

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.