



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.



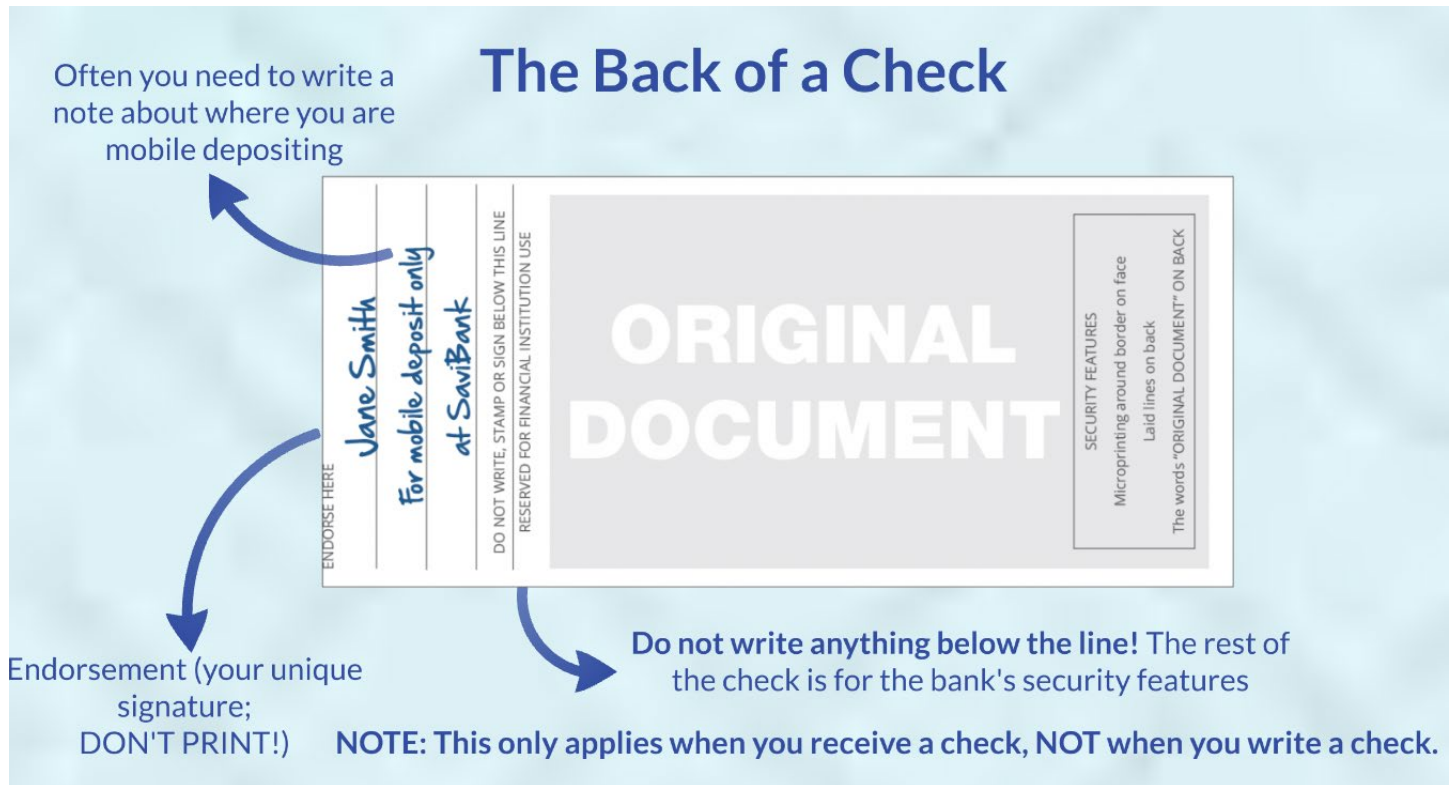
Updated 08.22.25

Put a check next to 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 Features	<ul style="list-style-type: none">✓ Is there a branch close to home/school/work?✓ Fee free ATMs (local or network)✓ Easy online and mobile banking availability✓ Low interest loan rates✓ Direct deposit capability✓ Automatic transfers✓ Rewards programs✓ Competitive saving account rates✓ Low balance and overdraft text alerts
Services	<ul style="list-style-type: none">✓ Loan services✓ Credit monitoring and fraud protection✓ Investment accounts✓ Budgeting tools✓ Financial planning services

Example Check for Mobile Deposits



- You will still likely need to write an occasional check at some point in your life.
- You will be able to pay many of your bills online, but you can also send physical checks from your bank to people or companies using online banking.
- If you receive a check, you should not endorse the back until immediately before you deposit it. Once it's endorsed, anyone could potentially cash it.

**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

1234

DATE

PAY TO THE ORDER OF

\$

DOLLARS

MEMO

⑆0123456789

7012345678901234

⑆01234

Routing Number

Account Number

Check Number: do not include

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 (Select 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

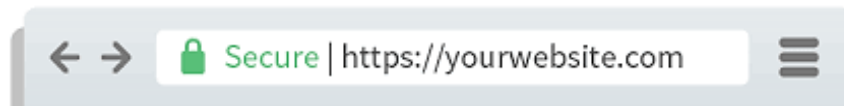
Venmo

Affirm

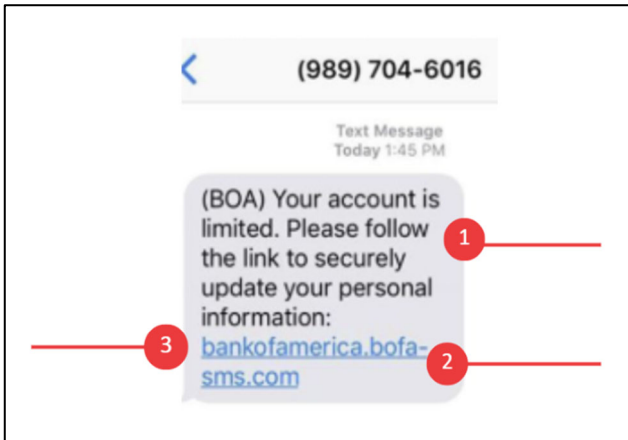
USING YOUR OWN MONEY (MONEY IN YOUR CHECKING ACCOUNT)	USING MONEY THAT YOU HAVE TO PAY BACK

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



What's wrong with this text message?

Identify the parts that make the message a scam.

1. _____
2. _____
3. _____

Adapted from  **ngpf**
NEXT GEN PERSONAL FINANCE

Real-life Scam Example – Why were the scammers successful?

After watching the video, write down what you think were red flags of the scenario.

Why do you think the scammer was successful?

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.	