

# High School Instructor Guide

## Course 1 – Getting Started

### Welcome to the Hands on Banking® program!

The Hands on Banking program is an easy and enjoyable way to teach the essentials of financial education. It includes banking basics, the importance of saving, smart money management, using credit responsibly and investing.

Each High School Instructor Guide follows [online courses](#), which includes more detailed content to compliment the instructions below. There are six High School instructor guides in total:

- [Getting Started](#)
- [Earning Money](#)
- [Spending Smart](#)
- [Save, Invest & Build Wealth](#)
- [All About Credit](#)
- [School and Money](#)

Bookmark each online course for easy reference when using the instructor guides.

**NOTE** – To get to a specific lesson, first go to the Course page (links above) and then navigate to the lesson.

### Educational Standards

It's easy to integrate the Hands on Banking program into the classroom. The [online courses and lessons](#) for students are aligned with national and state educational standards for economics, financial literacy, mathematics, and English language arts. The education standards are on the [Educators – High School](#) page.

### Using the Instructor Guide

You will lead participants through courses, which contain real-life scenarios, group discussions, and activities that will encourage them to apply the lessons in their daily lives. This is a digital / virtual focused course and participants will need access to the [Hands on Banking for Youth website](#) to engage and learn effectively.

Review the online courses before leading a class or group. This will help you become familiar with the content and allow you to present it more effectively. The [courses](#) contain videos, calculators, and quizzes. Use the courses to complement the lessons in this instructor guide.

## **The Instructor Guide Includes:**

- A lesson introduction and summary of all key concepts taught.
- Links to the online [courses and lessons](#) for you and the participants to use.
- Activities, quizzes, discussion questions, handouts, and important tips for key concepts.
- Note - instructions for organizing your group for activities are recommendations only. You know what will work best when it comes to teaching and engaging your group.

## **High School – Getting Started – Course Overview**

The [Getting Started course](#) teaches participants how to get started with money management. From understanding how money works, to creating a money toolkit and uncovering tips for keeping track of their finances, participants understand how good money management holds the key for lots of good times ahead. The [Getting Started course](#) has seven lessons:

- You and Money
- So what do you want?
- How Money Works
- Your Money Toolkit
- Learn “How-To...”.
- Keep Track
- Stay Safe

The lessons include links to hands-on participant activities. The activities are online and participants need an internet connection to get to the online courses.

## **Glossary**

If you need to look up or share terms with your participants, use the [Glossary](#) located on the [Educators – High School page](#).

## **Thank You!**

Thank you for sharing these valuable financial education programs in our communities. Your instruction will provide others with the knowledge and skills they need for a brighter financial future.

# Lesson 1: You and Money

## Learning Objectives

In this lesson, participants evaluate what they already know about money. After completing this lesson, participants will be able to identify key words or phrases associated with money management.

## Start the Discussion

To start a discussion with your participants, ask some open-ended questions. Here are some examples you could use:

- What does money mean to you? What things can money help you achieve?
- When you think of money what comes to mind? Shopping? Saving? Investing? Wealth?

## The Basics

Money is great for buying things and having fun, but it also can mean independence. If you manage it right, it can help you live on your own and have the life you want.

## Your Money IQ – Instructions

1. Have all participants go to the **'You and Money'** lesson page on the [Getting Started](#) course.
2. Write all the **credit** terms listed below on a whiteboard or large piece of paper. Feel free to add other definitions and terms to this list.
3. Divide your class into groups and read a partial definition of each term. Each group's leader will have fifteen seconds to state the correct term once you stop reading the definition.
4. Each correct answer earns one point. If a group cannot answer, another group can steal.
5. Go through each term and mention the key points from the table below.

TERM	DEFINITION
Depreciate	Go down in value.
Direct Deposit	Your employer pays you electronically and the money goes directly into your account.
Endorse	To sign the back of a check you deposit.
Reconcile	The process used to determine if the balance in your account register matches the balance reported by the bank on your account statement. Also called balancing your account.
Statement	A document sent to you by your bank that lists your account balance, checks, deposits and withdrawals at the beginning and end of the month.
Payee	The person, company, or organization to whom a check is written: a person or company who is to receive money.

## Lesson Summary

Summarize this lesson by reviewing these key points with your participants:

- Money is great for buying things and having fun but it also can mean independence.
- If you manage it right, it can help you live on your own and have the life you want.

# Lesson 2: So What Do You Want?

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## Learning Objectives

In this lesson, participants learn how defining their goals and dreams is a great first step toward creating the life they want. After completing this lesson, participants will be able to:

- Explain why writing down their goals and dreams will help achieve them.
- Create a list of long-term and short-term goals.

## Start the Discussion

To start a discussion with your participants, ask some open-ended questions. Here are some examples:

- Who has ever written down your goals? Did it help you realize them?
- What are short term, long term, and mid-range goals?
- What do you consider your biggest challenge or hurdle for achieving certain goals?

## The Basics

- Writing your goals helps you see what's important to you and where to focus your time and effort.
- Writing goals down provides you a personal road map.
- Keep bringing your goals and timeline into sharper focus over time.

## Choose Your Dreams – Instructions

1. Have all participants go to the **'So What Do You Want'** lesson on the [Getting Started](#) course.
2. Have your participants read Eric's situation and choose the best decisions for him. Have them explain why they think this is the best choice.
3. On a piece of paper, computer, or phone, ask participants to list their top 5 long-term and short-term goals.
4. Explain to them that long-term can range anywhere from 3 to 10 years, or longer. Short-term goals usually mean within the next 3 to 12 months. Next to each goal ask them to include a timeframe for reaching that goal. Then ask for volunteers to share their goals and create a list on a computer / whiteboard / or large piece of paper. Share the examples below with the participants.

GOALS	TIMEFRAMES
Pay for College	By Next Month
Buy Clothes	By Next Summer
Buy a Car	By Graduation
Own a Home	Next 1-3 Years
Take a Vacation	Next 4-10 Years
Get a Good Job	Long Term Goals
Start to Invest	Long Term Goals
Start My Own Business	Long Term Goals

5. After that, lead a discussion with the class by asking questions such as:
  - Was it difficult for you to come up with 5 goals?
  - How many of your goals do you think you can accomplish within the next five years?
  - Why is it a good idea to create a list like this?

## **Lesson Summary / Key Points**

Summarize the lesson by reviewing these key points:

- Writing your goals helps you see what's important to you and where to focus your time and effort.
- Writing your goals won't guarantee results, but will help you figure out your priorities and focus on reaching your goals.
- Continue to bring your goals and timeline into sharper focus over time.

## **Additional Activities**

The additional activities below will give participants an opportunity to use what they have just learned to real-life scenarios.

- Continue to refine your list of goals over time. For short-term goals, place the end date on your calendar and write down actionable steps you can take to reach them.
- Review your goals every three or six months. Refine your goals based on changes in your life, such as a new job, starting college, etc.
- Keeping this personal roadmap current will help you manage your time and your money.

# Lesson 3: How Money Works

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## Learning Objectives

In this lesson, participants take a short quiz about money, including where it comes from, how it works and how to be successful with it. After completing this quiz, participants will be able to explain some basic concepts related to money.

## Start the Discussion

Start a discussion with your participants, ask some open-ended questions. Here are some examples:

- How many of you think you know where money comes from and how it works?
- Does anyone know what inflation is and what it does?
- How many of you know what happens when something depreciates over time?

## The Basics

Explain to the participants the following about money:

- Money is a way to store, measure, and exchange value.
- If something has “value” it has worth, desirability, or usefulness.
- In the U.S., money is printed by the Department of Treasury of the US federal government.
- Whenever one person or group spends money, another person or group gains money.
- Money is constantly moving through our economy in a never-ending cycle.
- Interest is money the bank pays you in exchange for the use of your money.
- An increase in the general price of goods and services is called inflation.
- A dollar today is worth more than a dollar you’ll receive in the future because of inflation.
- Assets are anything of value owned by a person or company.
- Liabilities are money owed to someone else.
- Appreciate means to increase in value or price over time.
- Depreciate means to decrease in value or price over time.

## Money Defined – Instructions

This activity will be a quiz show for your participants. Use the following instructions to run the quiz show:

1. Have all participants go to the **How Money Works** lesson of the [Getting Started](#) course.
2. Divide the class into two groups. Explain that you will be conducting a Quiz Show. Each group will be asked one question at a time with four possible answers.
3. Assign each group a leader who will speak for their group.
4. Ask one team the first question in the **How Money Works** lesson. The team must answer the question within 10 seconds. If one team cannot answer in time, the other team has the opportunity to answer.
5. The team with the most points at the end of the game wins!

**Bonus Round:** Write these six words on a whiteboard/chalkboard or large piece of paper: Inflation, Assets, Liability, Appreciate, Depreciate and Appraisal.

Offline, tell participants that you will begin reading a definition. The first team to buzz in with the correct term (from whiteboard/chalkboard or large piece of paper) scores a point. The definitions appear after the first five quiz questions.

- A. An increase in the general price of goods and services – INFLATION
- B. Anything of value owned by a person or company – ASSETS
- C. Money an individual or business owes to someone else – LIABILITY
- D. To increase in value or price over time – APPRECIATE
- E. To decrease in value or price over time – DEPRECIATE

## Lesson Summary

Summarize this lesson by reviewing these key points with your participants.

- Money is a way to store, measure, and exchange value.
- If something has “value” it has worth, desirability, or usefulness.
- In the U.S., money is printed by the Department of Treasury of the US federal government.
- Whenever one person or group spends money, another person or group gains money.
- Money is constantly moving through our economy in a never-ending cycle.
- Interest is money the bank pays you in exchange for the use of your money.
- A dollar today is worth more than a dollar you’ll receive in the future because of inflation.
- An increase in the general price of goods and services is called inflation.
- Assets are anything of value owned by a person or company.
- Liabilities are money owed to someone else.
- Appreciate means to increase in value or price over time.
- Depreciate means to decrease in value or price over time.

# Lesson 4: Your Money Toolkit

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## Learning Objectives

This lesson provides a brief guide to the basic tools your participants need to manage their money, create a relationship with a financial institution, manage savings and checking accounts and use checks, ATMs and debit cards. Consider inviting a banker or financial professional to come in and talk about the benefits of using a bank.

After completing this lesson, participants will be able to:

- Explain the benefits of using a bank.
- Explain how checking and savings accounts and online banking work.

## Start the Discussion

To start a discussion with your participants, ask some open-ended questions. Here are some examples you could use:

- How many of you have accounts at a financial institution, such as a bank?
- When did you open your accounts? Describe your experience.
- How does having checking or savings account help you manage your money?
- How often do you check your account balances?
- Does anyone use online banking? Describe your experiences with online banking.

## Take it to the Bank! – Instructions

1. Click the **'Your Money Toolkit'** link on the [Getting Started](#) course and play the **'Take it to The Bank'** video (or have each participant watch the video individually).
2. Divide the class into groups.
3. Have participants go to the **'Your Money Toolkit'** lesson on the [Getting Started](#) course.
4. Have each group read the **'The Benefits of Using a Bank'** section in the **'Your Money Toolkit'** lesson. Have participants think about the benefits of using a bank.
5. Have participants list examples (on paper or computer) of how banks offer those benefits. Examples are below:

BENEFIT	EXAMPLE
Safety	It's risky to keep your money in cash. It could easily get lost, stolen, or even destroyed in an unexpected event such as a house fire.
Convenience	By using a financial institution, you don't have to carry large amounts of cash, but you can conveniently get cash when you want it at bank branches, ATMs, grocery stores, and many other convenient locations.
Makes it Easy	The people who work at the bank are there to help you. If you're new to banking, they'll be happy to explain what accounts and services can help you with your money management needs.

6. When they're finished, have each group share their examples and write them on a whiteboard / chalkboard or large piece of paper.

## Savings and Checking Accounts – Instructions

1. Have participants go to the ‘**Your Money Toolkit**’ lesson on the [Getting Started](#) course.
2. Have groups read the ‘**Savings and Checking Accounts**’ section in the ‘**Your Money Toolkit**’ lesson.
3. Lead a discussion with your participants by asking questions such as: Who has a checking account? Savings account? What is the difference? Are there benefits of having one or the other?

**TIP!** - Many savings accounts limit how often you can take your money out. For paying your monthly bills or making day-to-day purchases, checking accounts are a much better choice.

## More Money Tools For You – Instructions

1. Write these four terms on a whiteboard / chalkboard or large piece of paper:
  - a. ATM
  - b. Online Banking
  - c. Mobile Banking
  - d. Overdraft Protection
2. Divide your class into groups.
3. Tell participants that you will read a partial definition of each term listed below.
4. Each group’s leader will have 15 seconds to state the correct term.
5. Each correct answer earns one point. If a group cannot answer, another group can steal.
6. Go through each term and mention the key points from the chart below.

TERM	DEFINITION / KEY POINT
ATM	<b>Definition</b> – A machine used by bank customers to manage their money, for example, to get cash, make deposits, or transfer money between accounts.  <b>Key Point</b> – An ATM is a machine used to get cash, make deposits, or transfer money between accounts.
Online Banking	<b>Definition</b> – A paperless way to handle banking activities using the Internet.  <b>Key Points</b> – Online banking is a paperless way to handle banking activities on the internet. Helpful features include check deposits, transfers (between your accounts and to other people) and bill pay.
Mobile Banking	<b>Definition</b> – Mobile banking gives you the convenience of using a mobile device to manage your accounts.  <b>Key Point</b> – Mobile banking allows you to use a mobile device to manage your accounts.
Overdraft Protection	<b>Definition</b> – Overdraft protection is a service that automatically transfers money from a linked account when you don’t have enough money in your checking account to pay your transactions.

Tip! - Ask your bank for more information about these and other services they offer—how they work, how they can help you, and any fees you may be charged.

## Lesson Summary

Summarize this lesson by reviewing these key points with your participants:

- Money management is easy if you have the right tools for the job. The best place to get those tools is a financial institution, like a bank.
- Banks offer safe and secure services that can help you save time and money and build a strong financial future.
- Savings accounts allow you to deposit, withdraw, and earn interest on your money.
- Use a savings account to put money aside for a future goal or emergency fund.
- A checking account is a great tool for managing your money day-to-day.
- Mobile and Online banking are great tools to help manage your money.

## Additional Activities

These activities are designed to extend the new concepts presented in the Your Money Toolkit Topic. Use these or similar activities to give participants an opportunity to apply what they have just learned to real-life scenarios.

- Visit some local financial institutions, such as banks and credit unions. Pick up pamphlets and brochures and compare services, interest rates and fees.
- If you're ready, visit a local bank or credit union and open a checking or savings account.

# Lesson 5: Learn “How-To...”

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This lesson is about managing bank accounts, from writing and depositing checks, to using an ATM.

## Learning Objectives

After completing this lesson, participants will be able to:

- Explain how to open a checking or savings account and fill in a deposit slip.
- Identify parts of a check and explain how to write and endorse a check.
- Identify parts of a debit card.
- Identify the basic steps in using an ATM.

## Start the Discussion

To start a discussion with your participants, ask some open-ended questions. Here are some examples:

- Who has a checking account? What do you use it for?
- What do you write checks for?
- What are some reasons that someone might want to pay by check rather than using cash?
- Have you ever written a check or withdrawn money without having the money in your account to cover it? What happened? What did you learn?

## The Basics

- Watch the [‘You Can Do It!’](#) video on the **‘Learn ‘How-To’...’** lesson on the [Getting Started course](#).
- When you deposit a check, be sure to endorse (sign) the check.
- An ATM is a machine used by bank customers to manage their money.
- Use an ATM to deposit or withdraw money, print a statement or check your account balances.

## How to Open a Savings or Checking Account – Instructions

1. Have participants read the **‘How to Open a Savings or Checking Account’** section of the **‘Learn ‘How-To’...’** lesson in the [Getting Started course](#).
2. Review and talk about the information with the participants on what is needed and the key points.
3. Share with your participants that banks, credit unions, and other financial institutions may have different requirements for opening accounts.

## The Parts of a Deposit Slip – Instructions

1. Lead a discussion about the parts of a deposit slip. When you make a deposit by mail or at the bank (and at some ATMs) you'll be asked to fill in a deposit slip.
2. Have participants look at and hover over the **'The Parts of a Deposit Slip'** section of the **'Learn 'How-To'...'** lesson in the [Getting Started course](#). An example of a deposit slip is below for your reference.

DEPOSIT SLIP

TO BE USED FOR DEPOSIT TRANSACTIONS ONLY

EDGAR RODRIGUEZ  
2063 PLEASANT RD.  
ANYWHERE, U.S.A. 12345

DATE: \_\_\_\_\_

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

BANK  
Street Address  
City, State 12345

123400056 1234567890

CASH INCLUDED (CASH) +

List Checks  
Singly +

OPTIONAL PRICES RECEIVED +

SUB TOTAL +

LESS CASH RECEIVED +

\$ +

Focus on and read the online definitions of the areas of the deposit slip – Date, Sign Here, Cash, Checks, Sub Total, Cash Received and Total.

## The Parts of a Check – Instructions

Have participants look at and click on the + icons on the **'The Parts of a Check'** section of the **'Learn 'How-To'...'** lesson in the [Getting Started course](#). An example of a check is below for your reference. Lead a discussion about the parts of a check.

WILLIAM SMITH  
2063 PLEASANT RD.  
ANYWHERE USA 12345

April 10, 2009 Date 000-00000

201

Pay to the order of Grocery Store \$46.73

Forty-six and seventy-three/100 Dollars

Your Bank Street Address  
City, State 12345

groceries William Far

12340005 9876543207

Focus on and read the online definitions of the parts of a check – Name, Date, Check Number, Payee, Amount, For and Signature.

## How to Write a Check – Instructions

1. Have participants read the **'How to Write a Check'** section of the **'Learn 'How-To'...'** lesson in the [Getting Started course](#).
2. Lead a discussion on how to write a check.

Angie Martinez 1637  
Street Address  
City, State 12345

Date \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_ Dollars

Bank  
Street Address  
City, State 12345

Memo \_\_\_\_\_

123400056 98765432 1637

## How to Endorse a Check – Instructions

Review the image below and go over the information. On the back of the check near the top, sign and write the number of the account to which you want the check deposited.



## The Parts of a Debit Card – Instructions

1. Have participants go to the **'The Parts of a Debit Card'** section of the **'Learn 'How-To'...'** lesson in the [Getting Started course](#)
2. Have participants look at and click on the **+ icons** on the **'The Parts of a Debit Card'** section to learn about the different parts of the card.
3. An example of a debit card is below for your reference.

Lead a discussion about the parts of a debit card.

- Debit Card Number
- Issue Date
- Expire Date
- Network Logo
- Signature Bar
- Card Verification Value (CVV)



## How to Use an ATM – Instructions

1. Lead a discussion with your participants by asking questions such as:
  - a. Who here has an ATM or debit card?
  - b. What are some tips you can share with the class about using a debit card?
  - c. Other than withdrawing money, do you use an ATM for anything else?
  - d. What are some benefits of using an ATM?
2. Have participants go to the **'How to Use an ATM'** section...click on the **+** icons of each header in the **'How to Use an ATM'** section of the **'Learn 'How-To'...** lesson in the [Getting Started course](#).
3. Lead a discussion about how to use an ATM and the items below.

Request an ATM Card / Debit Card	Be Aware of Fees
Create a PIN	Know Your Available Balance
Stay Alert and Aware	Record Your Transactions
Follow Onscreen Directions	

**Tip!** – If your ATM or debit card is ever lost or stolen, contact your bank immediately.

## Practice your ATM Skills – Instructions

1. Have participants go to the **'Using the ATM to Make a Deposit to Your Savings Account'** section of the **'Learn 'How-To'...** lesson in the [Getting Started course](#).
2. Have participants click on the **START** button and scroll through the steps on using the ATM to make a deposit.
3. Lead a discussion as they click through the steps.

Key steps to review:

- Insert your card and type in your Personal Identification Number, or PIN.
- Select what you want to do. For example, you could get cash, make a deposit, transfer funds, or check your account balance.
- Next, select the account to withdraw from.
- Then, select the amount you'd like to withdraw.
- Decide whether or not you need to do anything else.
- Remember to get your card and cash when done.

**Tip!** - In the real world, remember to always take your cash, card, and a receipt when you're done. If you forget your card, call the bank right away and report it lost so they can shut it down.

# Lesson 6: Keep Track

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In this lesson participants learn how to keep good track of their money. They learn how to use a transaction register, read their banking statements, and reconcile their accounts. They also learn how to avoid costly overdrafts.

## Learning Objectives

After completing this lesson, participants will be able to:

- Explain how to use a transaction register.
- Read their banking statements.
- Explain how to reconcile their accounts.
- Explain how to avoid costly overdrafts.

## Start the Discussion

Start a discussion with your participants by asking some open-ended questions. Here are some examples:

- Who knows exactly how much money they have in their account(s) right now?
- How often do you check your balances or keep track of your money? If you do it often, why? If you don't, why not?
- What is an overdraft? How can you avoid them?

## The Basics

- A bank makes it easy to keep track of where every hard-earned dollar is going.
- It's up to you to keep track when you put in and take money out of your accounts.
- It's up to you to keep track of all your transactions.
- Banks offer you several options to manage your money, including online banking, mobile banking, and fraud alert.

## Keys to Keeping Track – Instructions

Use the following instructions and lead a discussion about keeping track of their money:

1. Have participants go to the **'It's Your Money!'** section of the **'Keep Track'...** lesson in the [Getting Started course](#).
2. Have participants watch (or you play for the class) the **'It's Your Money!'** video in the **'Keep Track'** lesson in the [Getting Started course](#).
3. Divide the class into groups. Have them to come up with a list of steps that can help them keep track of the money they have.
4. Then, write some of each group's list on a whiteboard / chalkboard or large piece of paper.
5. Have participants read the **'Keys to Keeping Track'** section in the **'Keep Track'** lesson in the [Getting Started course](#).
6. Lead a discussion on the Keys to Keeping Track.

## How to Use Your Transaction Register – Instructions

1. Have participants go to the 'How to Use Your Transaction Register' section of the 'Keep Track' lesson in the [Getting Started course](#)
2. Have participants look at and click on the + icons on the 'How to Use Your Transaction Register' section to learn about the different parts of a transaction register.
3. Lead a discussion about the areas of a Transaction Register. A sample register is below.

YEAR/4Q0									
Transfer = T   Direct Deposit = DD   Debit Card = DC   Teller Machine = ATM   Automatic Payment = AP   Loan Payment = LP   Expense = E   Tax Deductible = TD									
DATE	NUMBER	TRANSACTION DESCRIPTION							
FECHA	NÚMERO	DESCRIPCIÓN DE LA TRANSACCIÓN							
8/03	101	ABC Electric Co.			42 00				\$345 00
									303 00
8/06		Withdrawal			40 00				263 00
8/13		Coffee			3 50				259 50
8/15		Paycheck Direct Deposit					5 7 24		816 74
8/16		Automatic Transfer to Savings							776 74

**Tip!** - Don't forget to record all of your transactions, not just checks. Be sure to include – Deposits, ATM Withdrawals, Debit Card Purchases, Electronic Funds Transfers, Interest Payments and Bank Fees.

## How to Read Your Statement – Instructions

1. Have participants read and walk through the 'How to Read Your Statement' section of the 'Keep Track' lesson in the [Getting Started course](#).
2. Have participants go to the 'How to Read Your Statement' section of the 'Keep Track' lesson in the [Getting Started course](#)
3. Lead a discussion about the areas of a Bank Statement. Below is a sample bank statement.

<b>BANK</b> Street Address City, State 12345		<b>ACCOUNT STATEMENT</b> April 1 through April 30 Account Number: 98765432	
Balance as of 4/30		\$1,339.05	
Activity detail			
Deposits			
Date	Description	\$ Amount	
4/3	Deposit	15.00	
4/15	Automatic Deposit	1,266.36	
Total Deposits		1,281.36	
Withdrawal			
Checks			
Number	Date	\$ Amount	
200	4/1	1,200.50	
Total Checks		1,200.50	
Other withdrawals			
Date	Description	\$ Amount	
4/28	Automatic payment - Car Company	178.00	
4/16	Cash	100.00	
4/25	Debit- Grocery Store	37.27	
Total Other withdrawals		\$315.27	
Total withdrawals		\$1,515.77	

**TIP!** - Many banks offer online statements, which saves paper and is better for the environment.

# Lesson 7: Stay Safe

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## Learning Objectives

After completing this lesson, participants will be able to explain identity theft and tips for keeping money safe online and at home.

## Start the Discussion

Start a discussion with your participants, ask some open-ended questions:

- Have you or someone you know been a victim of a scam or ID theft?
- What might be some online scams you should watch out for?
- What steps can you take to protect yourself from identity theft?

## The Basics

- It's up to you to take care of your own money and watch out for fraud.
- There are many ways that dishonest people or businesses may try to take your hard earned money away. For example, hackers, scammers, identity thieves.
- It's important to protect yourself whether you're on the phone or the internet.
- Identity theft is a criminal activity involving stealing personal information from others and forging their signatures in order to apply for credit in their names.

## Security at Home and Online – Instructions

1. Have participants go to the '**Stay Safe**' lesson in the [Getting Started course and watch the 'Hey...Watch Out!' video](#).
2. Divide the class into two groups and assign each group a leader.
3. Read each group a statement below from the tips list below (do not reveal the answer).
4. Each group will answer whether it is a good idea or not. The group's leader has 10 seconds to answer if the idea is good or not.
5. Every correct answer, teams earn five points. Every wrong answer, teams lose five points.
6. Ask the group to provide other suggestions for securing their financial records / documents.

TIPS	GOOD IDEA?
After a Web transaction, close down your browser ASAP.	YES
Don't send personal financial info via email.	YES
Keep credit card offers you receive for one year.	NO
Never click on email hyperlinks from sources you don't know.	YES
Regularly update your firewall, virus protection, and spyware.	YES
Leave financial info, debit cards, and checks on your desk.	NO
Turn off your computer when not using it, vs. "sleep" mode.	YES
Use a different credit card for every online purchase.	NO
Use only one low-limit credit card for all online purchases.	YES

## Scenario: An Urgent Email – Instructions

1. Have participants read the **'Scenario: An Urgent Email'** section of the **'Stay Safe'** lesson in the [Getting Started course](#).
2. Read Jeena's story. Based on her situation, choose the best possible option.
3. For each question, instruct them to write a few sentences about why it was right or wrong for the situation.
4. Lead a group discussion about their choices, using the consequences and feedback provided below.

**TIP!** - The key to avoiding fraud is to stay alert, aware, and cautious. Monitor your financial activity carefully. Use common sense and if something sounds too good to be true, it probably is.

Summarize this lesson by reviewing these key points with your participants.

- It's up to you to take care of your own money and watch out for fraud.
- There are many ways that dishonest people or businesses may try to take your hard earned money away. For example, hackers, scammers, identity thieves.
- It's important to protect yourself whether you're on the phone or the internet.
- Identity theft is a criminal activity involving stealing personal information from others and forging their signatures in order to apply for credit in their names.

## Your Next Steps – Instructions

1. Have participants watch the **'What You Can Do Starting Today'** video in the **'Your Next Steps'** section of the **'Your Next Steps'** lesson in the [Getting Started course](#).
2. Review the key points from the Getting Started Topic.
  - Write down your goals. What do you want to have and accomplish by when? After you have your list, keep it updated.
  - Remember how money works: earning interest can make your savings grow over time and buying things that go up in value is a great way to build wealth.
  - Set up your own savings and checking accounts. Get the other tools you want, like checks and a debit card. And consider overdraft protection.
  - Keep close track of your money and be on the lookout for scams and fraud.
3. Have participants take the Topic Assessment and share their scores and feedback on the assessment.

## Thank You and Next Steps

Thank you for using the Hands on Banking program. We appreciate your willingness to teach participants about financial education.

We are always looking to improve. Please take time to give us feedback to make the program better.

<https://handsonbanking.org/educatorfeedback/>

Visit the [High School Educator page](#) to teach participants more subjects.