

## 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.