

WORKSHOP FIVE: DEBIT; ATMS; ONLINE BANKING; MONEY SAFETY

Advanced Preparations for Workshop 5:

Set-up: Prepare room for class with adequate chair/table arrangement and sign-in sheets. Set up projector and PowerPoint slides. If facilitating an online session, set up the slides and Zoom meeting room.

Materials Needed For This Class:

1. Attendance sheet
2. Whiteboard
3. Facilitator Guide
4. Student Guide: Workshop 5
5. Laptop & Projector
6. PowerPoint slides: Workshop 5
7. "ATMs and ATM Safety" Handout
8. "Best Online Banks of 2021" Handout
9. "Options If You Can't Open a Traditional Bank Account" Handout
10. "Common Phone Scams" Handout
11. "How to Avoid Identity Scams" Handout
12. "Help for Identity Theft" Handout
13. Paper and pens or pencils
14. Online banking resource page
15. Prop ATM (cardboard cut-out or drawn on the whiteboard)

Learning Objectives:

Upon conclusion of Workshop 5, participants will:

1. Understand how debit cards work and how to safely use them
2. Know how to use an ATM and know basic safety tips/how to recognize potentially dangerous situations
3. Have an understanding of online banking and available online options, Direct Deposit, and how to utilize online tools and services
4. Have an understanding of mobile banking apps and mobile money transfer apps
5. Know how to utilize online and automatic bill paying
6. Know key money safety tips and tips to minimize the risk of identity theft

Welcome Back & Group Sharing

Facilitator:**Suggested time:** 10 minutes**Materials:** Attendance sheet; PowerPoint slides; Community Agreements**Teaching:**

Welcome back the participants. Take attendance. Go over Community Agreements and the day's agenda, letting participants know you'll be discussing debit card fraud and identity theft in this class. As always, participants are invited to push through any discomfort that may come up or do whatever they need to do to prioritize taking care of themselves.

Discussion:

Begin sharing with one facilitator going first. Sharing should include how the week has gone relating to money and financial issues and how the money saving ideas are going. If there have been any savings as a result of using the ideas, this should be shared, with an estimated dollar amount. Ask the participants to share how their budgets are going and the bank fees they found from last week's homework assignment. Give each participant, and the facilitators, 2-3 minutes to share.

Debit Cards

Facilitator:**Suggested time:** 10-15 minutes**Materials:** PowerPoint slides; Student Guide p. 80-84; whiteboard**Teaching:**

Using the information in the Student Guide, go over the following details about debit cards:

1. What they are and why people use them
2. How they work and how to use one
3. Common costs, fees, rewards, and incentives
4. Issues that may come up, such as overdraft fees, blocks, and holds

Most of this information can be found in the "FAQs about Debit Cards" section.

Teaching/Discussion:

As a class, discuss the various tips in the Student Guide for how to use a debit card safely and how to avoid debit card fraud. Emphasize to the participants that it is important to protect their physical debit card as well as their account number, expiration date, security code, and PIN. If a thief learns this confidential information, they can access a person's account, withdraw funds, or create counterfeit cards. You can ask participants to think of any additional safety precautions for debit cards and write their suggestions down on the whiteboard.

Be sure to emphasize that debit card fraud, credit card fraud, and identity theft are common and can happen to anyone; which is exactly why we are focusing on money safety in this class. Be mindful that individuals may have experience with these topics. Ensure to practice non-judgment in your facial expressions, body language, and words.

How to Use an ATM & ATM Safety

Facilitator:**Suggested time:** 10-15 minutes**Materials:** PowerPoint slides; Student Guide p. 85-86; whiteboard; cardboard ATM or ATM image; "ATM Safety" Handout

Teaching:

In this section, you will go over how to use an ATM safely, following the steps in the Student Guide. If facilitating in-person, facilitators can draw an ATM on the whiteboard (as best they can) or project an image of a standard ATM for the class to see. If facilitating online, facilitators can pull up an image of a standard ATM on the shared screen. Drawing an ATM on the whiteboard can be a way to intentionally bring engagement and humor to the section, since it will likely not look much like an actual ATM.

Note: Many members of the class will probably already know how to use an ATM. If you are offering this instruction for the benefit of two or three participants, you can keep the rest of the class engaged by using humor in both this section and the ATM Safety section.

Activity:

In this section, facilitators will demonstrate ATM safety through short skits. This will be easier in-person and will require more creativity on Zoom.

If you are facilitating in-person: one facilitator will act as either the person using the ATM or as another person on the scene. The other facilitator will be the “director” of the short scenes and will narrate the situation. Invite volunteers from the class to take turns playing various roles during the skits. Encourage participants to make comments as the scenes unfold.

Note: It might be useful to have some sort of cardboard ATM to use to act out the skits, but you can also use the drawing on the whiteboard or projected image.

If you are facilitating online: You will follow the same format, with a facilitator and a volunteer acting out the scene on their virtual screens and the other facilitator reading the skit description. One suggestion is for facilitators to facilitate this class from the same location so they are able to act out the scenes together on screen. Another suggestion is to use images and backdrops, sounds, and descriptions or narration to act out the scenes on-screen. It would likely be helpful for facilitators to meet up prior to this class to brainstorm creative ways to do this activity over Zoom.

One facilitator will read the skit while the other facilitator and volunteer act out what is being said. Ask the participants to yell “stop!” at the point in the scene when something unsafe is occurring, and explain why the situation is unsafe. Participants will explain what is wrong and what the person in the scene should have done differently.

The suggested short scenes (one to two minutes each) are:

1. It is very late at night and the ATM user finds an ATM at the end of a dark alley or another dark and secluded place.
2. While one person is using the ATM, another person shows up and begins peering over their shoulder.
3. A person has just arrived to the ATM, with someone standing right behind them. The ATM user enters in their information without trying to shield it from view.
4. The ATM user tries to recall their pass code (based on their birthday) by saying it out loud while someone is close-by and within hearing distance.

5. The person who is about to use the ATM pulls out a piece of paper to read their PIN.
6. While one person is using the ATM, another person is persistent in offering to help.
7. Just as a person is about to use the ATM, they notice it looks different than it should. The ATM user notices the machine looks different, but decides to use it anyway.
8. After making a cash withdrawal (\$200-\$300), the person counts the cash in front of another nearby stranger.
9. ATM user “drives up” to an ATM to make a withdrawal, not noticing they are being boxed in by two other cars. **This scenario will need a third person to play the third driver.*

This exercise is designed to be fun and engaging. You can choose to do all, some, or none of these scenes. Be creative and add other scenes that you think are important to address. At the end of this exercise, pass out the “ATM Safety” handout and invite further discussion.

Online Banking, Direct Deposit, & Automatic Bill Pay

Facilitator:

Suggested time: 20 minutes

Materials: PowerPoint slides; Student Guide p. 87-91; Workshop 5 Handouts 2-3

Teaching:

Using the information in the Student Guide, discuss the many ways people use their computers or smartphones for their banking needs, asking participants to add their own examples. Discuss how banks and credit unions allow you to do a number of activities online and through their mobile apps. For example, a person can check their account balance, transfer money from one account to another, and deposit a check all from their phone or computer.

Go through the pros and cons of online banks. Ask participants to share if they’ve had any experience with internet banks. Pass out the “Best Online Banks” and “Options if You Can’t Open a Traditional Account” handouts and invite discussion.

If you have access to a projector or are facilitating the class virtually, you can pull up a few online banking websites to demonstrate these tools. You might want to do research prior to class on a few online banking sites that are good for beginners. As a class, go through the different sites, being sure to explain you are not endorsing any particular online bank. Invite questions and discussion from participants.

Next, explain mobile payment services like Venmo, PayPal and CashApp. Ask participants if they've ever used any of these services and if they'd like to share. Explain how they connect to your bank account so you can transfer money electronically.

After this, briefly discuss investment applications that can help you grow saved-up money over time, such as Acorns, RobinHood, E*Trade, or Vanguard. Discuss pros and cons and emphasize that investment is something to think about down the line when one's finances are secure.

Next, ask participants: *have you ever received a direct deposit payment?* Explain how direct deposit/ACH payments work and how many employers prefer to deposit your paycheck directly into your checking or savings account instead of writing you a paycheck. Explain how to find your bank routing number and your account number on a check and how, if you don't have a checkbook, you will likely need a letter from your bank with this information.

Discuss how you can receive Social Security payments electronically, either through direct deposit, where the Social Security Administration directly deposits your benefits into your bank account, or the Direct Express Card, which acts like a debit card. With the Direct Express Card, you can access your Social Security benefits without having to open a bank account. Your federal benefit payment is deposited directly into your card account every month on payday.

It may be helpful to pull up the Social Security Administration website, which has information on how to sign up for these benefits and how to choose between the direct deposit and debit card options.

Teaching/Discussion:

Explain what automatic bill paying is and the usual steps to set this up. Automatic bill payments can be a convenient way for some people to pay most of their bills. Go over a few things to consider before deciding to pay bills this way.

Invite sharing on how the participants pay or have paid their bills in the past if they are comfortable. Use the whiteboard to highlight key points and discuss the pros and cons of automatic payments.

Money Safety

Facilitator:**Suggested time:** 15 minutes**Materials:** PowerPoint slides; Student Guide p. 92-95; Workshop 5 Handouts 4-6**Teaching/Discussion:**

In the section on Money safety, first you will discuss money safety when banking or shopping online. Review the information on safe internet banking in the Student Guide, asking participants to take turns reading the paragraphs aloud.

Using the “Common Phone Scams” handout, ask the participants to raise their hands if they’ve ever received scam phone calls asking for bank account or social security number information. Discuss how unfortunately these scams and hacks are quite common and it can be difficult to distinguish what is real and what is a scam. Emphasize that these scams can happen through your work email or your personal email and it is often best to double-check with co-workers if an email seems even a little suspicious.

Next, discuss what identity theft is and some precautions a person can take to try to avoid it. Identity theft occurs when someone uses your personal, sensitive information to steal from your or pretend to be you. For example, using the money in your bank account or opening up new lines of credit.

Go over the safety tips for minimizing the chances of identity theft in the Student Guide and write down each tip on the whiteboard as they’re being discussed. Pass out the “How to Avoid Identity Scams” and “Help for Identity Theft” handouts. Ask the participants if they have any additional tips they would like to share, and write their ideas down on the whiteboard.

Wrap-up

Facilitator:**Suggested time:** 10 minutes**Materials:** PowerPoint slides; Student Guide p. 22

Teaching:

Go over the Homework Assignments for this week:

1. Ask participants to refer to the money saving ideas in the Student Guide and choose one more money saving idea to commit to for the next week. Facilitators will commit to one idea as well.
2. Encourage participants to revisit their budgets and revise them if needed. Ask them to commit to their budget for another week.

Discussion:

Ask if anyone has any questions. Thank everyone for their participation and let them know that the facilitators are available via phone and email between classes if anyone has any questions or issues.

After Class:

1. Facilitators fill out class reflection forms at the end of each class.
2. Facilitators should plan to meet in advance of the next class to plan, practice, and compare notes from the previous class.

FACILITATOR REFLECTION

This form should be filled out by both facilitators immediately upon conclusion of the class while impressions and details are still fresh.

Thoughts about the class:

Lessons learned: