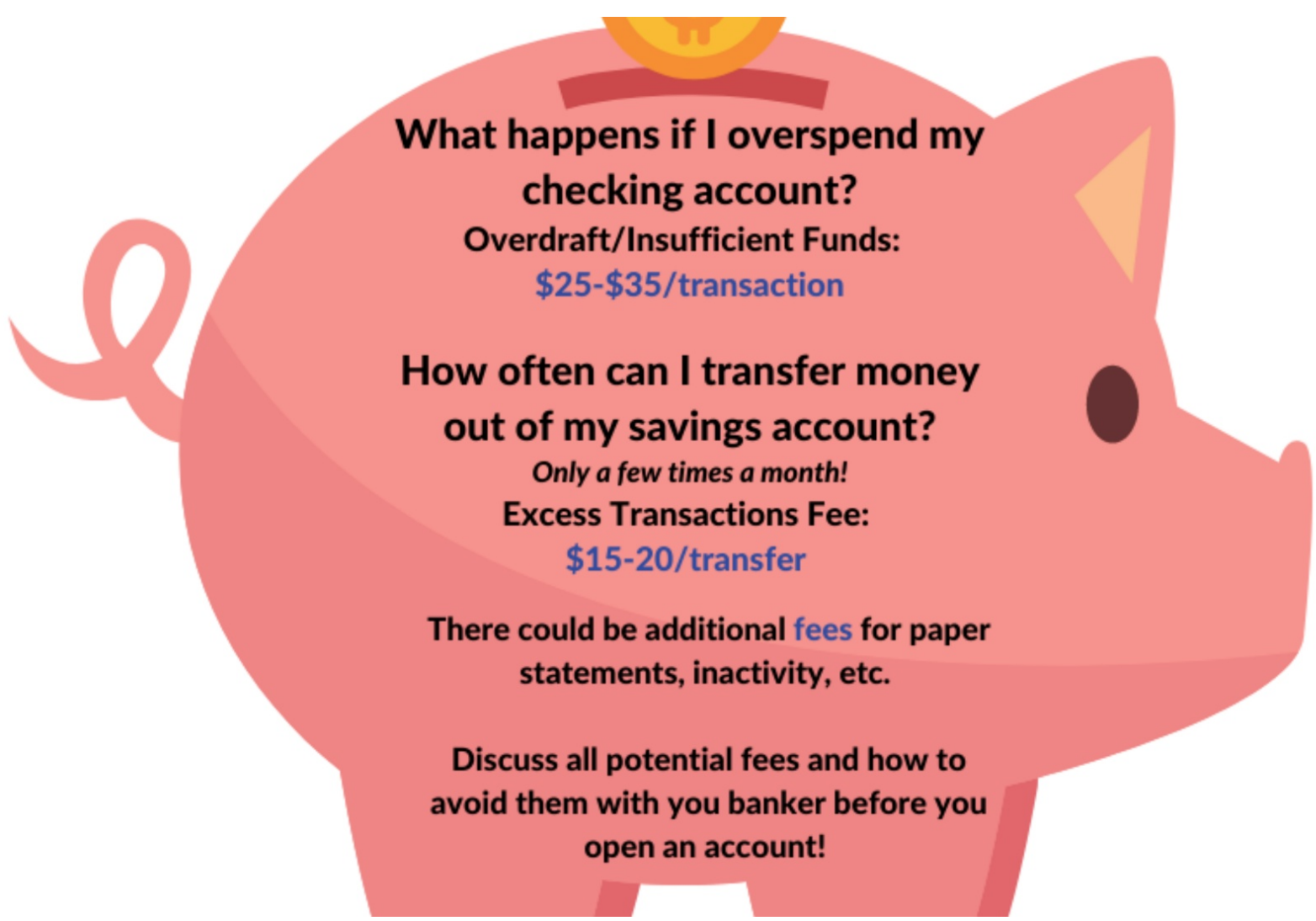
(\$5-\$12/month)

- Look for accounts with low minimum balance requirements
- Most waive the fees with direct deposit or by maintaining min. balance

Are there charges for ATM usage?

(\$2-\$6/transaction)

- Waived, if you use an in-network ATM
- Try to only use in-network ATMs
- Some partner with other institutions to create a bigger network



What happens if I overspend my checking account?

Overdraft/Insufficient Funds:
\$25-\$35/transaction

How often can I transfer money out of my savings account?

Only a few times a month!
Excess Transactions Fee:
\$15-20/transfer

There could be additional **fees** for paper statements, inactivity, etc.

Discuss all potential fees and how to avoid them with you banker before you open an account!

A bit more on overdraft protection...

Banks and credit unions offer services where if you write a check or use your debit card to spend more than you have in your account (called an overdraft), they will still allow you to make your purchase.

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Opting in

Opting out

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Opting out

- You are authorizing your financial institution to **LOAN** you money or transfer money from one of your other accounts **FOR A FEE**, so that you can make a purchase when you don't have enough money.
- You will be charged separately for every overdraft you make.

Sounds good, right?

Not so fast...

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Opting out

- If you don't have enough money in your account, your transaction will be declined.
- This may be embarrassing, but it will save you from paying extra fees.
- This does not protect you from fees if you write a check and don't have enough money to cover it.

Sounds good, right?

Not so fast...

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Recently, some banks are not charging overdraft fees! Something to look for when choosing a financial institution

Opting out

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- This may be embarrassing, but it will save you from paying extra fees.
- This does not protect you from fees if you write a check and don't have enough money to cover it.

Fees can add up quickly if you're not careful!


Overdraft Protection Example				
Minimum Daily Balance Requirement = \$75				
Fee if you fall below \$75 = \$10				
Overdraft Fee = \$35/transaction				
Date	Type	Description	Amount	Account Balance
10/1/18	Starting Balance			\$75.00
10/1/18	Direct Deposit	Pay Day!	\$100.00	\$175.00
10/2/18	ATM Withdrawal	Spending money	-\$40.00	\$135.00
10/7/18	Debit Card Purchase	Denny's + tip	-\$17.00	\$118.00
10/10/18	Online Purchase	Concert tickets	-\$94.00	\$24.00
10/10/18	Debit Card Purchase	Office Max	-\$25.00	-\$1.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$36.00
10/10/18	Debit Card Purchase	Ian's Pizza	-\$5.00	-\$41.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$76.00
10/11/18	Bank Fee	Min. Balance Fee	-\$10.00	-\$86.00

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10/10/18	Online Purchase	Concert tickets	-\$94.00	\$24.00
10/10/18	Debit Card Purchase	Office Max	-\$25.00	-\$1.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$36.00
10/10/18	Debit Card Purchase	Ian's Pizza	-\$5.00	-\$41.00
10/10/18	Bank Fee	Overdraft Fee	-\$35.00	-\$76.00
10/11/18	Bank Fee	Min. Balance Fee	-\$10.00	-\$86.00

You paid \$110 for items that should have only cost \$30!

Opting out of overdraft protection would have prevented this.



*Opening an account
is easy!*

*All you need are a
few documents.*

You will need...

- 2 forms of ID
- Social Security # or ITIN (Individual Taxpayer Identification Number)
- Address and phone number
- Cash or check to deposit
- Parent or guardian's consent and signature (if you're under 18)

*some accounts don't require a parent or guardian



Still not convinced you should open a bank or credit union account?

Imagine that you have a job and you need to cash your paycheck. Where would you go if you didn't have a checking account?



Check Cashing Stores vs. Checking Accounts



Let's say you cash your
paycheck weekly...



Let's say you cash your
paycheck weekly...



...Your check is usually \$150 and you
pay about \$8 a week to cash it at a
check cashing store.

That's means you're paying \$32 a month...



...which equals \$384 a year.

Don't pay to access your own money!



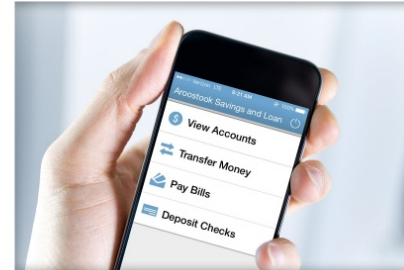
The cost to deposit into a checking account = \$0

Keep that \$384 for yourself!

*Now that we've discussed
checking accounts...*

*How do you manage the money
in your account?*

Monitoring your checking account



- Electronic tools from your bank or credit union are available via online and mobile banking
- You can also use other mobile apps such as Mint, YouNeedaBudget, a simple spreadsheet or a written register/journal
- Check your available balance any time, especially before buying something

Online and Mobile Banking Features

PAY BILLS

- Make one-time or recurring payments
- Add, edit and remove Payees
- View bills on the go

CHECK DEPOSIT²

- Deposit checks anywhere
- Save time with fewer trips to the bank

TRANSFER FUNDS

- Transfer between accounts quickly and easily
- Transfer to and from Checking, Savings, Lines of Credit or Loans

PAY PEOPLE³

- Send money to friends and family
- Delivery methods include text, email or PayPal
- Include payment details and notes

LOCATIONS

- Search for nearby banking centers or ATMs
- Filter by address or zip code
- Detailed view includes address and phone number

MY REWARDS

- Cash back from qualifying merchants
- Redeem rewards on the go
- Just use your Bank Midwest debit card

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Pay Bill

SELECT A PAYEE

Am Credit Card
*7161
1 business day to deliver

Daves Auto Repair
*2827
1 business days to deliver

Deposit

Front Back

MY CHECK

← Transfer

Transfer From

Transfer To

Amount

Transfer will be processed as soon as possible

TRANSFER FUNDS

- Transfer between accounts quickly and easily
- Transfer to and from Checking, Savings, Lines of Credit or Loans

← Pay People

Pay A Person Activity Co

Search for a contact

Kent

kent@gmail.com

PAY PEOPLE³

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Home Screen Details:

- ACCOUNTS
- Recent
- Locations
- More
- POINT CHECKING 10418: \$1,530.74
- NO. OF MONTHS: 12/76
- \$30 Transfer
- Pay Bill
- Deposit
- PRIME EQUITY MARKET 10222: \$10,000.00
- Pay People
- HOME EQUITY CREDIT LINE 1401: \$10,000.00
- AUTO LOAN 1461: \$8,310.33
- Recent
- Locations

LOCATIONS

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Debit Cards

- Pay for purchases directly from your Checking Account
- Withdraw at an ATM
- Cash back option when you make purchases at some retailers

Some retailers may charge a small fee to get cash back; pay attention when you choose to receive cash back!



Another way to access your money is by writing a check.



The Key Aspects of a Check

MY NAME
MY ADDRESS

1000

Month Date, Year
DATE

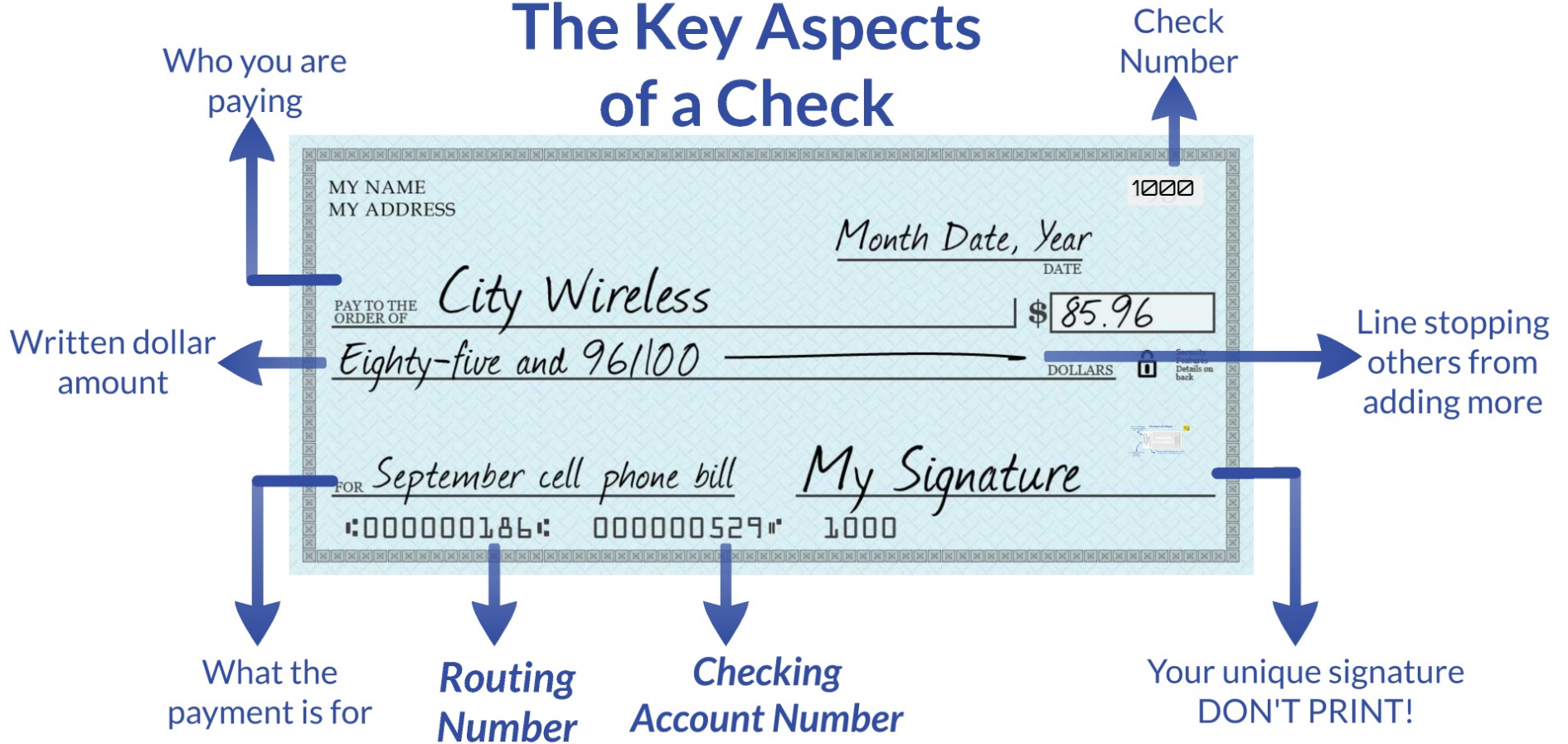
PAY TO THE ORDER OF City Wireless | \$ 85.96

Eighty-five and 96/100 ————— DOLLARS  Security Features Details on back

FOR September cell phone bill My Signature

⑆000000186⑆ 000000529⑈ 1000

The Key Aspects of a Check



The Back of a Check



Often you need to write a note about where you are mobile depositing

ENDORSE HERE

Jane Smith

For mobile deposit only

at SaviBank

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

ORIGINAL DOCUMENT

SECURITY FEATURES
Microprinting around border on face
Laid lines on back
The words "ORIGINAL DOCUMENT" ON BACK

Endorsement (your unique signature;
DON'T PRINT!)

Do not write anything below the line! The rest of the check is for the bank's security features

The Back of a Check



Often you need to write a note about where you are mobile depositing

Diagram of the back of a check. The top section is labeled "ENDORSE HERE" and contains the signature "Jane Smith" and the text "For mobile deposit only at SaviBank". Below this is a horizontal line, followed by the text "DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE". The main body of the check is a grey rectangle with the words "ORIGINAL DOCUMENT" in large white letters. To the right of this rectangle is a box labeled "SECURITY FEATURES" containing the text "Microprinting around border on face", "Laid lines on back", and "The words 'ORIGINAL DOCUMENT' ON BACK".

Endorsement (your unique signature;
DON'T PRINT!)

Do not write anything below the line! The rest of the check is for the bank's security features

NOTE: This only applies when you receive a check, NOT when you write a check.

Checks may not be as common anymore, but
routing and account numbers
are still VERY important.

Three uses for this information:



END PART 1

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- ✓ Automatic Bill Payments

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Protect these numbers!
They are the keys to your account.
You can also find them on your
mobile banking app



END PART 1

START PART 2

**How else can you send & receive money
from your checking account?**

START PART 2

How else can you send & receive money from your checking account?

zelle[®]



Cash App

 **Pay**



venmo

popmoney


PayPal

START PART 2

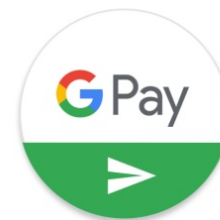
How else can you send & receive money from your checking account?

zelle[®]



Cash App

Apple Pay



venmo

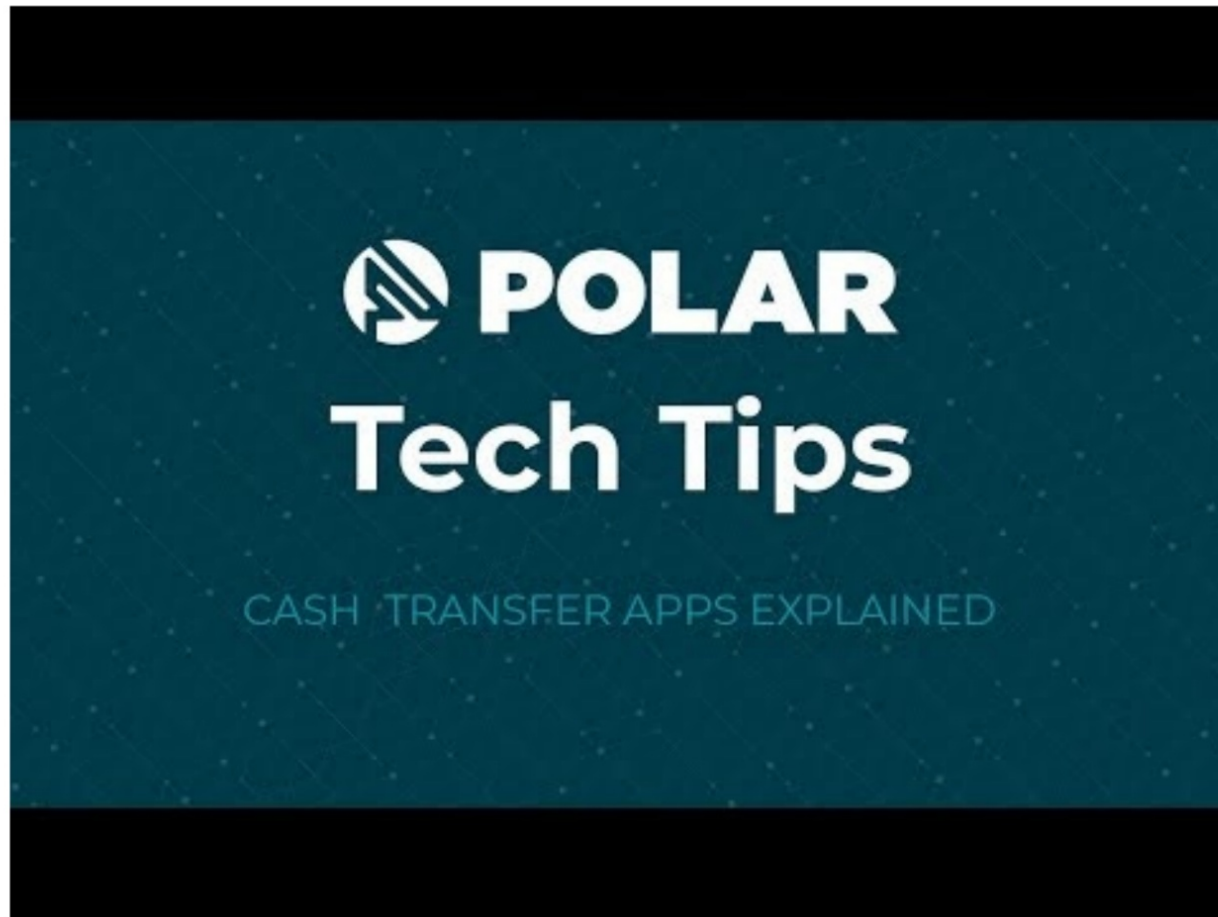
popmoney

PayPal

Tips:

- 1) Use 2 Factor Authentication and/or use a PIN #
- 2) Opt IN for transaction push notifications
- 3) Enter data carefully - pay & receive \$ only from people you know

How do these work?





POLAR

Tech Tips

CASH TRANSFER APPS EXPLAINED

Review: Person-to-Person (P2P) Payment Apps

Benefits

Concerns

Review: Person-to-Person (P2P) Payment Apps

Benefits

- Easily connected to your checking account
- Makes paying friends & family fast & easy
- No more ATM trips & fees when you split expenses
- Some bills can be paid through these services

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- Linking a credit card (rather than debit/checking) can result in additional fees
- Security & privacy risks - some are connected to social media
- Private banking information is provided to a 3rd party

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*What about prepaid cards
and credit cards?*

*Are those connected to your
checking account?*



*What about prepaid cards
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*Are those connected to your
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No!



Prepaid Cards

Often referred to as:

- NetSpend cards
- Payroll cards
- Reloadable debit cards



Prepaid Cards

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- NetSpend cards
- Payroll cards
- Reloadable debit cards



Tips:

- Some companies use them to pay employees.
- They look just like debit and credit cards.
- You can't transfer money to your checking or savings accounts from them.
- Many charge maintenance and access fees.

*How do credit cards fit into all
of this?*



Credit Cards

Always remember...

- You aren't using your own money when you make a purchase with a credit card.
- Every time you purchase an item with a credit card, it is like taking out a **LOAN**.
- If you don't pay your bill on time or in full, you have to pay back the money, **with interest**.
- If you don't have the money to pay for your purchase now, will you when the bill comes?

Tips for Shopping Online





Buy Now Pay Later

Discuss: Has anyone used this before? How does it work?

Klarna.

afterpay ↻

Pay in 4
From  PayPal

affirm

Buy Now Pay Later

Discuss: Has anyone used this before? How does it work?

Benefits

- Split large payments into 4 installments
- Most are offered with zero-interest
- No minimum credit score required
- Available at most major retailers during checkout

Klarna.

afterpay ↻



affirm

Buy Now Pay Later

Discuss: Has anyone used this before? How does it work?

Benefits

- Split large payments into 4 installments
- Most are offered with zero-interest
- No minimum credit score required
- Available at most major retailers during checkout

Concerns

- Designed to make it easy to overspend
- Some plans may charge interest and/or late fees
- Payments may not be reported to the three main credit bureaus, no chance to build good credit

Klarna.

afterpay ↻

Pay in 4

From  **PayPal**

affirm

Let's review...



What can you tell me about these concepts?

Which of these are you using your own money for vs using other's money that you'll have to pay back?

Credit Card

Cash App

Check

Prepaid Card

Venmo

Debit Card

Afterpay

Affirm

Now that you know how to access your money, it's important to keep track of it



CITIBANK SINGAPORE LOCATIONS IMPORTANT NOTICES CONTACT US

citibank

My Cit Payments & Transfers Wealth Management Services Rewards & Offers Sign Off

Welcome to Citibank Online! John Smith | Last Login: 09 Dec 2013 at 3:32 PM | My Profile | Messages

PAYMENTS & TRANSFERS

- MAKE A PAYMENT & TRANSFER
- MULTIPLE PAYMENTS & TRANSFERS
- MANAGE PAYEE LIST
- MANAGE PAYMENTS & TRANSACTIONS
 - Bills Due
 - Scheduled Transactions**
 - Credit Card Recurring Payment
 - Flexi Oro
 - My Favourites
- OTHER BANK SETUP
- ELECTRONIC PAYMENT OF SHARES (EPS)

Scheduled Transactions

To Account	Frequency	Amount	Date	Status
Checking :XXXXXXXX018	Monthly until cancelled	S\$0 1.00	1 Aug 2014	Active
AAA BILLING PAYEE	Weekly until cancelled	S\$0 5.00	8 Aug 2014	Active
CHEQUE PAYEE	Annually until cancelled	S\$0 9.99	1 Sep 2014	Active
CHEQUE PAYEE	Every other week until cancelled	S\$0 10.00	10 Oct 2014	Active
DBS CREDIT CD PAYEE	Semi-annually until cancelled	S\$0 10.10	10 Nov 2014	Suspended
DBS ELECT PAYEE	Once	S\$0 4.50	1 Dec 2014	Active
Checking :XXXXXXXX018	Once	S\$0 1.00	15 May 2015	Active
Credit Line :XXXXXXXX006	Once	S\$0 1.00	15 May 2015	Active

**One of the most important
parts of managing your
accounts is understanding**

Current Balance

VS

Available Balance

Current Balance

VS

Available Balance

Current Balance



The amount of money in your account, plus or minus all transactions that **have** cleared.

VS

Available Balance



Your current balance, plus or minus any other transactions that your financial institution knows about, but that **have NOT** cleared yet (aka pending transactions).

Current Balance



The amount of money in your account, plus or minus all transactions that **have** cleared.

VS

Available Balance



Your current balance, plus or minus any other transactions that your financial institution knows about, but that **have NOT** cleared yet (aka pending transactions).

Tip: You can find your current & available balance in your mobile banking app (but pending checks won't appear here!)

More on Pending Transactions...

Pending transactions have been authorized, but they haven't cleared yet because the amount may change.

Examples:

paying for gas
at the pump



leaving a tip at
a restaurant



Often deposited checks are held as "pending" so that the bank or credit union can ensure that the check won't bounce **BEFORE** putting the money into your account.




You need to keep your pending transactions and your available balance in mind when you are reviewing your account and making decisions about spending.

Other things to think about:

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Other things to think about:



A check stub form with the following fields and text:

- Top left: A star icon followed by "John Smith", "200 Year St", and "New Town 04321".
- Top right: A "DATE" label followed by a blank line.
- Middle left: A "PAY TO" label followed by a horizontal line and a small rectangular box.
- Middle right: A horizontal line.
- Bottom left: A "MEMO" label followed by a horizontal line.
- Bottom right: A horizontal line.
- Bottom center: The number "1234 5678 9101 2345".

checks you've written or sent to other people that haven't been cashed yet

You need to keep your pending transactions and your available balance in mind when you are reviewing your account and making decisions about spending.

Other things to think about:



checks you've written or sent to other people that haven't been cashed yet

upcoming automatic payments that you have scheduled

- *streaming services*
- *gym memberships*
- *bill payments*



Mobile banking can help you monitor your recurring purchases!

What happens if you don't monitor your checking account and end up overdrafting frequently?



There is a good chance that your name will end up in ChexSystems

- **ChexSystems** is a database that banks use to track people who mishandle checking and savings accounts.
- Before you open an account, a financial institution will check to see if you are listed as someone who has misused their accounts in some way.
- The information is shared by all financial institutions.
- Be persistent when finding a banking system that works for your personal situation!



Tips for staying in *good standing* with your bank!

- ✓ Don't write checks or use your debit card to spend more money than you have available in your account.
 - *Don't forget about pending transactions and automatic payments!*
- ✓ **OPT OUT** of overdraft protection with your debit card.
- ✓ Ask how long it will take for a deposit to be credited to your account and wait to withdraw until after that point.
- ✓ Make sure that all of your purchases and checks have cleared before closing an account.

Identity theft...

What is it?

Identity theft is when a person steals someone else's personal information, such as credit cards, bank account or social security numbers, and uses them to purchase goods or services.



How do identity thieves steal your information?

1

By accessing documents that are left unsecured, going through mail that has been discarded improperly, or scamming people into giving up their information **through the mail, email, or phone calls**



2

By hacking into online accounts, intercepting internet activity on unsecured WiFi networks, or phishing for personal information.

Avoiding identity theft...

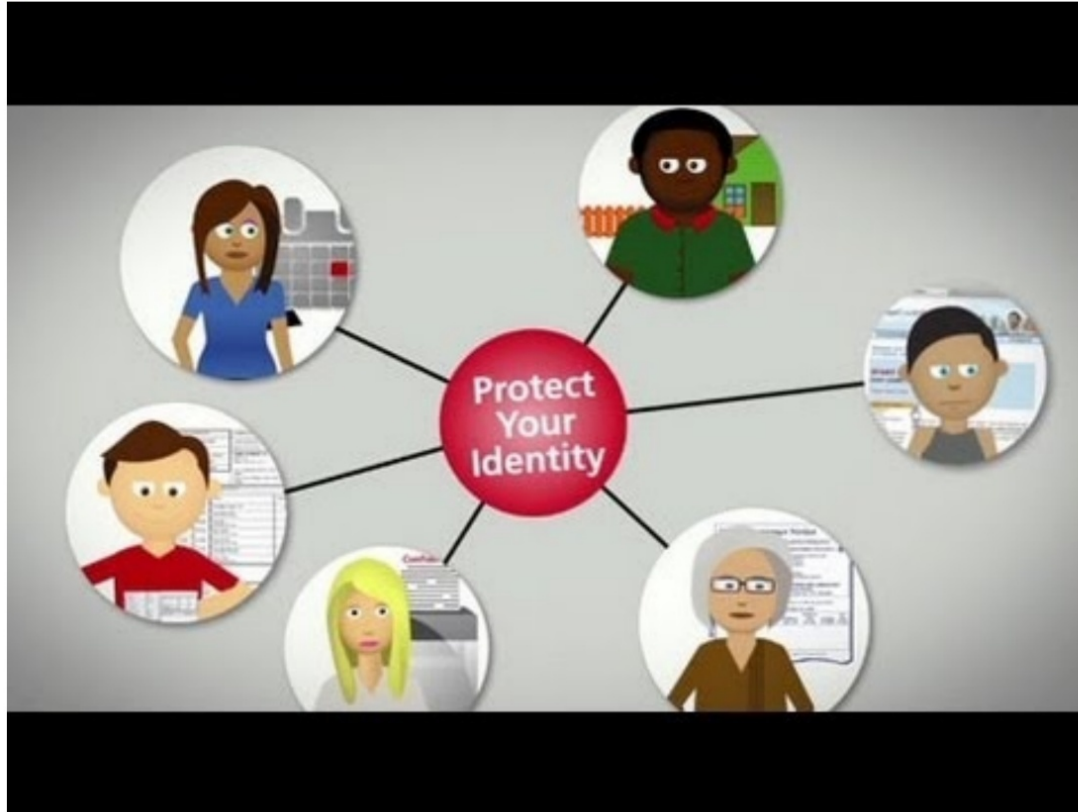
- Keep your birth certificate and social security card in a safe, secure place (**not with you!**).
- Keep your phone, driver's license, debit cards, checkbook, credit cards and other banking documents in a safe, secure place.
- Do not give your personal information or social security number over the phone or internet unless you are **sure** you're talking to a reputable organization and it is **necessary** to do so.





- Limit your paper trail & 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 do need to mail a check, use a post office mailbox.

Video



Move mouse over video & click to play

Identifying Different Types of Scams



Phishing 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 your passwords and other secret financial and personal info.



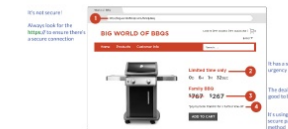
Scam Text Messages or Emails

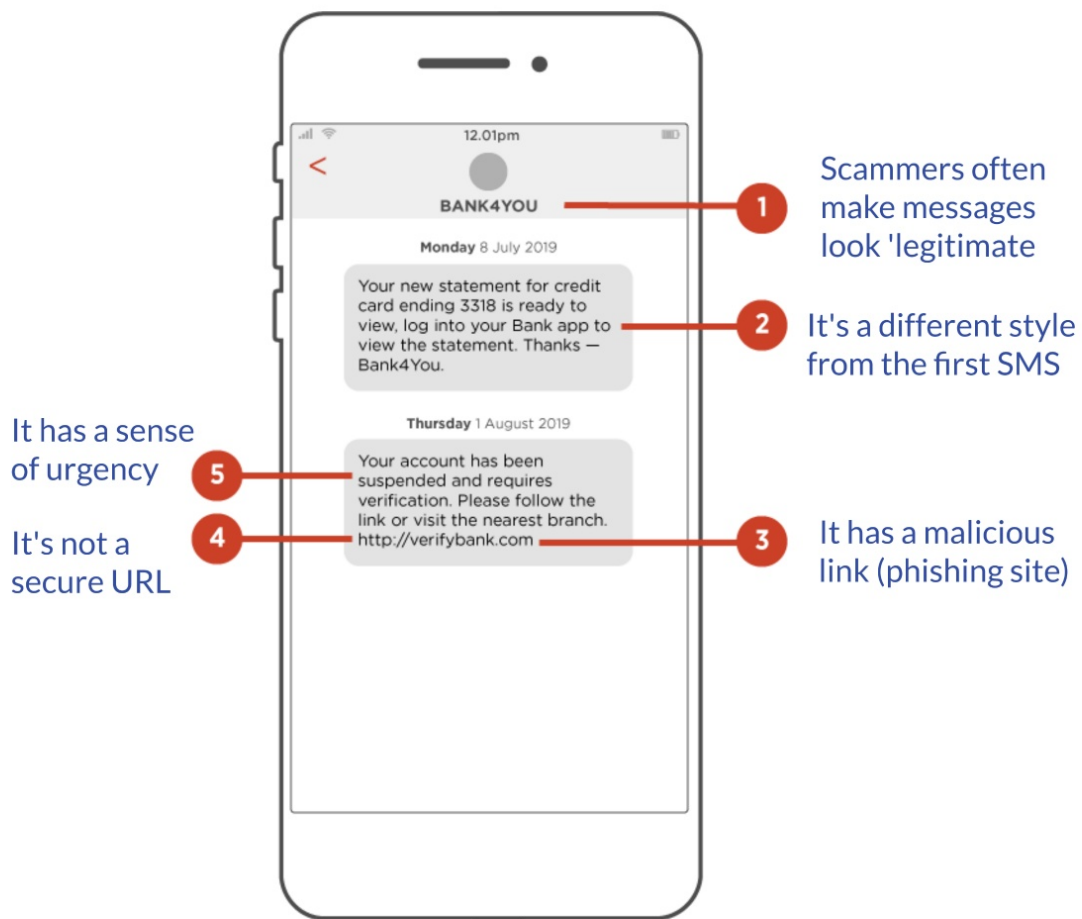
- Asking for money, website credentials, personal info
- Government warnings or threats
- Unsolicited tech support



Online Shopping Scams

- Shopping online is not inherently dangerous - but be careful!
- Be wary of sites selling luxury goods at a steep discount, especially on social media like Instagram or Snapchat
- You may receive a confirmation email and payment is withdrawn from your account, but nothing shows up. Or if it does, it's not what you thought you were paying for.





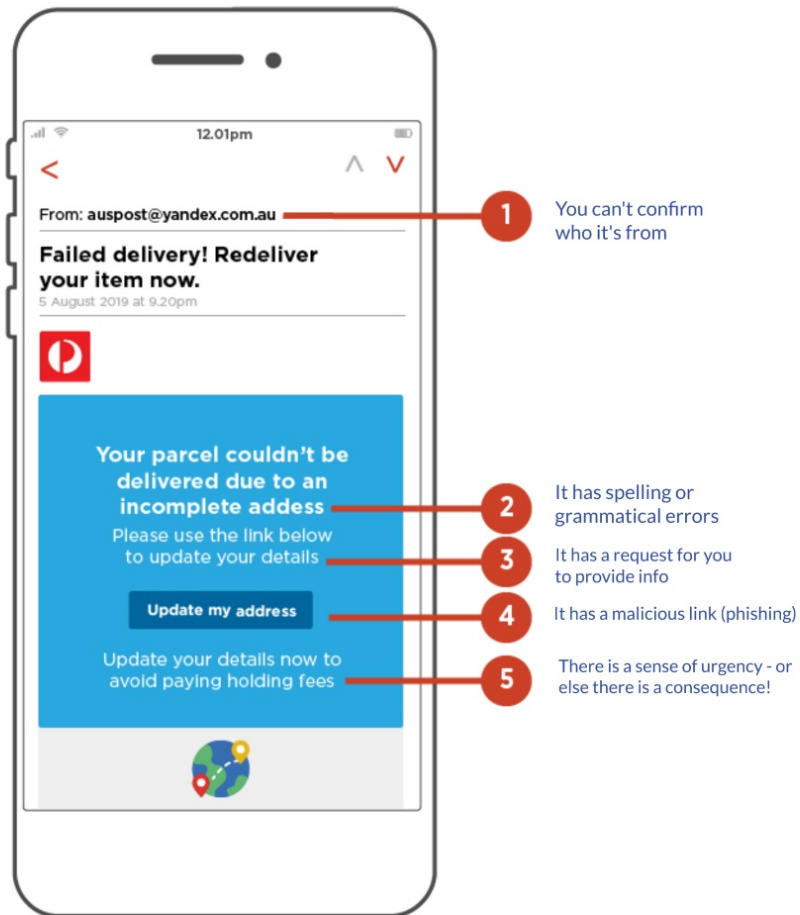
1 Scammers often make messages look 'legitimate'

2 It's a different style from the first SMS

3 It has a malicious link (phishing site)

5 It has a sense of urgency

4 It's not a secure URL



It's not secure!

Always look for the **https://** to ensure there's a secure connection


The screenshot shows the 'World of BBQ' website. At the top left, a red circle with the number '1' points to the browser's address bar, which contains the URL 'http://bigworldofbbqz.com/familybbq'. The website header includes the 'BIG WORLD OF BBQS' logo, navigation links for 'Home', 'Products', and 'Customer Info', and a search bar. On the right side of the header, there are links for 'LOG IN | MY ORDER | MY ACCOUNT' and a shopping cart icon, along with a currency selector set to '\$AUD'. The main content area features a large image of a stainless steel BBQ grill. To the right of the grill, there is a promotional banner with the text 'Limited time only' and a red circle with the number '2' pointing to it. Below this, a countdown timer shows '0D 6H 1M 32SEC'. The price is displayed as '~~\$767~~ \$267', with a red circle and the number '3' pointing to the current price. Below the price, there is a note '*pay by bank transfer for a further 10% off' and a red circle with the number '4' pointing to it. At the bottom of the promotional area is a dark 'ADD TO CART' button.

It has a sense of urgency

The deal is too good to be true

It's using a non-secure payment method

Tips for staying safe online

 Secure | <https://mail.google.com/mail/u/0/#inbox>

- Ensure you are using private WiFi networks and secure websites when accessing accounts online.
- Avoid using the same password and user name for multiple accounts. Consider using a password manager!
- Be wary of friend requests, messages, and social media posts from unfamiliar individuals.
- Be on the lookout for links that seem suspicious, messages that look real but are a little 'off' and deals that are too good to be true!
- Keep your computer software updated. Download the latest versions of your operating system, web browsers, and apps.



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	<input type="checkbox"/> I have opened a: <ul style="list-style-type: none"> <input type="radio"/> savings account <input type="radio"/> checking account (if I have a job) <input type="checkbox"/> I am adding money to my savings account regularly to “Pay Myself First.” <input type="checkbox"/> 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. <input type="checkbox"/> I don’t use check cashing stores to cash checks. I use a bank or credit union and deposit the money into my account.	<i>Create your action plan!</i>
Online and Mobile Banking	<input type="checkbox"/> I am enrolled in online and/or mobile banking. <input type="checkbox"/> I review my account activity at least once each week to verify that the activity is accurate. <input type="checkbox"/> I check my available balance before making purchases to make sure I can afford what I am going to buy.	
Identity Theft	<input type="checkbox"/> I don’t share my passwords or PINs with anyone and I have them saved in a safe place only I know about. <input type="checkbox"/> I log off of computers and other electronic devices when I am not using them. <input type="checkbox"/> 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.	



Financial Issue	Best Practices to Help Manage Money Responsibly
Savings and Checking Accounts at a Bank or Credit Union	<ul style="list-style-type: none"><input type="checkbox"/> I have opened a:<ul style="list-style-type: none"><input type="radio"/> savings account<input type="radio"/> checking account (if I have a job)<input type="checkbox"/> I am adding money to my savings account regularly to “Pay Myself First.”<input type="checkbox"/> 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.<input type="checkbox"/> 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	<ul style="list-style-type: none"><input type="checkbox"/> I am enrolled in online and/or mobile banking.<input type="checkbox"/> I review my account activity at least once each week to verify that the

	<p>accounts.</p> <p><input type="checkbox"/> I don't use check cashing stores to cash checks. I use a bank or credit union and deposit the money into my account.</p>
<p>Online and Mobile Banking</p>	<p><input type="checkbox"/> I am enrolled in online and/or mobile banking.</p> <p><input type="checkbox"/> I review my account activity at least once each week to verify that the activity is accurate.</p> <p><input type="checkbox"/> I check my available balance before making purchases to make sure I can afford what I am going to buy.</p>
<p>Identity Theft</p>	<p><input type="checkbox"/> I don't share my passwords or PINs with anyone and I have them saved in a safe place only I know about.</p> <p><input type="checkbox"/> I log off of computers and other electronic devices when I am not using them.</p> <p><input type="checkbox"/> 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.</p>



Questions?



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