

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.