



Part 1

This presentation is based on part of FDIC
MoneySmart and Inflation Personal Finance
MDF 18



Part 2

Question?

Identity theft...



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%

NextGen Personal Finance

What we'll learn...

- How banks and credit unions keep money safe
- Choosing a financial institution and opening accounts
- The differences between check cashing stores and banks and credit unions.
- Features of online and mobile banking.
- How to identify and avoid identity theft and scams



How we'll do this...

- Active participation!
- Be engaged. Ask questions and participate in discussions.
- Respect each others thoughts, perspectives, and contributions.
- Maximize your experience by using the workbook. Take notes and complete activities.
- Have fun while learning!





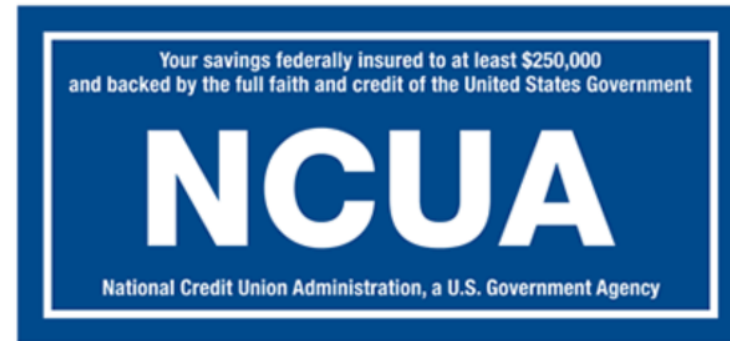
*Is your money safe at a
Bank or Credit Union?*





Capital One

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.



Banks or Credit Unions

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



Bank

- For-profit organizations
- Anyone can open an account
- Have more branches and ATMs nationwide
- More online and mobile banking options



Credit Union

- Not-for-profit organizations
- May have membership requirements
- Better rates on savings accounts and loans
- Fewer fees and requirements

Features to consider when choosing a financial institution

BankOn
Greater Milwaukee

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



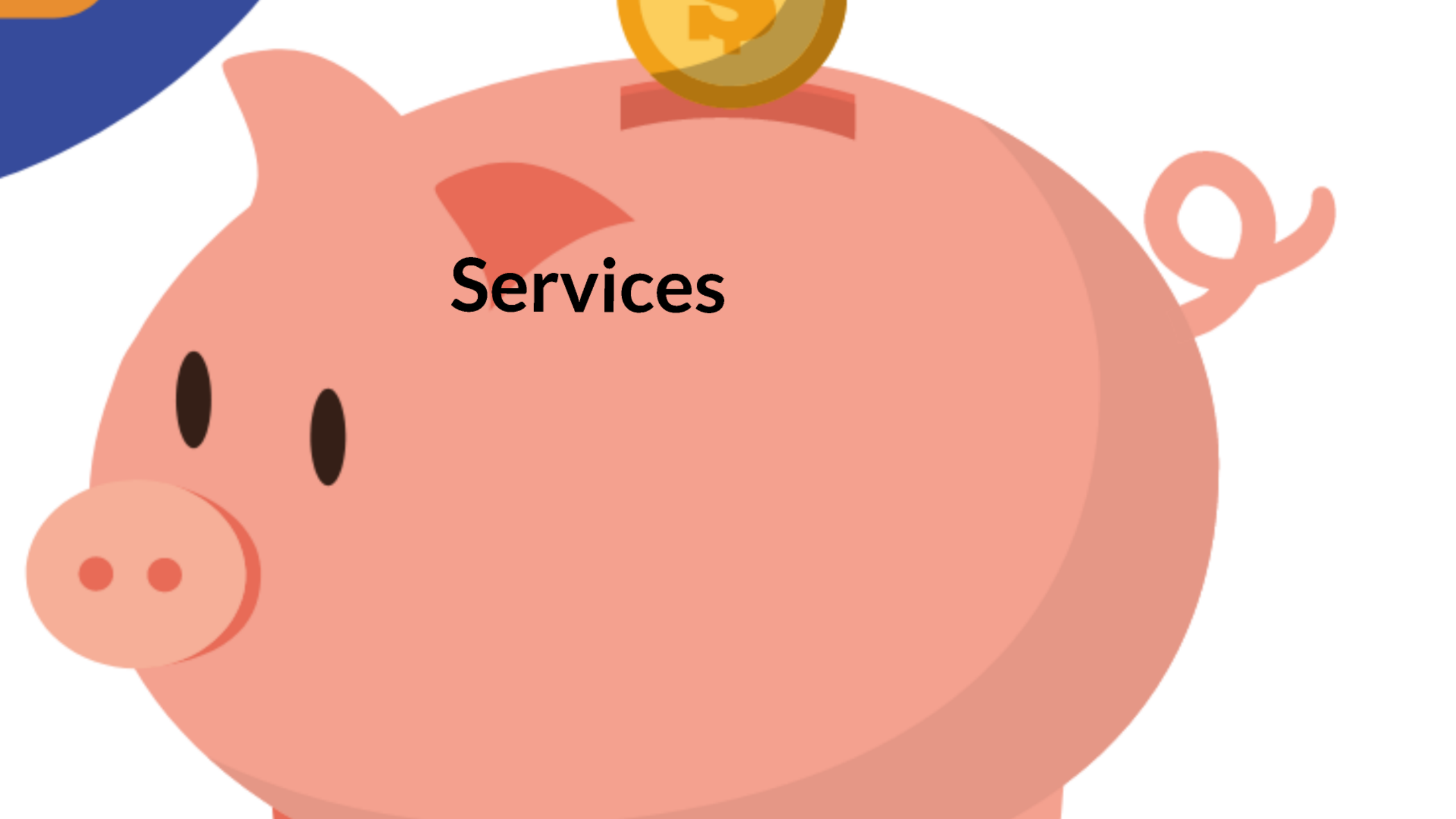
A stylized illustration of a pink piggy bank. The piggy bank is facing right and has a gold coin on top of its head. The text "Accessibility & Features" is written in a bold, black, sans-serif font across the middle of the piggy bank's body. The piggy bank has a small black eye, a pink ear, and a curly tail.

Accessibility & Features



Accessibility & Features

- Physical buildings
- Fee free ATMs
- Online and mobile banking
- Direct deposit
- Low interest loan rates
- Automatic transfers
- Reward programs
- Competitive saving account rates
- Low balance and overdraft text alerts



Services

A pink piggy bank is the central focus of the image. It has a gold coin falling into its slot. The piggy bank has a large snout with two nostrils, two small ears, and a curly tail. The word "Services" is written in a bold, black font on the side of the piggy bank. Below the title is a list of services.

Services

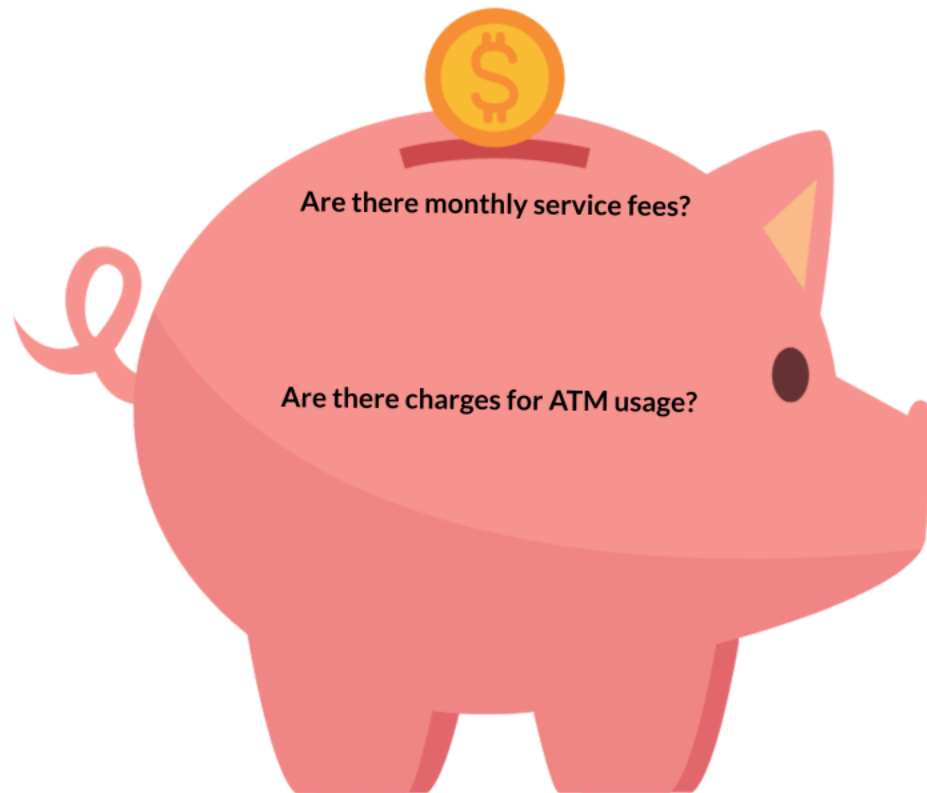
- Loan services
- Credit monitoring
- Fraud protection
- Investment accounts
- Budgeting tools
- Financial planning services



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



Features to consider when choosing a financial institution



A stylized illustration of a pink piggy bank. The piggy bank is facing right and has a gold coin with a dollar sign on top of its back. The coin is partially inside a slot. The piggy bank has a small yellow triangle on its ear and a black dot for an eye. The background is white.

Are there monthly service fees?

Are there charges for ATM usage?

A pink piggy bank is the central background element. It has a gold coin with a dollar sign on top of its back. The piggy bank is facing right.

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 minimum 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.
- There are some ATMs where you can access your money at no charge. Ask your bank or credit union for details.



Other Possible Fees

A pink piggy bank is the central graphic, facing right. A gold coin with a dollar sign is on top of its coin slot. The piggy bank has a small yellow triangle on its ear and a dark brown eye.

Other Possible Fees

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

Excess Transactions Fees for Savings Accounts:
\$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

What are some services and features of a bank/credit union account?



Knowledge Check

What are some services and features of a bank/credit union account?

Direct Deposit
Mobile Deposit
Online bill pay
Credit monitoring
& more ...



What's overdraft protection?

What's overdraft protection?

Banks and credit unions offer services where if you make a purchase that costs more than you have in your account (called an overdraft), they agree to cover the cost, which allows you to make your purchase.

Sounds good, right?

Not so fast...

Sounds good, right?

Not so fast...

Opting in

- 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.

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, in addition to the purchase that overdrafted your account.
- 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

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
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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.*



*If you don't already
have an account, and
want to open one, 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



Imagine that you decided not to open an account, you have a job, and you need to cash your paycheck.
Where would you go?



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

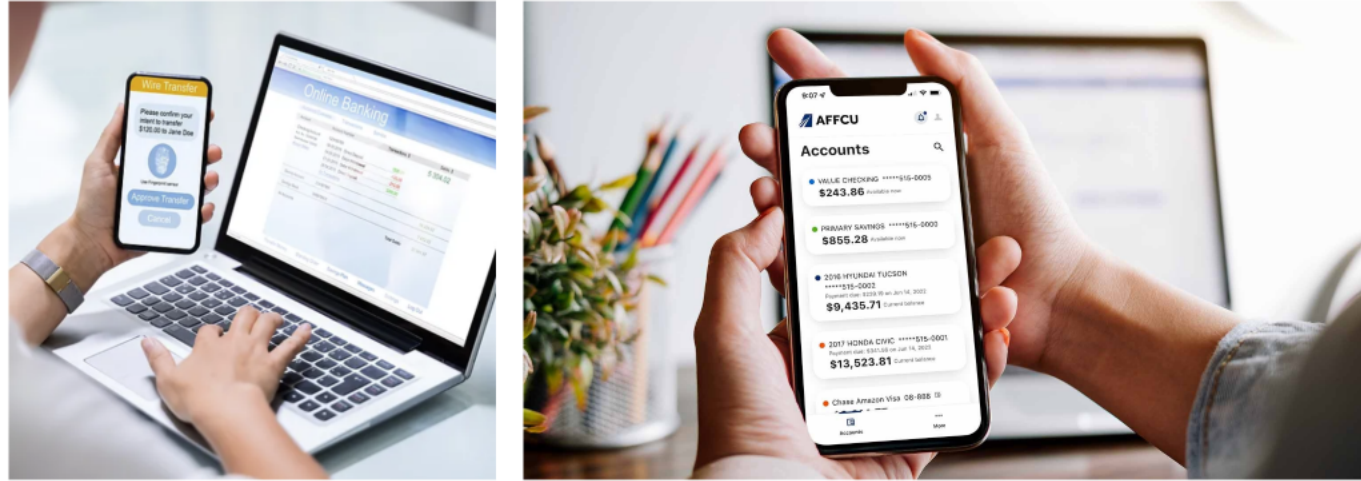
*Keep that \$384
for yourself!*

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

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

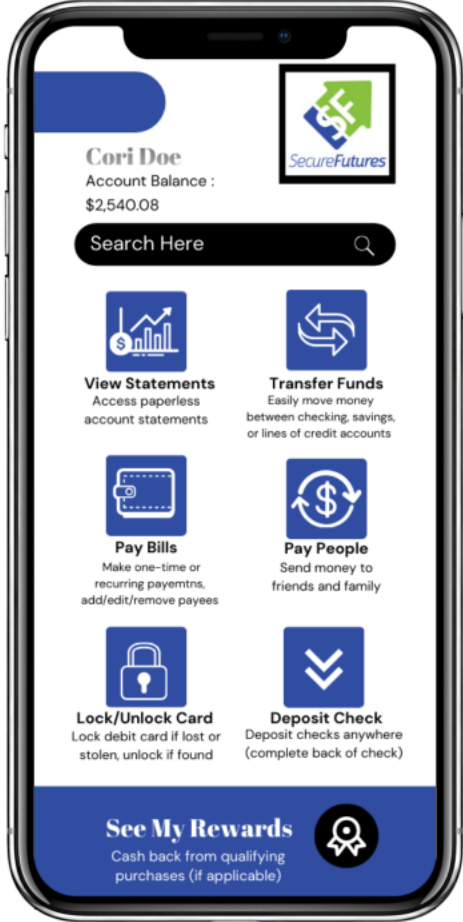
Monitoring Your Accounts

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
- Mobile deposit

Online and Mobile Banking Features





View Statements

Access paperless
account statements



Transfer Funds

Easily move money
between checking, savings,
or lines of credit accounts



Pay Bills

Make one-time or
recurring payemtns,
add/edit/remove payees



Pay People

Send money to
friends and family



Lock/Unlock Card

Lock debit card if lost or stolen, unlock if found



Deposit Check

Deposit checks anywhere (complete back of check)

See My Rewards

Cash back from qualifying purchases (if applicable)



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...

CORI BRADFORD
100 MAIN STREET
ANYTOWN, USA

101
00-0000/1010

Date March 1, 20XX

Pay to the Order of Kendra McWilliams \$ 51.25

Fifty one and ²⁵/₁₀₀ Dollars

MIDFIRST BANK
midfirst.com
888-643-3477

For Math Tutor Cori Bradford

⑆0000000000⑆0 ⑆0000000000⑆

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!

Checks

Who you are paying

Check Number

MY NAME
MY ADDRESS

1936

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

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!

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

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

Three uses for **routing** and **account numbers**

Three uses for routing and account numbers



Automatic Bill Payments

- Used to schedule monthly payments each month (phone, student loan, etc.)
- Helps avoid late fees



Wire Transfers

- A way to electronically send money to people or businesses without using physical cash.
- Ideal for large sums of money (rent, downpayment for a car).



Payroll Direct Deposit

- Your employer has your paycheck deposited into your account.
- No need to travel to the bank

Three uses for routing and account numbers



Automatic Bill Payments

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- A way to electronically send money to people or businesses without using physical cash.
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Payroll Direct Deposit

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- No need to travel to the bank



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

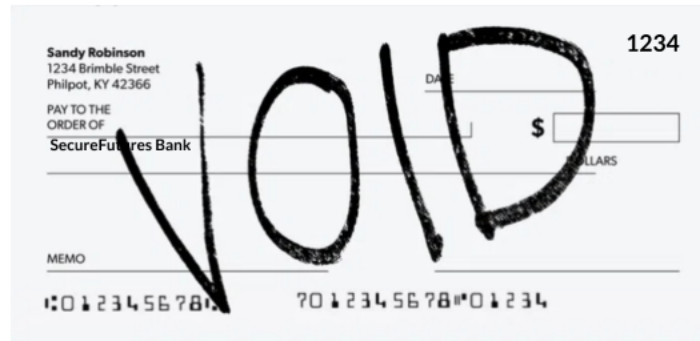




END PART 1

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: _____

John Jones
123 Main Street
Anytown, MA 02345

Date: _____

Pay to the order of: _____ \$ _____ Dollars

EXAMPLE

123456789 1234567891011 0259

9 digit Routing Number Account Number (1-17 digits) Check Number (do not include)

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: _____

Let's Review

1.) What is overdraft protection?



2.) What are two ways to access your money from your checking account?

Let's Review

1.) What is overdraft protection?

A service offered through a financial institution where if you spend more than you have in your account, they will allow you to make your purchase, for a fee.



2.) What are two ways to access your money from your checking account?

Let's Review

1.) What is overdraft protection?

A service offered through a financial institution where if you spend more than you have in your account, they will allow you to make your purchase, for a fee.



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



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



Tips for using Peer-to-Peer Apps:

- *Some apps are FDIC insured because they are connected to the user's bank or credit union account. They transfer funds directly between bank accounts.*
- *Balances held directly in some apps are not FDIC insured.*
- *Use 2 Factor Authentication and/or use a PIN #.*
- *Stranger Danger! Only send money to people you trust.*

How do these work?



CASH TRANSFER APPS EXPLAINED



POLAR

Tech**o**Tips

CASH TRANSFER APPS EXPLAINED

Review: Peer-to-Peer (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

- 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

Is it a good idea to keep a balance in these apps?

4:47

Google Sign in

venmo not fdic insured

News Chase Images Videos Shopping Boo

The Federal Deposit Insurance Corporation insures bank accounts up to \$250,000. But money stored in Venmo or CashApp or Apple Cash is not being held in a traditional bank account. So, if there is an event similar to a bank run with those payment apps, those funds may not be protected. 2 days ago

<https://www.pbs.org> · economy · f...
Federal watchdogs advise money in payment apps, if something happens you're S.O.L

People also ask

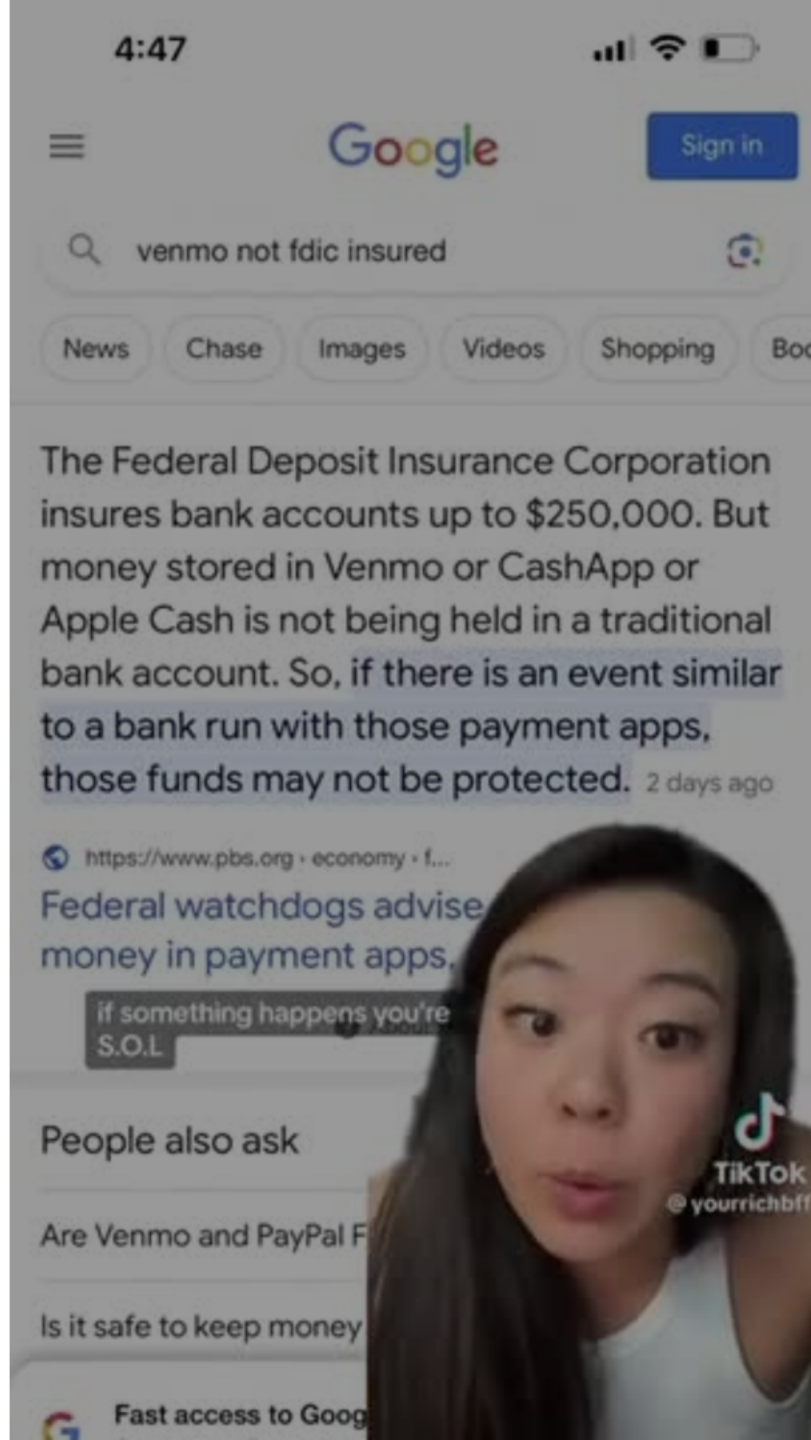
Are Venmo and PayPal F

Is it safe to keep money

Fast access to Goog

TikTok
@yourrichbff

Is it a good idea to keep a balance in these apps?



***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



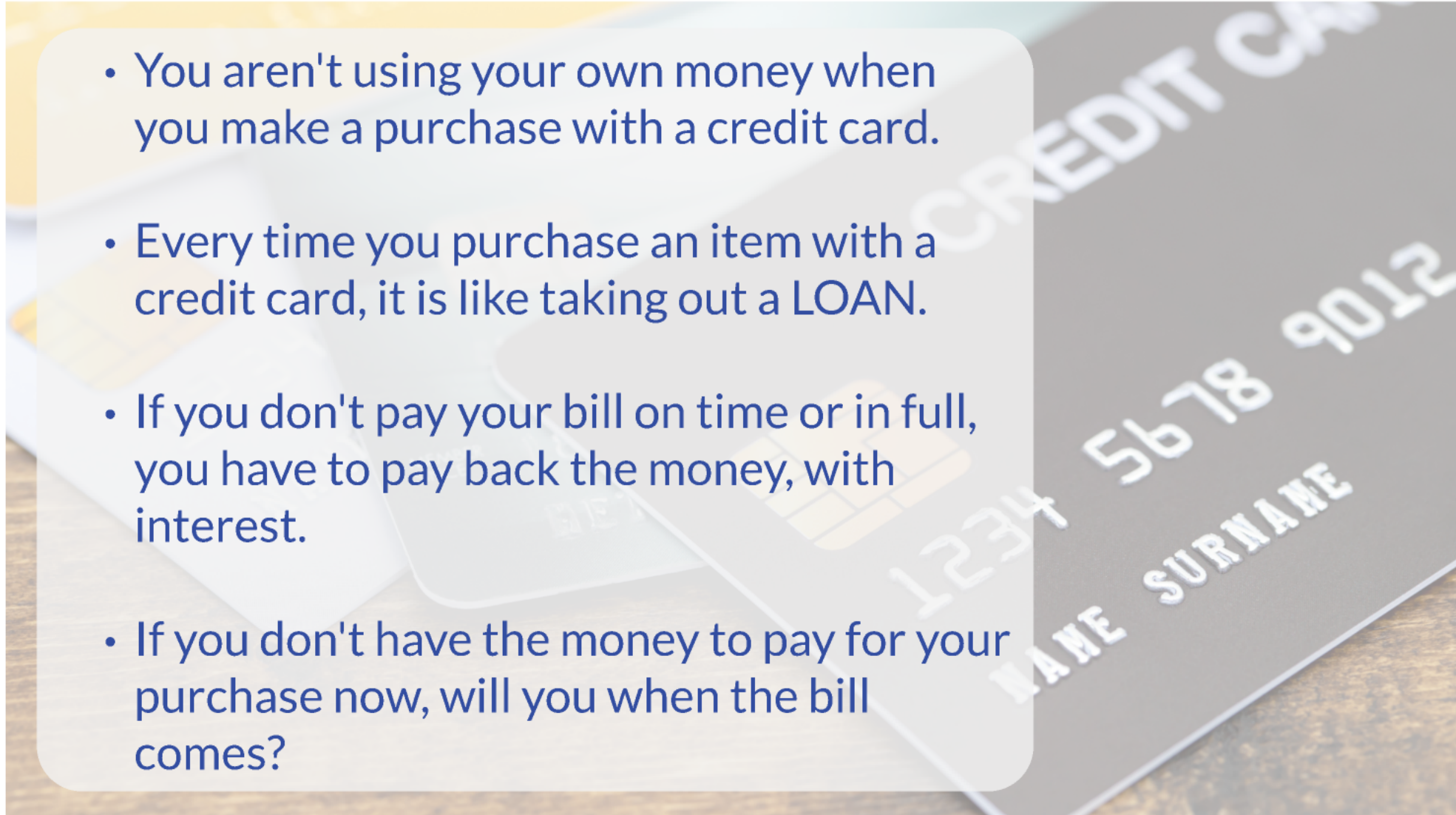
Additional Info:

- 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.
- If you lose the card, you lose access to your money. Getting a replacement can be a hassle.

Credit Cards

How are they different from debit cards?

- 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?

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 in your checking account.



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	[+]
AAA BILLING PAYEE	Weekly until cancelled	SGD 5.00	8 Aug 2014	Active	[+]
CHEQUE PAYEE	Annually until cancelled	SGD 9.99	1 Sep 2014	Active	[+]
CHEQUE PAYEE	Every other week until cancelled	SGD 10.00	10 Oct 2014	Active	[+]
DBS CREDIT CD PAYEE	Semi-annually until cancelled	SGD 10.10	10 Nov 2014	Suspended	[+]
DBS ELECT PAYEE	Once	SGD 4.50	1 Dec 2014	Active	[+]
Checking: XXXXXX9018	Once	SGD 1.00	15 May 2015	Active	[+]
Credit Line: XXXXXX9006	Once	SGD 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).

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.

Examples:

paying for gas
at the pump



leaving a tip at a
restaurant



shopping online




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:



A check form template with the following fields and text:

- Star logo and address: John Smith, 555 Your St., Your Town 54321
- DATE: _____
- PAY TO: _____
- MEMO: _____
- Routing 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!

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

John Adams 01/02 123
1234 Main Street
New York, NY 12345-0000 12-34/1234

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

Checking Savings Investments Bank
New York, NY 12345-0000

FOR _____

⑆123456789⑆ 1234567899Ⓜ 0123

Your account could be closed and your name could end up in **ChexSystems!**

ChexSystems is an agency that banks and credit union use to track people who mishandle checking and savings accounts, including abusing the accounts to commit fraud (ex: check cashing scams).

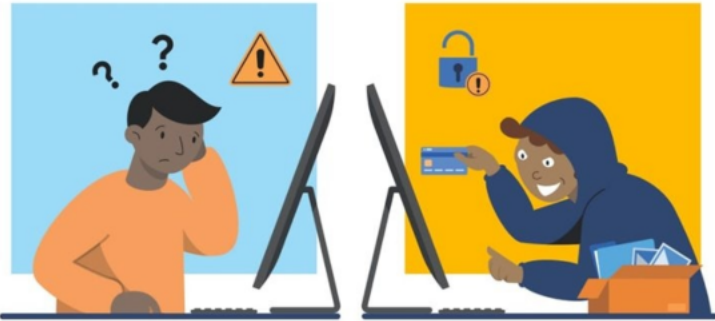
What they check:

- Overdrafts
 - Account closures
 - Unpaid negative balances
 - Bounced checks
-
- 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.



Several banks offer second chance accounts, and others don't reference ChexSystems at all. Be persistent when finding a banking system that works for your personal situation!

Managing your money isn't the only thing to be cautious about when having a bank 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:

- make purchases
- withdraw cash from your account
- open new accounts (credit cards, utilities, etc.)
- commit crimes using your name
- and more things that may damage your credit report



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.





- If someone calls stating that they are from a bank, credit card company, or government agency, hang up and call the 1-800 number instead. These institutions will **not** reach out to you directly.
- Don't trust Caller ID.
- Ensure you are using private WiFi networks and secure websites when accessing accounts online.
- Shred personal information before discarding.
- Pay bills via online banking or mobile banking to avoid having to mail checks.

Different Types of Scams

Phishing

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.



Online Shopping Scams

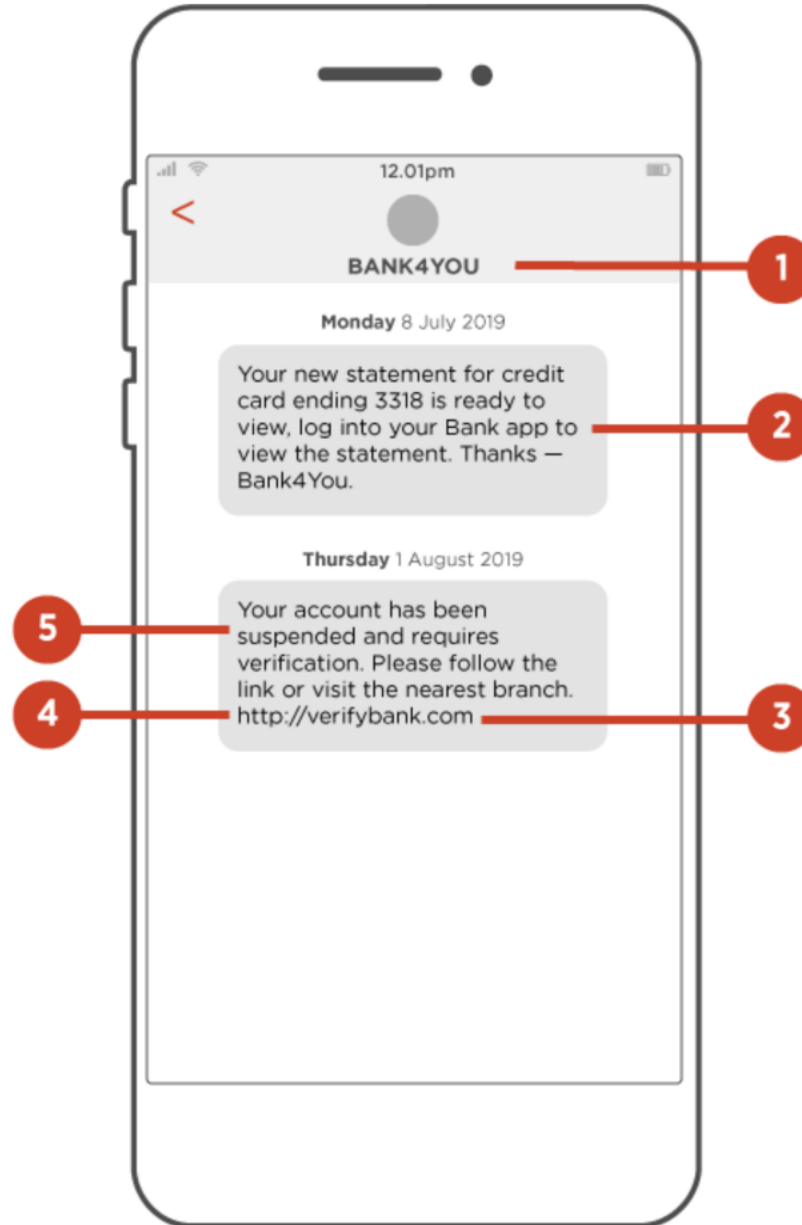
Be wary of sites selling luxury goods at a steep discount, especially on social media like Instagram or Snapchat.

Impersonation of federal officials

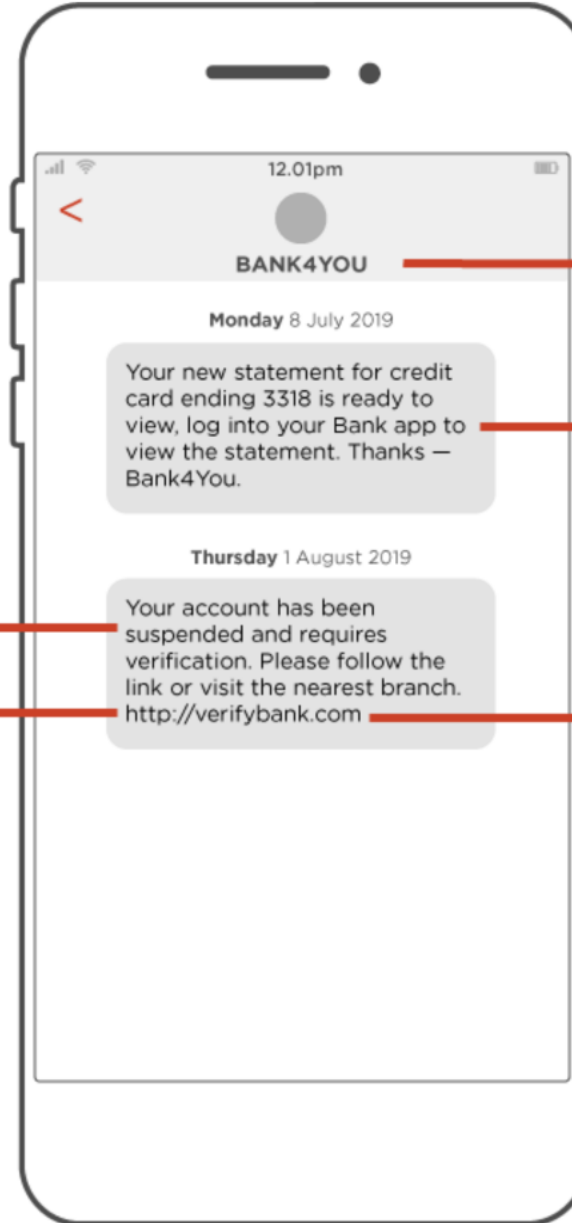
Someone calls and pretends to be from a banking institution or an official government agency and says they going to help you, however they are actually stealing your money.

... and many more!

What's wrong with the second text message?



What's wrong with the second text message?



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

Think It Couldn't Happen To You?



Kaitlin is an advocate for SecureFutures and a curriculum contributor.



FOX 6

BEWARE: BANK IMPERSONATION SCAM

Why were they successful?



Why were they successful?



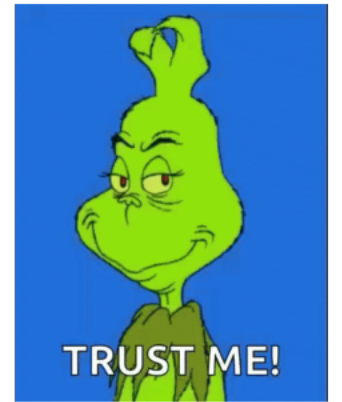
They play on your emotions by creating a sense of panic and fear by telling you that something serious has happened.

Why were they successful?



They play on your emotions by creating a sense of panic and fear by telling you that something serious has happened.

They get you to trust them by stating your personal information and telling you that they are here to help you.

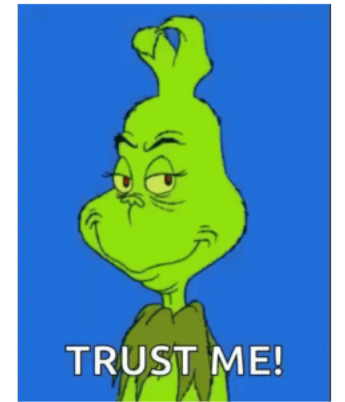


Why were they successful?



They play on your emotions by creating a sense of panic and fear by telling you that something serious has happened.

They get you to trust them by stating your personal information and telling you that they are here to help you.



Cryptocurrency and personal information are easily trafficked items on the dark web. The dark web has gotten much larger and hackers around the world have easier access to personal data.

What to do if you are a victim of scams or identity theft



- ✓ Alert your bank and credit card companies; immediately freeze all accounts, credit cards, and debit cards.
- ✓ Review and freeze your credit report through the three credit reporting agencies: Equifax, TransUnion, & Experian.
- ✓ Report it to the Federal Trade Commission (ftc.gov)
- ✓ Report it to your local police department.
- ✓ Save all emails, phone calls, texts, and other documentation from the criminals to share with federal or local authorities.

Seek emotional support. This situation can be very stressful!



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.		



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Questions?



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Please complete the evaluation found
in your student workbook.

