



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:

Use this QR Code to access additional resources
for topics discussed in this lesson.



Circle the most important things you will look for when choosing your financial institution and opening an account.

Choosing a Bank or Credit Union

What to research?	What to look for?
Accessibility and Location	<ul style="list-style-type: none">✓ Is there a branch close to home/school/work?✓ ATM Locations (local or network)✓ Free & easy online banking availability✓ iOS/Android mobile banking availability✓ Customer Service availability (chat or 24/7 help desk service number)
Features	<ul style="list-style-type: none">✓ Ease of viewing checking and savings balances✓ Access to viewing fees✓ Budgeting and/or goal-setting tools available?✓ Decent interest rate✓ Ability to link external accounts (peer2peer, etc.)
Services	<ul style="list-style-type: none">✓ Low balance text alerts, push notifications✓ Linking savings and checking accounts, automatic transfers✓ Option to Opt OUT of overdraft services and protection✓ Loan services✓ Fraud protection

Back of a Check

Practice endorsing a check for mobile deposit according to the image on the slide.

REMINDER: Only endorse checks you receive, not checks you write.

ENDORSE HERE

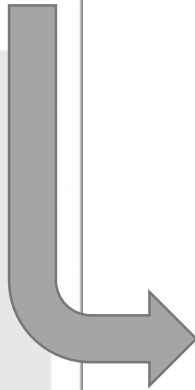
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

RESERVED FOR FINANCIAL INSTITUTION USE

ORIGINAL DOCUMENT

SECURITY FEATURES

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



Do not write anything below
the line!

**Checks aren't as common these days, but routing and account numbers are still relevant.
Use the information on the voided check to complete the direct deposit form below.**

SecureFutures Bank
Sandy Robinson
1234 Brimble Street
Philpot, KY 42366

DATE _____

1234

PAY TO THE ORDER OF _____ \$ _____
DOLLARS

MEMO _____

VOID

Routing Number 0123456789 **Account Number** 701234567890 **Check Number: do not include** 01234

Direct Deposit Authorization Form

Please print and complete ALL the information below.

Name: _____

Address: _____

City, State, Zip: _____

Name of Bank: _____

Account #: _____

9-Digit Routing #: _____

Amount: ☐ \$ _____ ☐ _____ % ☐ or ☐ Entire Paycheck

Type of Account: Checking Savings (Circle One)

Please attach a voided check for each bank account to which funds should be deposited.

Your Company is hereby authorized to directly deposit my pay to the account listed above. This authorization will remain in effect until I modify or cancel it in writing.

Employee Signature: _____

Date: _____

(<https://www.sampleforms.com/direct-deposit-forms-sample.html>)

Put these methods of payment under the correct category.

Debit Card

Prepaid Card

Afterpay

Credit Card

Cash App

Check

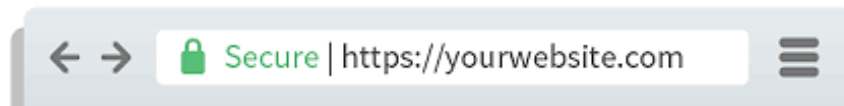
Venmo

Affirm

USING YOUR OWN MONEY (MONEY IN YOUR CHECKING ACCOUNT)	USING MONEY THAT YOU HAVE TO PAY BACK

Tips for Protecting Yourself from Identity Theft

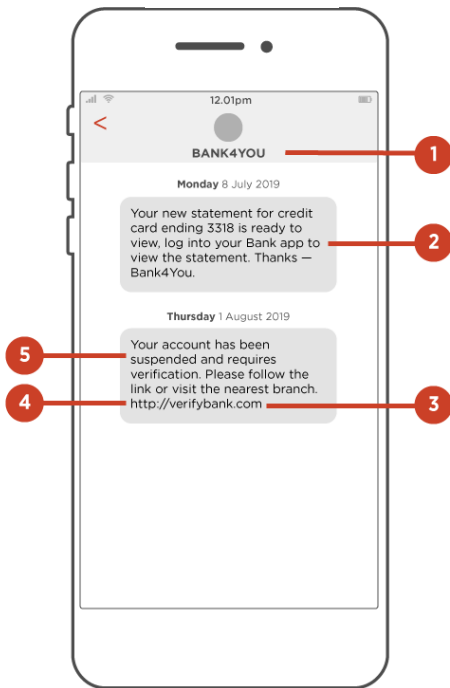
Keep your birth certificate and social security card in a safe place – not with you!
Keep your cell phone, driver’s license, checkbook, and credit card in a safe place.
Do not give your personal information over the phone or internet unless you are sure you are talking to a reputable organization and 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.



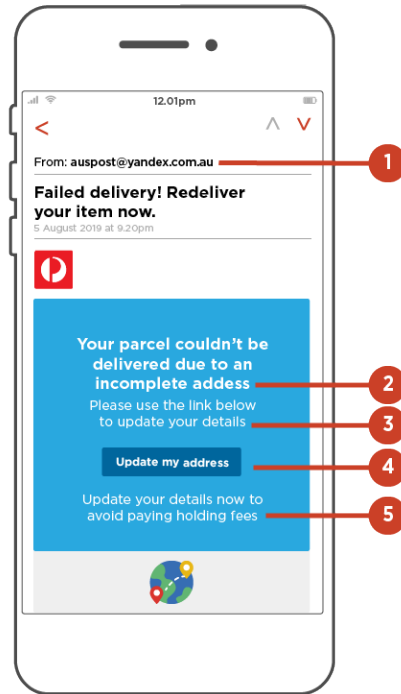
Identify The Scam

For each example, identify the suspect parts that make the message a scam.
Write them next to each number.

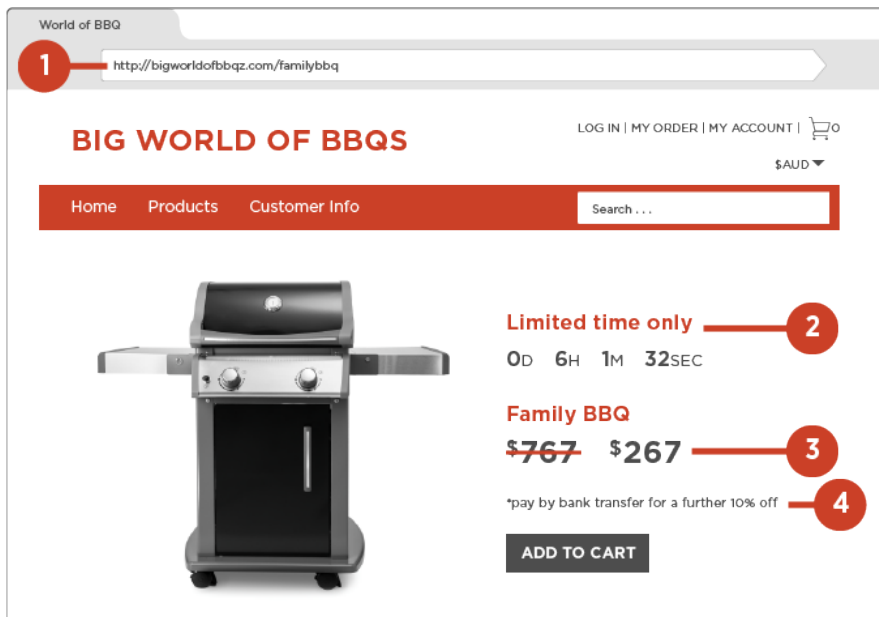
Text Message



Email



Online Shopping



Adapted from



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.	
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.	