

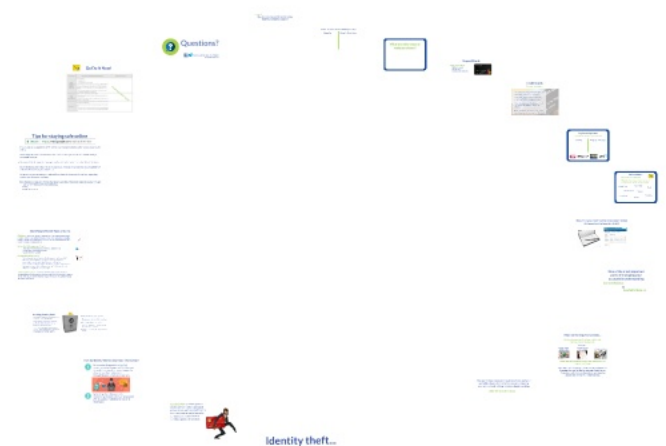


This presentation is based on part of FDIC
MoneySmart and Invention Personal Finance **MPF 10**

Part 1



Part 2





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





What percentage of branch banks offer "free" student checking accounts?



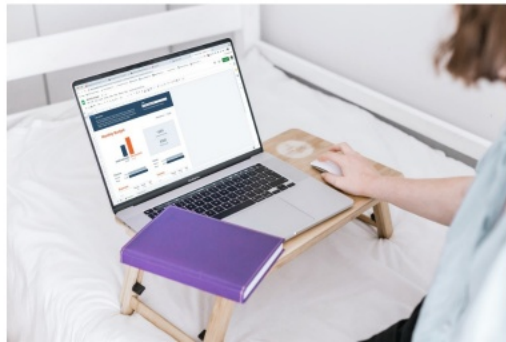
What percentage of branch banks offer "free" student checking accounts?

96.7%

<https://wallethub.com/edu/sa/banking-landscape-report/1629>

What we'll learn...

- How do you choose: bank and credit unions?
- What is mobile and online banking?
- How do you open and manage a bank account?
- What are the differences between check cashing stores and banks and credit unions?
- What is identity theft?



How we'll do this...

- Seize the opportunity!
- Be engaged. Ask questions and participate in discussions.
- Respect each others thoughts.
- Use the workbook. Take notes and complete activities.
- Have fun!



Banks or Credit Unions

Do you have an account at a bank or credit union?



Features to consider when choosing a bank or credit union

Check out www.bankonmilwaukee.org for more information about safe and affordable accounts in your area!



Accessibility & Location



Accessibility & Location

- Physical buildings
- ATM locations
- Online Banking
- Mobile banking
- Customer service
- FDIC or NCUA insured

Features



Features

- Savings interest rates
- Automatic transfers
- Cash back & reward points
- Online bill pay
- ATM access
- Low balance and overdraft text alerts

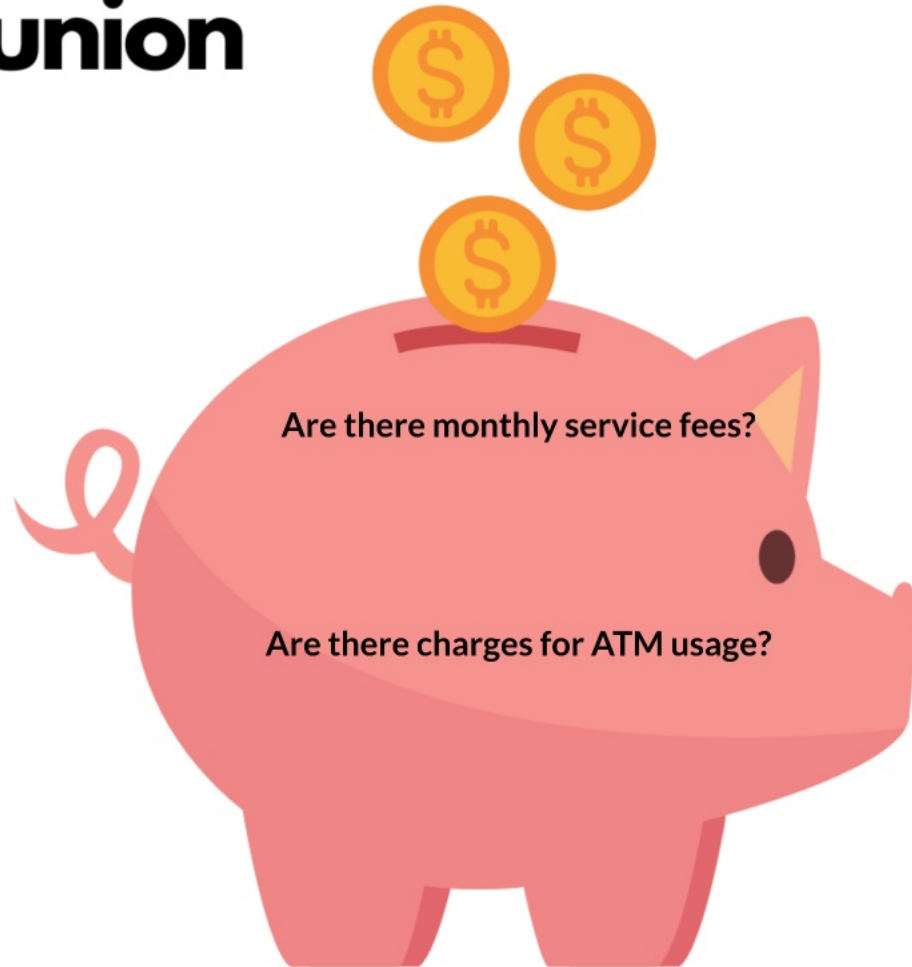
The background features several overlapping circles in various shades of light red and pink. On the left side, there is a solid black vertical oval shape.

Services

Services

- Direct deposit
- Loan services
- Credit monitoring
- Fraud protection
- Customer service
- Investment accounts
- Budgeting tools
- Financial planning services

Fees to consider when choosing a bank or credit union





Are there monthly service fees?

Are there charges for ATM usage?



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?

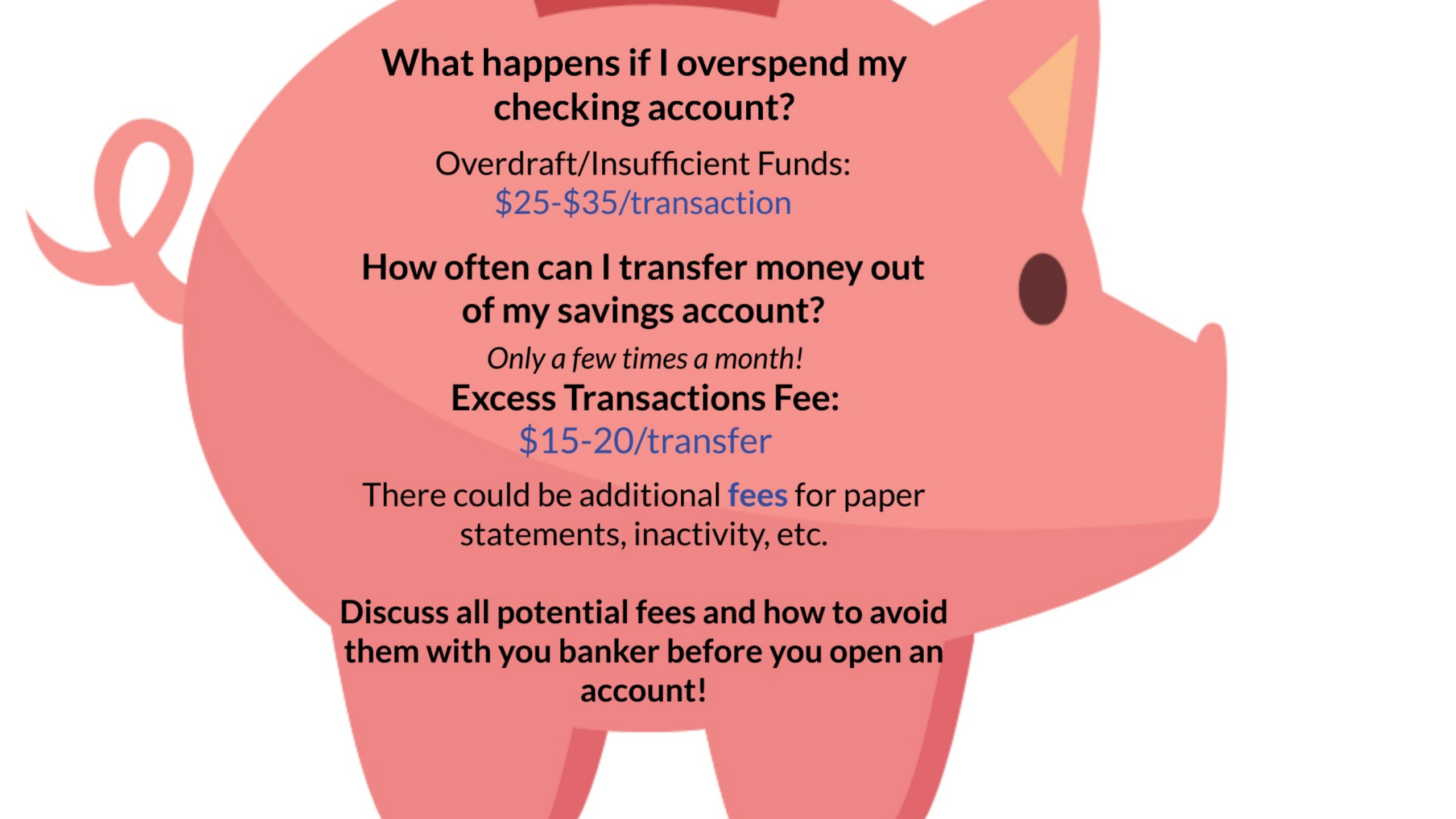
(\$2-\$6/transaction)

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



What happens if I overspend my checking account?

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



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 your banker before you open an account!

Knowledge Check

All of these are services and features of a bank account except:

- A. Direct Deposit
- B. ATM fees
- C. Online bill pay
- D. Cash back & reward points



Knowledge Check

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- A. Direct Deposit
- B. ATM fees
- C. Online bill pay
- D. Cash back & reward points

Correct Answer: B. ATM Fees



What's 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

Sounds good, right?

Not so fast...

Opting in

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...

Opting in

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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.

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

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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10/7/18	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

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

Opting out of overdraft protection would have prevented this.



*Now, are you ready
to open an account?*

*All you need are a
few documents.*

You will need...

- 2 forms of ID
- Social Security # or ITIN
- 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



From the list below, which ones are NOT acceptable as 2 forms of ID?

Driver's License

Passport w/photo

Birth Certificate

Permanent Resident Card

Insurance Card

State ID

Social Security Card

Student ID w/photo

A selfie photo

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State ID

Student ID w/photo

A selfie photo

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

Or

Bank 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 means you're paying \$32 a month...



...which equals \$384 a year.

CHECKS CASHED

Pay Day Loans

Money Orders

Western Union

Title Loans

Money Transfers

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

...which equals \$384 a year.

BANK

Full Service Banking

Free Student Checking Account

ATM Available Inside

FDIC

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

Cost to withdraw money from your account - \$0

Keep that \$384 for yourself!!





Don't pay to access your own money!

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



Cost to withdraw
money from your
account = \$0

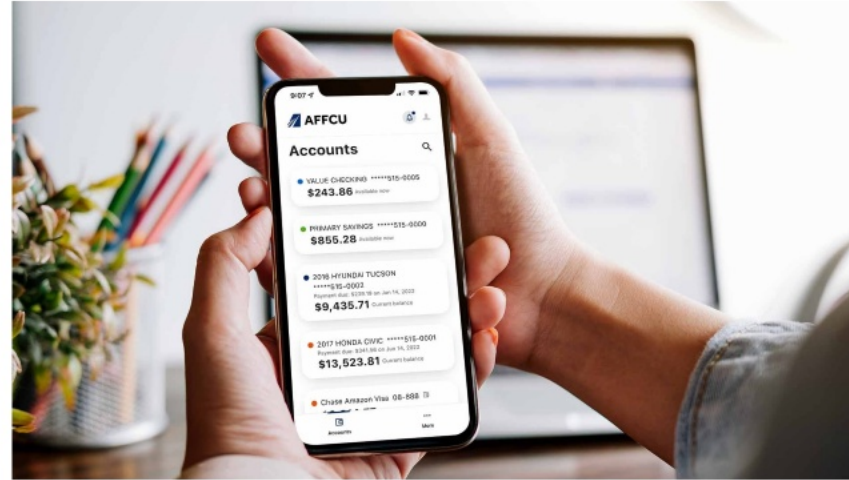
***Keep that \$384
for yourself!***

*Now that you've deposited your
paycheck...*

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

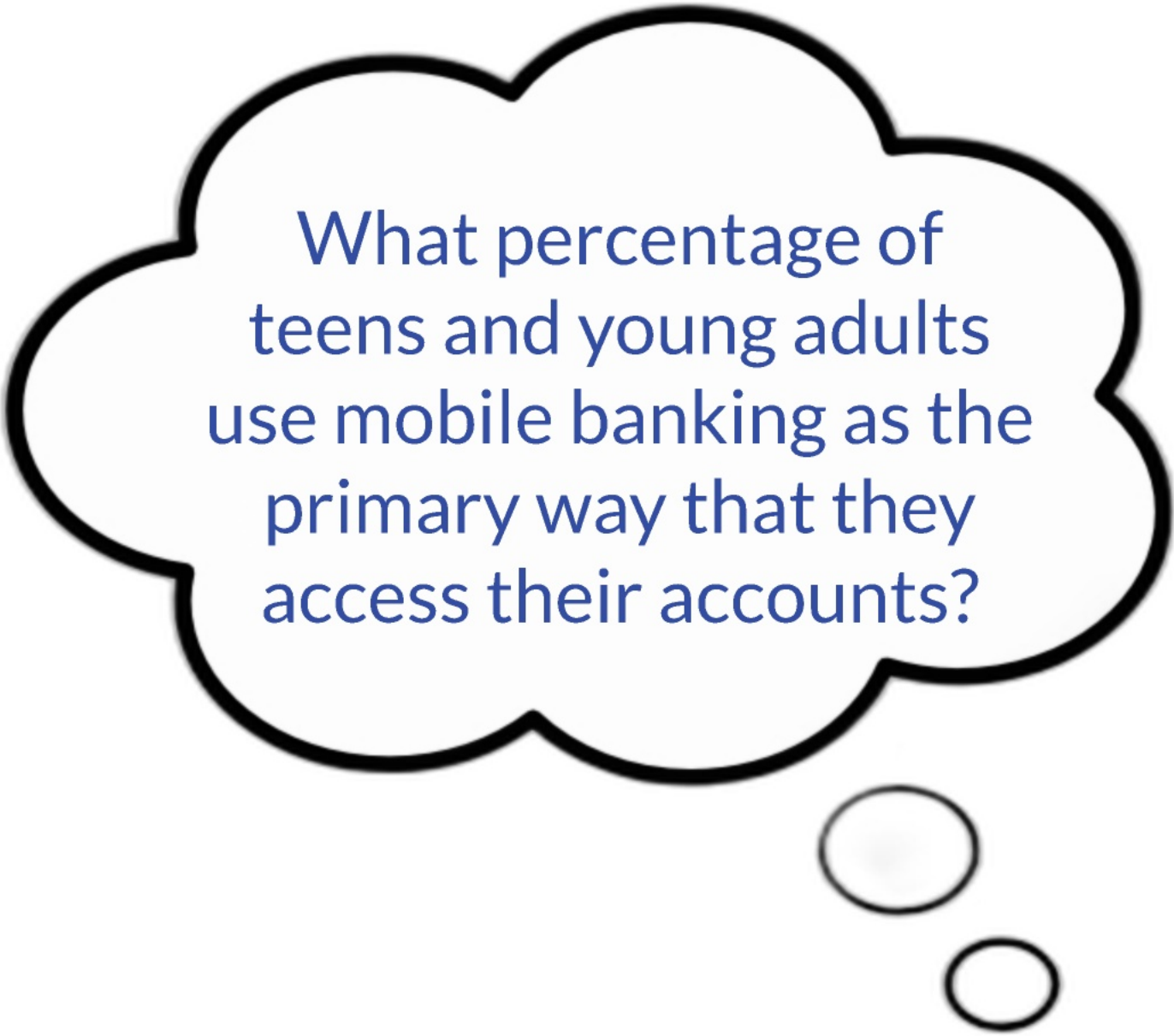
Monitoring Your Accounts

Mobile & Online Banking



- Access to view your accounts
- Make transfers easily from and to other accounts
- Monitor your debit card
- Check your bank statements
- Do online bill pay
- Send money to friends/families

TRIVIA QUESTION



What percentage of teens and young adults use mobile banking as the primary way that they access their accounts?

TRIVIA QUESTION

74%



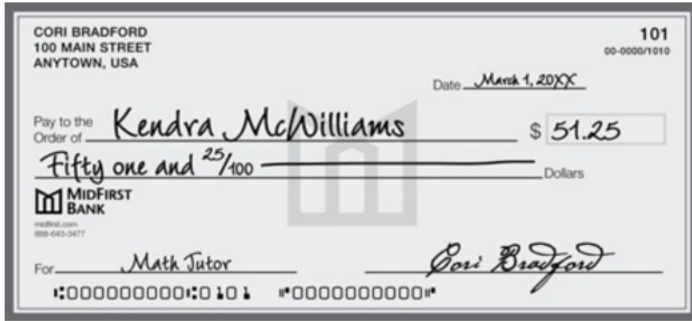
What percentage of teens and young adults use mobile banking as the primary way that they access their accounts?



You've opened a bank account...



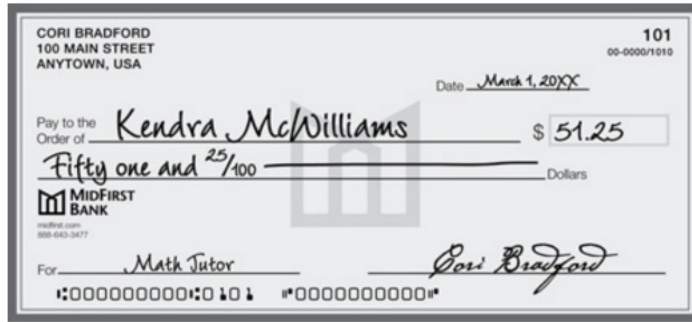
You've opened a bank account...



You've deposited your check...



You've opened a bank account...



You've deposited your check...

Now, how can you access your money?



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!

You can also access your money by writing 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

Who you are paying

Check Number

Written dollar amount

Line stopping others from adding more

What the payment is for

Routing Number

Checking Account Number

Your unique signature
DON'T PRINT!

MY NAME
MY ADDRESS

1000

Month Date, Year
DATE

PAY TO THE ORDER OF City Wireless | \$ 85.96

Eighty-five and 96/100 DOLLARS

FOR September cell phone bill My Signature

0000000186 000000529 1000

The Back of a Check



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



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



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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:

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Three uses for this information:

- ✓ Payroll Direct Deposit
- ✓ Automatic Bill Payments
- ✓ Wire Transfers

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

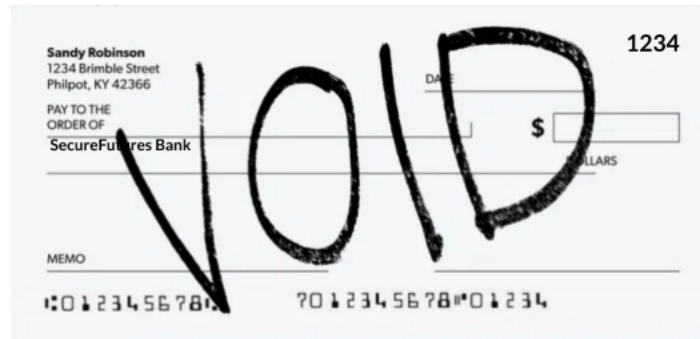




END PART 1

Direct Deposit Authorization Form

Using the provided sample voided check in your workbook, fill out the direct deposit form.



Direct Deposit Authorization Form
Please print and complete ALL the information below.

Name: _____
Address: _____
City, State, Zip: _____

The diagram shows a check with the following labels:
- 9 digit Routing Number: 123456789
- Account Number (1-17 digits): 1234567891011
- Check Number (do not include): 0259

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.

[Company Name] 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: _____

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?



Cash App



venmo



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

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

Benefits

Things To Think About

Benefits	Things To Think About

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

Things To Think About

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

Benefits

- Easily connected to your checking account
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Things To Think About

- 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

*What are other ways to
make purchases?*

What are other ways to make purchases?

Prepaid Cards & Credit Cards



Prepaid Cards

Often referred to as:

- NetSpend cards
- Payroll cards
- Reloadable debit cards



Prepaid Cards

Often referred to as:

- NetSpend cards
- Payroll cards
- Reloadable debit cards



Additional Info:

- 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.

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?

Buy Now Pay Later

Has anyone used this before? How does it work?

Benefits

Things to think about

Klarna.

afterpay 

Pay in 4

From  PayPal

affirm 

Buy Now Pay Later

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

Things to think about

Klarna.

afterpay 

Pay in 4

From  **PayPal**

affirm 

Buy Now Pay Later

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

Things to think about

- 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?

With which of these are you using your own money vs. using other's money that you have to pay back?

Credit Card

Cash App

Check

Prepaid Card

Venmo

Debit Card

Affirm

Afterpay

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 Giro
 - My Favourites
- OTHER BANK SETUP
- ELECTRONIC PAYMENT OF SHARES (EPS)

Scheduled Transactions

To Account	Frequency	Amount	Date	Status	
Checking: XXXXXX9018	Monthly until cancelled	SGD 1.00	1 Aug 2014	Active	<input type="checkbox"/>
AIA BILLING PAYEE	Weekly until cancelled	SGD 5.00	8 Aug 2014	Active	<input type="checkbox"/>
CHEQUE PAYEE	Annually until cancelled	SGD 9.99	1 Sep 2014	Active	<input type="checkbox"/>
CHEQUE PAYEE	Every other week until cancelled	SGD 10.00	10 Oct 2014	Active	<input type="checkbox"/>
DBS CREDIT CD PAYEE	Semi-annually until cancelled	SGD 10.10	10 Nov 2014	Suspended	<input type="checkbox"/>
DBS ELECT PAYEE	Once	SGD 4.50	1 Dec 2014	Active	<input type="checkbox"/>
Checking: XXXXXX9018	Once	SGD 1.00	15 May 2015	Active	<input type="checkbox"/>
Credit Line: XXXXXX9006	Once	SGD 1.00	15 May 2015	Active	<input type="checkbox"/>

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.

paying for gas
at the pump



Examples:
leaving a tip at a
restaurant



shopping online



Sometimes this happens because the amount you are
paying may change.


Note: When you are making a purchase with your debit card,
if you don't use your PIN and you select the "credit" button,
the purchase will stay in pending status in your checking
account and will clear in 1-3 business days.

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:

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:



The image shows a check form template with the following fields and text:

- Top left: A star icon followed by the text "John Smith", "555 Your St.", and "Your Town 54321".
- Top right: A line labeled "DATE" with a blank space for writing.
- Middle left: A line labeled "PAY TO" followed by a large rectangular box for the payee's name.
- Middle right: A small rectangular box for the amount.
- Bottom left: A line labeled "MEMO" followed by a blank space for writing.
- Bottom left: A line with the number "1234 5678 9876 543210".

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!

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.

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



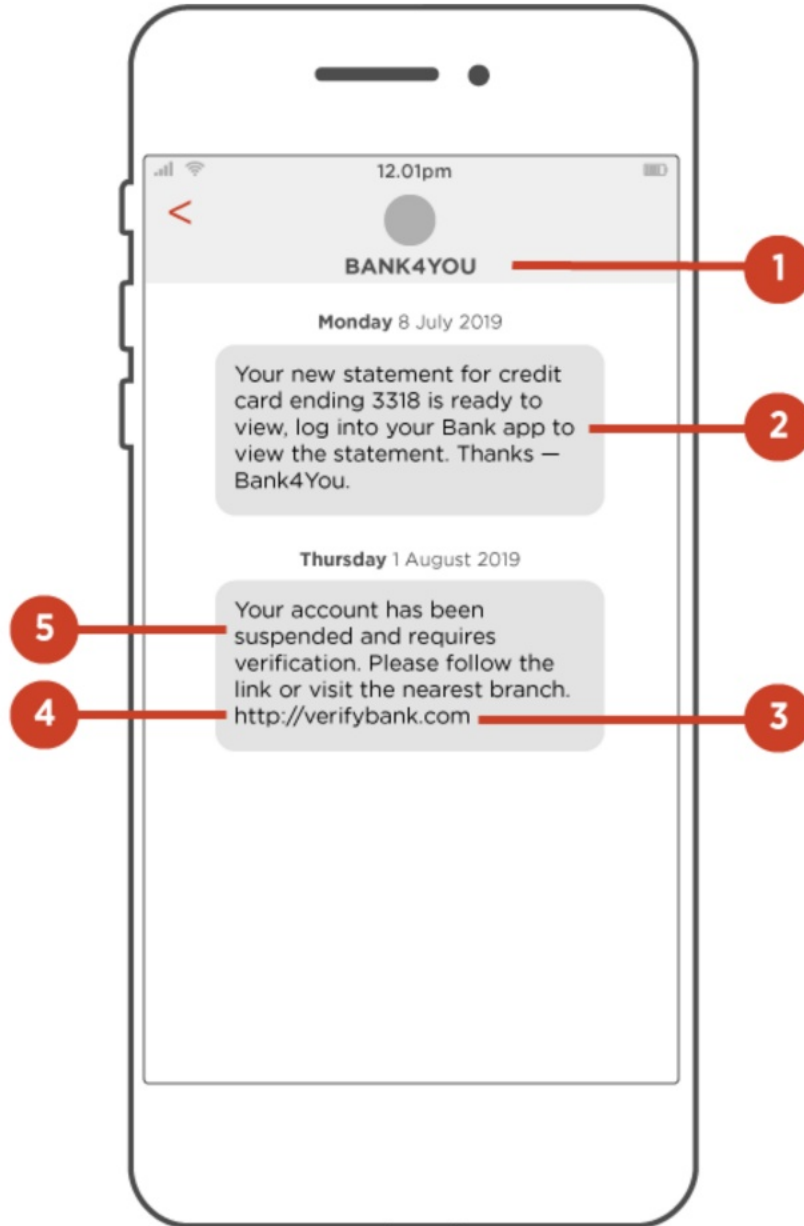
Online Shopping Scams

- 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.

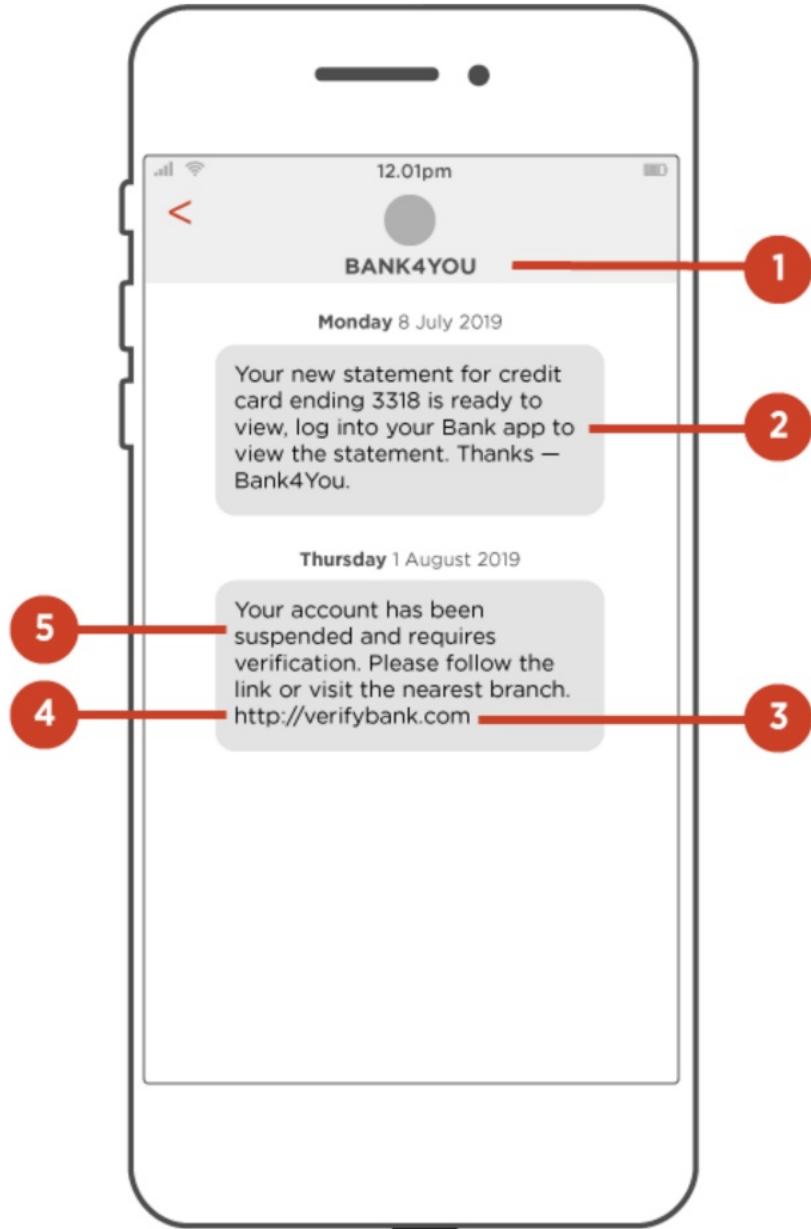


Card Cracking Scam is where scammers deposit fake checks or counterfeit bills into the victim's account, and then, the scammers withdraw all the funds. By the time the bank discovers the issue, the scammer is long gone with their money.

What's wrong with this text message?

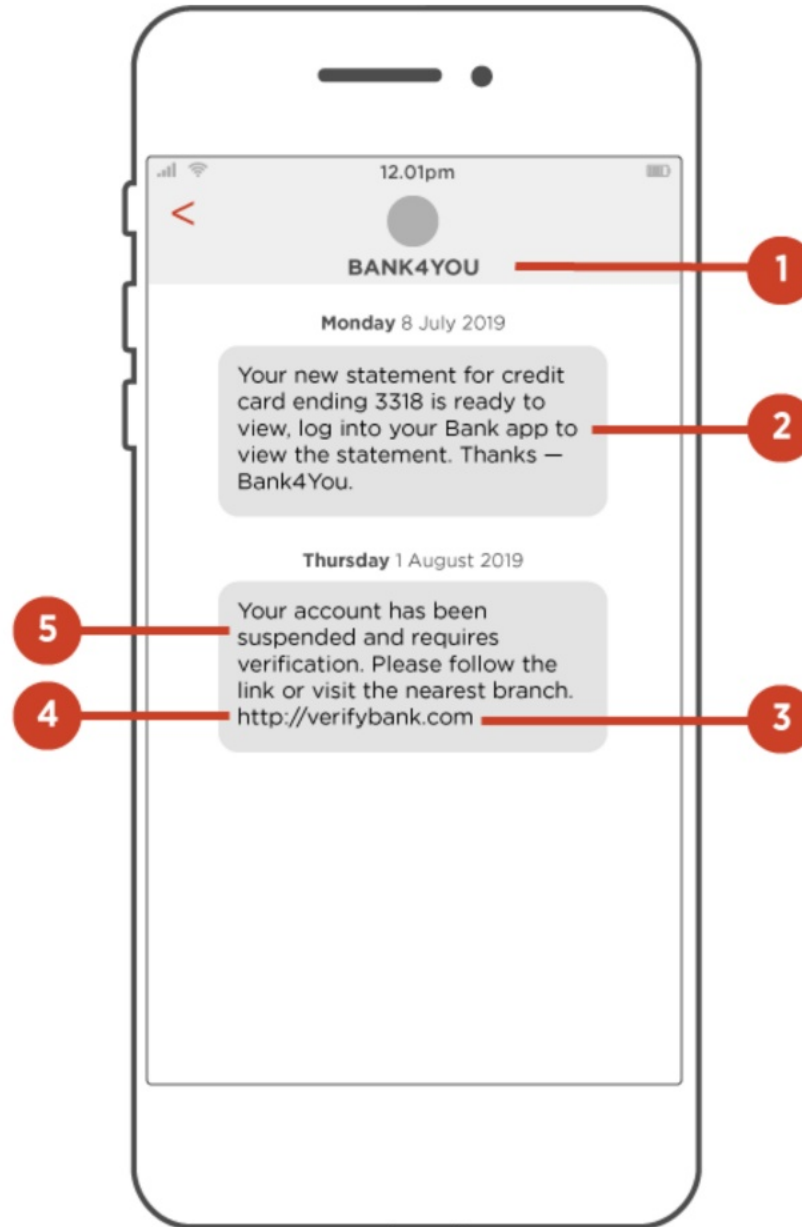


What's wrong with this text message?



Scammers often make messages look 'legitimate'

What's wrong with this text message?



1 Scammers often make messages look 'legitimate'

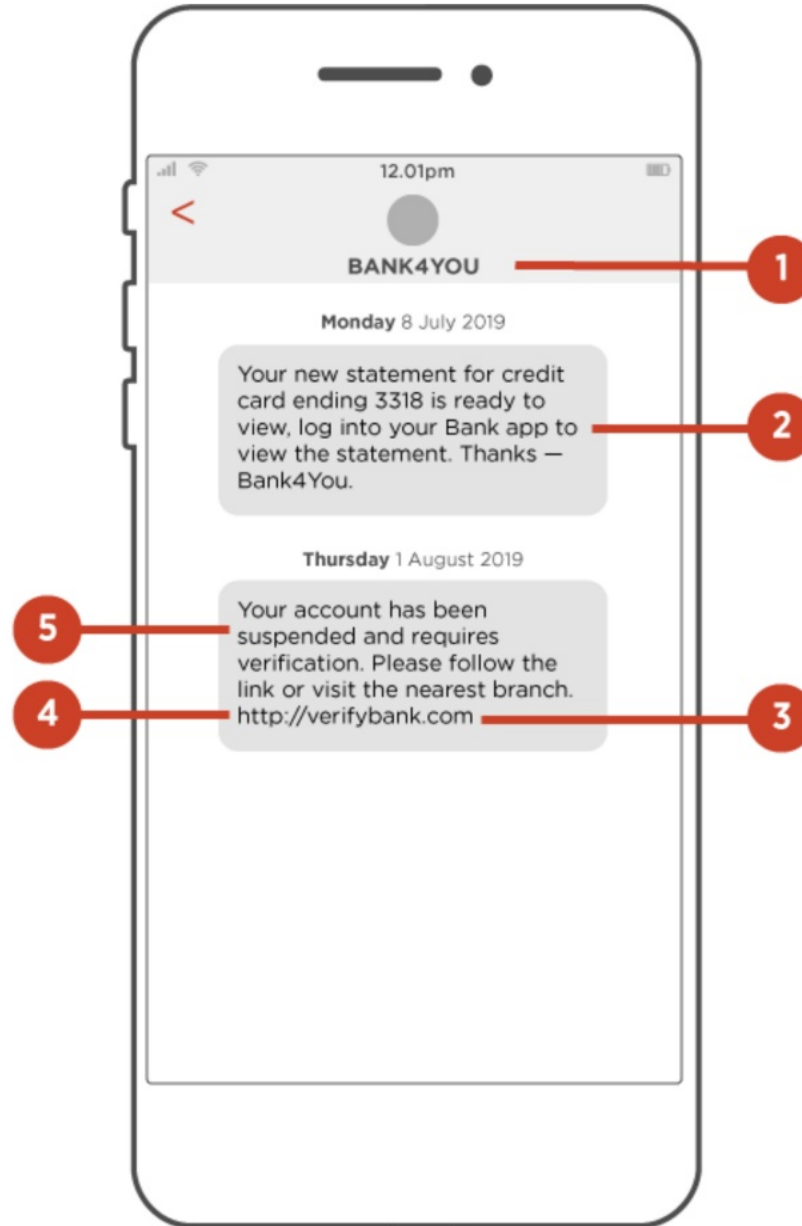
2 It's a different style from the first SMS

3

5

4

What's wrong with this text message?

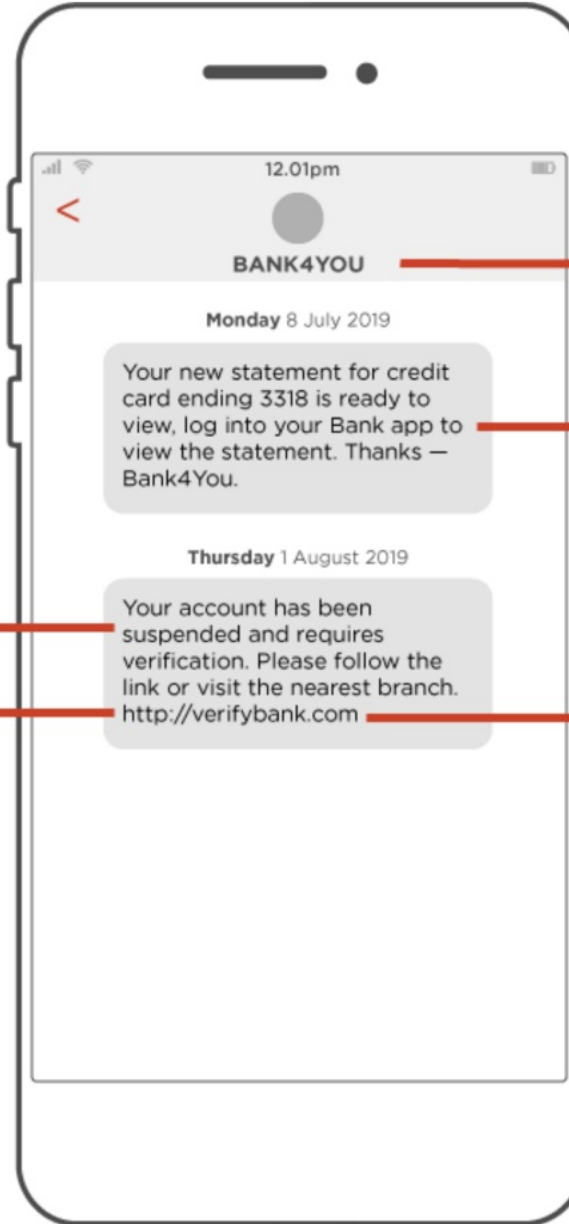


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2 It's a different style from the first SMS

3 It has a malicious link (phishing site)

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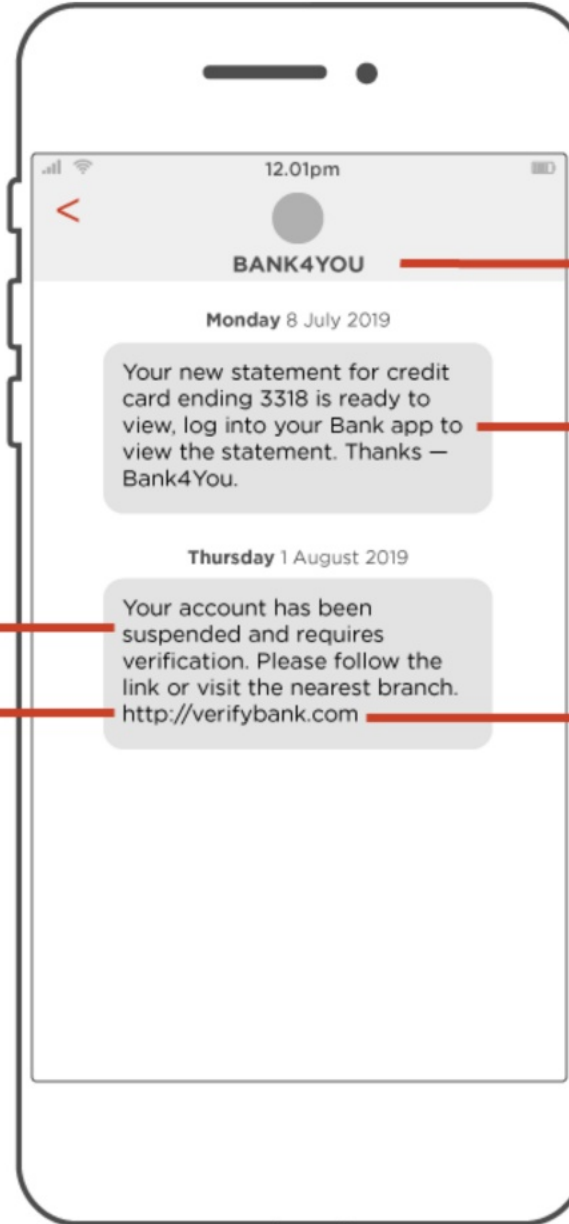
1 Scammers often make messages look 'legitimate'

2 It's a different style from the first SMS

3 It has a malicious link (phishing site)

4 5 It's not a secure URL

What's wrong with this text message?



1 Scammers often make messages look 'legitimate'

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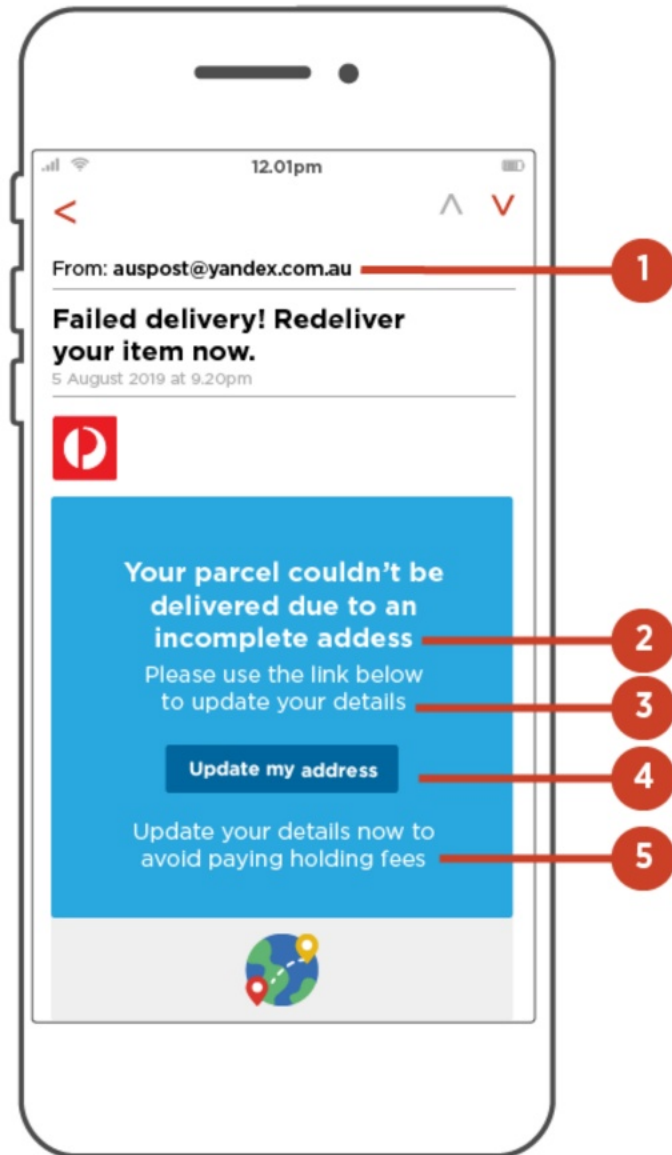
3 It has a malicious link (phishing site)

5 It has a sense of urgency

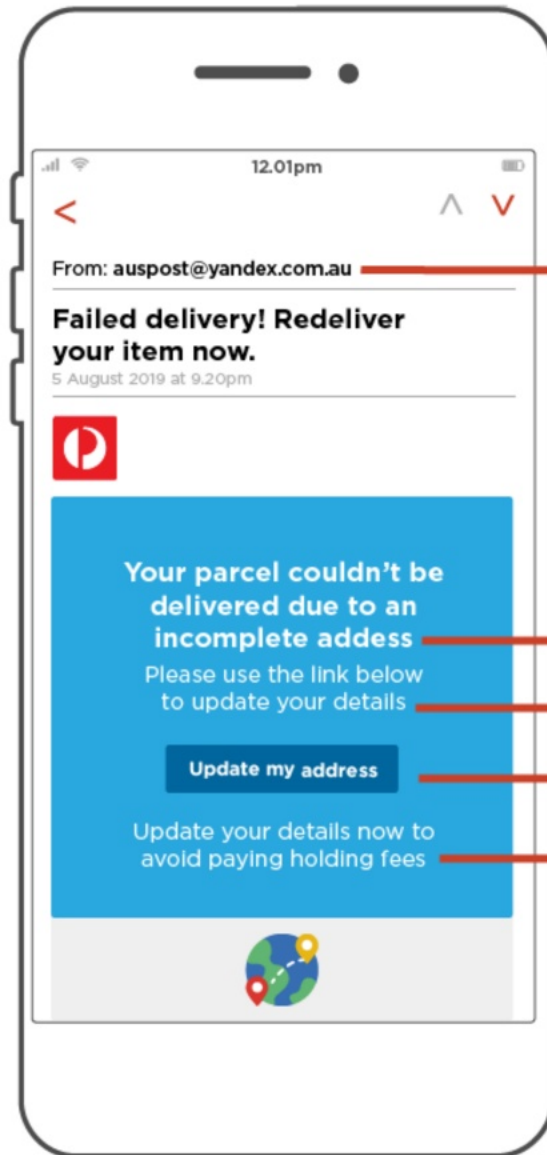
4 It's not a secure URL

Your account has been suspended and requires verification. Please follow the link or visit the nearest branch. <http://verifybank.com>

Identify the red flags in this email.



Identify the red flags in this email.



1 You can't confirm who it's from

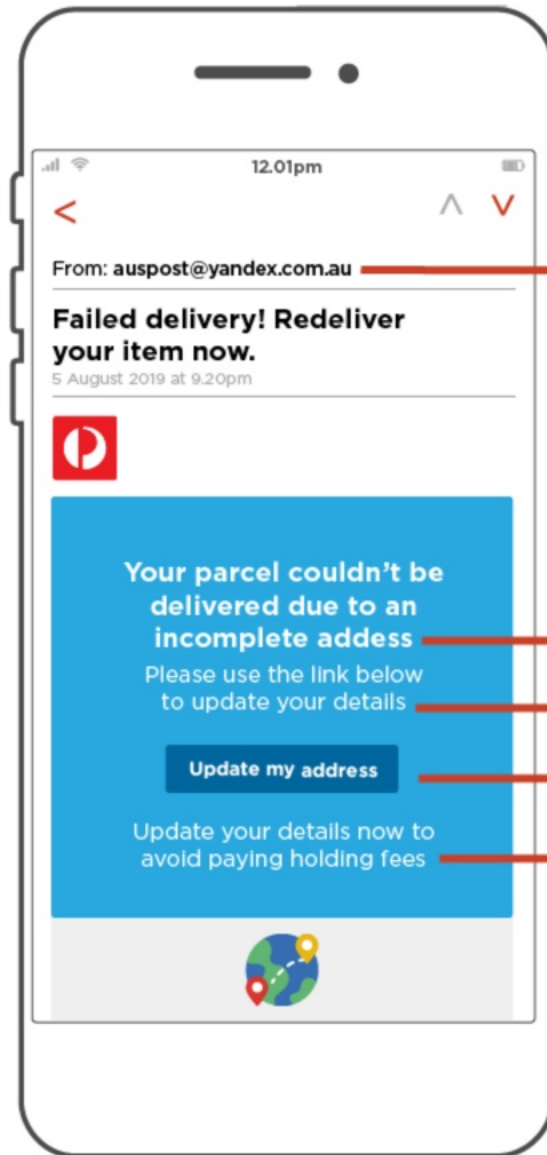
2

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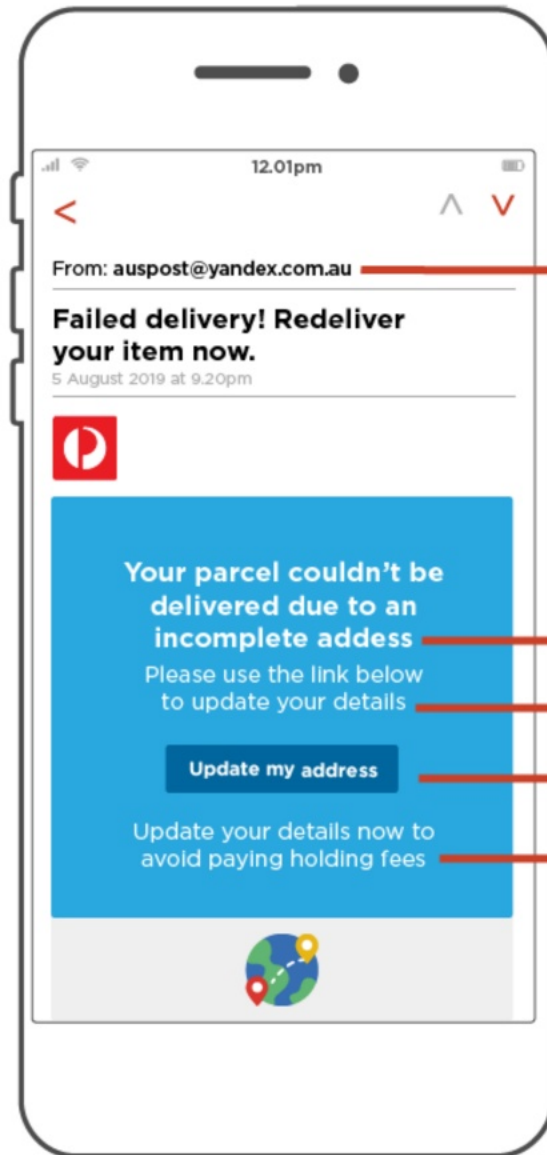
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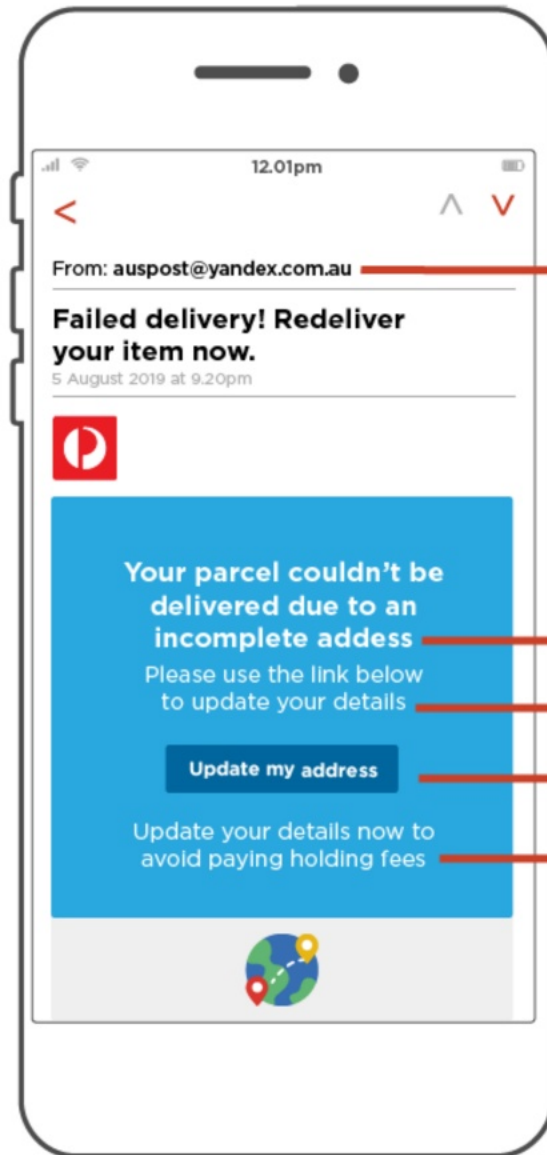
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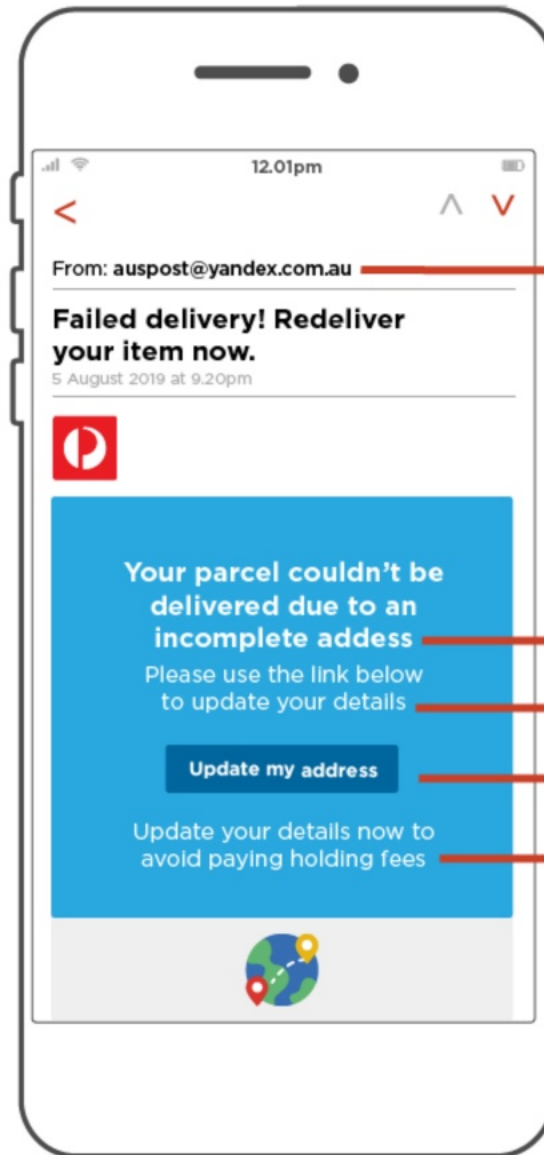
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Identify the red flags in this email.



1 You can't confirm who it's from

2 It has spelling or grammatical errors

3 It has a request for you to provide info


4 It has a malicious link (phishing)

5 There is a sense of urgency - or else there is a consequence!


Can you trust this site?

World of BBQ

1 <http://bigworldofbbqz.com/familybbq>

BIG WORLD OF BBQS LOG IN | MY ORDER | MY ACCOUNT |  \$AUD ▼

Home Products Customer Info Search ...




Limited time only 2
0D 6H 1M 32SEC

Family BBQ
~~\$767~~ \$267 3

*pay by bank transfer for a further 10% off 4

ADD TO CART



Can you trust this site?


It's not secure!

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


The screenshot shows the website 'World of BBQ' with the URL <http://bigworldofbbqz.com/familybbq> in the address bar. The page features the 'BIG WORLD OF BBQS' logo, navigation links for 'Home', 'Products', and 'Customer Info', and a search bar. A BBQ product is displayed with a 'Limited time only' timer showing 0D 6H 1M 32SEC. The price is listed as ~~\$767~~ \$267. A note indicates '*pay by bank transfer for a further 10% off'. An 'ADD TO CART' button is visible. A yellow icon with a pencil and the number 6 is located in the bottom left corner of the page.

World of BBQ

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1 <http://bigworldofbbqz.com/familybbq>

LOG IN | MY ORDER | MY ACCOUNT |

\$AUD ▼

Home Products Customer Info Search ...

Limited time only 2

0D 6H 1M 32SEC

Family BBQ

~~\$767~~ \$267 3

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ADD TO CART

6

It has a sense of urgency

Can you trust this site?

It's not secure!

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

The screenshot shows the website 'World of BBQ' with the URL <http://bigworldofbbqz.com/familybbq> in the address bar. The page features the 'BIG WORLD OF BBQS' logo, navigation links for 'Home', 'Products', and 'Customer Info', and a search bar. A BBQ grill is displayed with a 'Limited time only' offer of 0D 6H 1M 32SEC. The price is shown as ~~\$767~~ \$267, with a note that bank transfer offers a further 10% off. An 'ADD TO CART' button is visible. Annotations include a red circle '1' pointing to the URL, a red circle '2' pointing to the 'Limited time only' text, a red circle '3' pointing to the price, a red circle '4' pointing to the bank transfer note, and a yellow square with a pencil and the number '6' in the bottom left corner.

It has a sense of urgency

The deal is too good to be true

Can you trust this site?

It's not secure!

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

The screenshot shows the website 'World of BBQ' with the URL <http://bigworldofbbqz.com/familybbq> in the address bar. The page features the 'BIG WORLD OF BBQS' logo, navigation links for 'Home', 'Products', and 'Customer Info', and a search bar. A BBQ grill is displayed with a 'Limited time only' offer for 'Family BBQ' priced at \$267 (reduced from \$767). A countdown timer shows 0D 6H 1M 32SEC. A note indicates a 10% discount for bank transfers. An 'ADD TO CART' button is visible. A yellow icon with a pencil and the number 6 is in the bottom left corner.

1 <http://bigworldofbbqz.com/familybbq>

LOG IN | MY ORDER | MY ACCOUNT |

\$AUD ▼

Home Products Customer Info Search ...

Limited time only 2

0D 6H 1M 32SEC

Family BBQ

~~\$767~~ \$267 3

*pay by bank transfer for a further 10% off 4

ADD TO CART

6

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.

Stay informed, scams are always changing! Learn about the most common scams through:

- Consumer Financial Protection Bureau
- FDIC
- Federal Reserve



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	<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.	<i>Create your action plan!</i>	
Online and Mobile Banking	<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 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	<ul style="list-style-type: none"><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><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>
Online and Mobile Banking	<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>
Identity Theft	<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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