

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