Young Adults’ Version

Instructor guide
Welcome to Wells Fargo’s *Hands on Banking®* program!

This fun, interactive, and engaging financial education program is designed for both self-paced, individual learning and classroom use. These Instructor Guides are designed to help you share this valuable program with groups of any size.

In these guides, you’ll find everything you need to lead participants through real-life scenarios, group discussions, and activities that will encourage them to apply these lessons to their daily lives.

By sharing the *Hands on Banking* program with others, you’ll help them to take control of their finances and build a brighter financial future.

**Program Overview**

The *Hands on Banking* program covers all the basics of smart money management. The curriculum is designed for four age groups: Adults, Young Adults (ages 15–21) Teens (grades 6–8) and Kids (grades 4 and 5).

The *Hands on Banking* program is an easy and enjoyable way to teach and learn the essentials of financial education: the basics of bank services, the importance of saving, smart money management, using credit responsibly, investing, wealth building, and more. Whether it’s opening a checking account, avoiding identity theft, paying for college, applying for a credit card, or starting a small business, the *Hands on Banking* program provides real-world skills and knowledge everyone can use.

**Educational Standards**

It’s easy to integrate the *Hands on Banking* program into the classroom: the lessons for school-aged students are aligned with national and state educational standards for economics, financial literacy, mathematics, and English language arts.

The segments in this program adhere to the following economics, financial literacy, mathematics, and English language arts standards:

- The National Council of Teachers of English (NCTE) and International Reading Association (IRA), *Standards for the English Language Arts* (1996); Grades K-12. For details, see [www.ncte.org](http://www.ncte.org).
Using the Instructor Guides

The Instructor Guides can be used alone or as an adjunct to the online/CD-ROM program; however, we strongly encourage you to review the program online or request a free CD-ROM. Even if participants will not experience the program online, gaining familiarity with the online program will help you present it more effectively. The online program includes simulations, calculators and an extensive resource library to help supplement these guides—please take advantage of all these great resources.

Each topic in the Hands on Banking program has its own Instructor Guide which follows the organization of the online program and includes much of the same content. The Young Adults' version of the Hands on Banking program includes six topics:

1. Getting Started
2. Earning $
3. Spending Smart
4. Save, Invest & Build Wealth
5. All About Credit
6. School & $

Each Instructor Guide includes:

• A glossary of all the relevant terms introduced in the topic.
• A lesson introduction which includes:
  º An overview
  º Learning objectives
  º Sample discussion questions to start the lesson
  º “The Basics”—a list of bullet points outlining the key concepts of the lesson
• A lesson summary of all the key concepts of the lesson.
• Activities, quizzes, discussion questions, handouts and important tips for key concepts.
• A topic summary that lists all the major concepts of the topic.
• Additional activities designed to extend the concepts presented in the topic to the real world.
• A Library Resource section that includes additional reference materials and handouts.

The 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.
Lesson Concepts and Icons

Each lesson of a topic will present several key concepts. These concepts are introduced to your participants in a variety of ways which are represented in the guides by these icons.

**Activity**

An activity usually involves some sort of class participation, whether it is a matching game, a fill in the blank exercise, or worksheet completion. Typically after an activity you will have the opportunity to lead a discussion.

**Discussion**

Discussions allow you to introduce key concepts while involving your participants in the conversation and making the information relevant to them. In some places, sample discussion questions are included to help you guide the discussion.

**Quiz**

Throughout all the topics, there are short quizzes designed to start discussions or quickly test participants’ knowledge of certain concepts.

**Handout**

All of the Instructor Guides include handouts that are designed as a resource for your participants to use outside the classroom in their daily lives. For example, one handout includes a list of web links for participants to use as they start, grow and manage their small business.

**Activity and Discussion Handouts**

Sometimes during a lesson, an activity or discussion will also use a handout to teach key concepts. In these cases the Handout icon is placed below the Activity or Discussion icon.

**Transition**

The Transition icon will let you know when the next concept is related to or follows up on the concept you’re presently discussing or covering with your participants.

**Library Articles**

The online/CD-ROM version of the *Hands on Banking* program includes a vast library with relevant articles, checklists, and worksheets for each topic and lesson.

Relevant library articles are recommended at the end of each lesson. These articles provide additional information to use in teaching key concepts (look for the library icon as seen above). We encourage you to review the full library selection online or on the CD-ROM. Feel free to enrich your sessions with additional articles from the library.

You can photocopy these articles and distribute them to participants to start a discussion, or you may want to give them away as handouts for participants to read on their own time. These library articles expand the topic content.
Pre-and Post-tests for Adults and Young Adults
When you use the Adults’ and/or Young Adults’ courses with a group or in a classroom setting, we invite you to use the Hands on Banking pre and post test we’ve developed. They can be accessed in the “Instructional Resources” section of handsonbanking.org.

- The Pre-test will help you to determine what topics to emphasise with your group.
- The Post-test will help you assess participants progress.

We’d like to request that you report the anonymous results of these tests to our Hands on Banking team. Your input will help us to continue to improve the program.

How to Access the Interactive Program
The Hands on Banking program is available free of charge in both English and Spanish.

- Available for free on CD-ROM—all four age groups are included.
- You may order a CD at HOBCD@wellsfargo.com. There is no charge for small quantities of the CD-ROM. Please email for information regarding high-volume requests. Allow two weeks for delivery.

Once again, Thank You!
Thank you for sharing these valuable financial education programs with students and adults in our communities. As an instructor, your training and guidance will provide others with the knowledge and skills they need for a brighter financial future.

We welcome your comments and suggestions for future versions of the Hands on Banking curriculum and the Instructor Guides. And, we would very much like to hear your success stories. Please contact us via email at HOBinfo@wellsfargo.com.

The Hands on Banking program is sponsored and developed by Wells Fargo to serve our communities. The products and services mentioned are those typically offered by financial institutions and do not represent the specific terms and conditions of Wells Fargo’s products and services. The site contains no advertising and does not require or collect any personal information.
**Topic 1 — Getting Started**

**Topic Overview**

This topic teaches participants how to get started with money management. From understanding how money works, to creating a money toolkit, to uncovering tips for keeping track of their finances, participants understand how good money management holds the key for lots of good times ahead.

This topic has seven lessons:

1. You & $
2. So what do you want?
3. How Money Works
4. Your Money Toolkit
5. Learn “How-To…”
6. Keep Track
7. Stay Safe

These lessons include a number of hands-on participant activities. Use these activities to help simulate real-world scenarios and activities with your participants.

This instructor guide is based on and follows the structure of the online Hands on Banking® program. We invite you to use and experience the online program as it is an excellent resource that will support your instructional efforts and enhance your participants’ experience. It includes a variety of interactive lessons and many helpful resource library articles to augment this guide. Visit [www.handsonbanking.org](http://www.handsonbanking.org) to access the program. Should you require a CD-ROM to access the program you may request a free copy at [HOBCD@wellsfargo.com](mailto:HOBCD@wellsfargo.com).
## Topic 1 — Getting Started

### Instructor’s Guide — Young Adults

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# Topic 1 — Getting Started

Instructor’s Guide—Young Adults

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Glossary

Instructor note:
The Glossary contains definitions and descriptions of valuable terms and phrases related to this topic. Encourage your participants to use the Glossary during and after the class to become more familiar and comfortable with the terminology.

Photocopy the glossary on the next page and hand it out to your participants.
## Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
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<tr>
<td><strong>Account</strong></td>
<td>A banking service allowing a customer's money to be handled and tracked. Common bank accounts are savings and checking accounts.</td>
</tr>
<tr>
<td><strong>Appreciation</strong></td>
<td>The amount of value an item such as a car, home or stock, gains over time from the original purchase price.</td>
</tr>
<tr>
<td><strong>Asset</strong></td>
<td>Anything of value owned by a person or company. For example, a person's assets might include cash, a house, a car, and stocks. A business's assets might include cash, equipment, and inventory.</td>
</tr>
<tr>
<td><strong>Automated Teller Machine (ATM)</strong></td>
<td>A specialized computer used by bank customers to manage their money, for example, to get cash, make deposits, or transfer money between accounts.</td>
</tr>
<tr>
<td><strong>Available balance</strong></td>
<td>The amount of money in your account that you can use or withdraw. Your available balance may not reflect all transactions that you have made, for example checks you have written that have not yet been paid from your account.</td>
</tr>
<tr>
<td><strong>Bad or bounced check</strong></td>
<td>(see Non-sufficient funds)</td>
</tr>
<tr>
<td><strong>Bank</strong></td>
<td>A financial institution that handles money, including keeping it for saving or commercial purposes, and exchanging, investing, and supplying it for loans.</td>
</tr>
<tr>
<td><strong>Check</strong></td>
<td>A written order instructing the bank to pay a specific amount of money to a specific person or entity. The check must contain a date, payee (person, company, or organization to be paid), amount, and an authorized signature.</td>
</tr>
<tr>
<td><strong>Checking account</strong></td>
<td>A bank account that allows a customer to deposit and withdraw money and write checks. Using a checking account can be safer and more convenient than handling cash.</td>
</tr>
<tr>
<td><strong>Clear</strong></td>
<td>When the bank pays a check you have written and then subtracts the amount from your account, your check has “cleared” the bank.</td>
</tr>
<tr>
<td><strong>Credit Union</strong></td>
<td>A non-profit financial institution that is owned and operated entirely by its members. Credit unions provide financial services for their members, including savings and lending. Large organizations may organize credit unions for their members, and some companies establish credit unions for their employees. To join a credit union, a person must ordinarily belong to a participating organization, such as a college alumni association or labor union. When a person deposits money in a credit union, he or she becomes a member of the union because the deposit is considered partial ownership in the credit union.</td>
</tr>
<tr>
<td><strong>Debit card</strong></td>
<td>A card linked to a checking account that can be used to withdraw money and make deposits at an ATM and to make purchases at merchants. When you use a debit card, the money will be deducted from the linked checking account.</td>
</tr>
<tr>
<td><strong>Depreciation</strong></td>
<td>A loss of value in real property brought about by age, physical deterioration, functional or economic obsolescence.</td>
</tr>
<tr>
<td><strong>Endorse</strong></td>
<td>To sign the back of a check, authorizing the check to be exchanged for cash or credit.</td>
</tr>
</tbody>
</table>
Glossary

Federal Deposit Insurance Corporation (FDIC)  
An independent agency of the United States government that protects customers from the loss of their deposits if an FDIC insured financial institution fails. The basic insurance amount is specified per depositor per insured financial institution. Certain retirement accounts, such as Individual Retirement Accounts, are insured up to specified amount per depositor per insured financial institution. Customers can increase the amount of money insured at any one financial institution by owning deposit accounts in different ownership categories (e.g., Individual Accounts, Retirement Accounts, Joint Accounts, Revocable Trust Accounts). Please visit www.fdic.gov for the most current deposit insurance amounts.

Financial institution  
Companies such as banks, credit unions, and savings institutions that provide a wide range of money management products and services to consumers. Financial institutions collect funds from the public and place them in financial assets, such as deposits, loans, and bonds.

Inflation  
An increase in the general price level of goods and services; a decrease in the purchasing power of the dollar.

Interest  
The amount of money paid by a borrower to a lender in exchange for the use of the lender's money for a certain period of time. For example, you earn interest from a bank if you have a savings account and you pay interest to a lender if you have a loan.

Liabilities  
The amount of money an individual or business owes to someone else: a debt.

Line of credit  
An arrangement by which a lender extends a specific amount of credit to a borrower for a certain time period. As long as the borrower repays the principal with interest, he or she can continue to borrow against the line of credit during the agreed upon time period. A line of credit can be unsecured or secured. Also called a credit line.

Money order  
A document issued by a post office, bank, or convenience store ordering payment of a specific sum of money to an individual or business. There is generally a small charge for purchasing a money order.

Non-sufficient funds (NSF)  
The lack of enough money in an account to pay a particular check or payment. Also known as insufficient funds. A check with insufficient funds may be returned unpaid to the person cashing it. This has a negative impact on the check writer's history of handling his or her account, and may prevent opening of future accounts. See also Overdraft.

Overdraft  
When there is not enough money in an account to cover a transaction and the bank pays it on your behalf, creating a negative balance in the account that you need to repay.

Overdraft Protection  
Offered by many banks, overdraft protection is a service that automatically transfers money from a linked account that you select, such as a savings or credit account, when you don't have enough money in your checking account to pay your transactions.

Payee  
The person, company, or organization to whom a check is written: a person or company who is to receive money.
## Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phishing</td>
<td>Is usually a two-part scam involving email and spoof websites. Fraudsters, also known as phishers, send email to a wide audience that appears to come from a reputable company requesting personal information accounts numbers. This is known as a phish email.</td>
</tr>
<tr>
<td>Reconcile</td>
<td>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.</td>
</tr>
<tr>
<td>Returned item</td>
<td>This is also known as “non-sufficient funds” or a “bounced check.” If you spend more money than you have in your checking account, the bank may return the transaction unpaid and charge a fee.</td>
</tr>
<tr>
<td>Savings &amp; Loan</td>
<td>A financial institution that accepts deposits from individuals, makes home mortgage loans, and pays dividends.</td>
</tr>
<tr>
<td>Statement</td>
<td>A monthly accounting document sent to you by your bank that lists your account balance at the beginning and end of the month, and all of the checks you wrote that your bank has processed during the month. Your statement also lists other deposits, deductions, and fees, such as service charges.</td>
</tr>
<tr>
<td>Transaction register</td>
<td>A register that allows you to keep accurate records of your deposits and withdrawals. Use your check and/or savings register to record every deposit and withdrawal you make.</td>
</tr>
</tbody>
</table>
Lesson 1: You and $

In this lesson, participants evaluate what they already know about money.

Learning Objectives
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?
• When you think of money what comes to mind? Shopping? Saving? Investing? Wealth?
• What things can money help you achieve?

The Basics

• Money's 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 (Instructor Copy)**

**Instructor note:**
Write all the credit terms on a chalkboard/whiteboard or large piece of paper. Divide your class into groups. Tell your participants that you will read a partial definition of each term. Each group's spokesperson will have fifteen seconds to state the correct term once you stop reading the definition. Each correct answer earns one point. If a group cannot answer, another group can steal. Then, go through each term and mention the key points from the chart below.

Feel free to add other definitions and terms to this list.

**Instructions:**
Have participant state the correct term for the definition that's read.

Know a lot about money already? Show off your money smarts.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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</thead>
<tbody>
<tr>
<td>Depreciate</td>
<td>Go down in value.</td>
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<td>Direct deposit</td>
<td>Your employer pays you electronically. The money goes directly into your account.</td>
</tr>
<tr>
<td>Endorse</td>
<td>To sign the back of a check you deposit.</td>
</tr>
<tr>
<td>Reconcile</td>
<td>Detractor.</td>
</tr>
<tr>
<td>Bank statement</td>
<td>Detractor.</td>
</tr>
<tr>
<td>Payee</td>
<td>Detractor.</td>
</tr>
</tbody>
</table>
Lesson Summary

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

Key points from the You and $ lesson:

- Money's 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?

In this lesson, participants learn how defining their goals and dreams is a great first step toward creating the life they want.

Learning Objectives
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 you could use:

- 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 really important to you and where to focus your time and effort. It provides you a personal road map.
- Continue to bring your goals and timeline into sharper focus over time.
Eric Needs a Plan (Instructor Copy)

**Instructor note:**
Photocopy the activity handout on the following page. Instruct your participants to read Eric's story and choose the best decision for him. Instruct them to also write a few sentences about why they selected an answer. Then, ask participants to share their answers and opinions as well as lead a discussion.

**Instructions:**
Have your participants read Eric’s situation and then choose the best decision for him. Then, in the space provided, have them explain why they think this is the best choice.

**Eric’s story:**
Eric just graduated and wants to find the best way to get started toward a successful financial future. He’s considering three options.

A. Don't waste time dreaming about things I probably can't have. Focus on getting a minimum wage job as quickly as possible.

B. Ask my friends about their goals and plans. It's a great way to get ideas and stay motivated.

C. Think about exactly what I want for myself by when. Write it down on paper. Look back at my list often and update it.

**Key points:**
- Writing your goals helps you see what's really important to you and where to focus your time and effort.
- Writing your goals won't guarantee results, but will help you identify your priorities.
- Writing your goals down on paper (as opposed to just thinking about them) can help you focus on achieving exactly what you want.

**Tip!**
Look back at your list and update it on a regular basis, especially at times when there are big changes happening in your life.
Eric Needs a Plan

Instructions:
Read Eric’s situation and then choose the best decision for him. Then, in the space provided, explain why you think this is the best choice.

Eric’s story:
Eric just graduated and wants to find the best way to get started toward a successful financial future. He’s considering three options.

A. Don’t waste time dreaming about things I probably can’t have. Focus on getting a minimum wage job as quickly as possible.

B. Ask my friends about their goals and plans. It’s a great way to get ideas and stay motivated.

C. Think about exactly what I want for myself by when. Write it down on paper. Look back at my list often and update it.

Tip!
Look back at your list and update it on a regular basis, especially at times when there are big changes happening in your life.
Choose Your Dreams (Instructor Copy)

Instructor note:
Photocopy the activity handout on the following page and distribute it to participants. Ask them to list their top 10 long-term and short-term goals. Explain to them that long-term can range anywhere from 3 years on. Short-term goals usually mean within the next 3 to 12 months. Next to each goal ask them to include a time frame for achieving that goal (e.g. by next month, in two years, long term, etc.). Then, ask for volunteers to share their goals and begin creating a list on a whiteboard/chalkboard or large piece of paper. Then, lead a discussion with the class by asking questions such as:

• Was it difficult for you to come up with 10 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?

Instructions:
Have participants list 10 of their short-term (from 3 to 12 months) and long-term (from 3 years on) goals, then list a timeframe for accomplishing these goals.

Continue to bring your goals and timeline into sharper focus over time. There are no “right” or “wrong” answers. It’s all up to you.

Goal examples:
• Pay for college education
• Buy clothes
• Buy a car
• Own a home
• Take a vacation
• Land a good job
• My own apartment
• See the world
• Start to invest
• Start my own business

Timeframe examples:
• By next month
• By next summer
• By graduation
• Next 1–3 years
• Next 4–10 years
• Long term goals
Choose Your Dreams

Instructions:
List 10 of your short-term (from 3 to 12 months) and long-term (from 3 years on) goals. Then, list a timeframe for accomplishing these goals.

Continue to bring your goals and timeline into sharper focus over time. There are no “right” or “wrong” answers. It’s all up to you.

<table>
<thead>
<tr>
<th>Goals</th>
<th>Timeframe</th>
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<tr>
<td><em>Example: Buy a motor scooter.</em></td>
<td><em>In six months.</em></td>
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</table>
Instructor note:
At this point in the class, consider using this recommended library article listed below as a discussion resource or a takeaway for your participants. You can find this and other library articles at the end of this topic.

Recommended Article: Personal Goal Setting Worksheet

Remember, the online Hands on Banking® program has dozens of additional library articles that you can use and distribute for this and other topics. Visit www.handsonbanking.org to browse all the available articles.
Lesson Summary

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

Key points from the So What Do You Want? lesson:
- Writing your goals helps you see what’s really important to you and where to focus your time and effort.
- Continue to bring your goals and timeline into sharper focus over time.

Additional Activities
These activities are designed to extend the new concepts presented in the So What Do You Want? lesson. Use these or similar activities to give participants an opportunity to apply 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 achieve 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

In this lesson, participants take a short quiz all about money—where it comes from, how it works and how to be successful with it.

Learning Objectives
After completing this lesson, participants will be able to:

- Explain some basic concepts related to money.

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 think you know where money comes from and how it works?
- Let’s test your knowledge with a Money Quiz.

The Basics

- 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 federal government.
- As everyone buys, borrows, and invests, money passes through many hands, including individuals, businesses, and financial institutions, like banks.
- 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.
- If you deposit money at a financial institution, such as a bank, they’ll often reward you by adding a small amount of extra money called interest on a regular schedule.
- Interest is money the bank pays you in exchange for the use of your money for a period of time. You earn interest if you have a savings account; you pay interest to a lender if you have a loan.
- A dollar in your hand today is worth more than a dollar you’ll receive in the future because you can invest the dollar you have today and earn interest on it over time.
- 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 an individual or business owes 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 (Instructor Copy)**

**Instructor note:**
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. The group spokesperson must answer the question within 10 seconds. If one team cannot answer in time, the other team has the opportunity to answer. The team with the most points at the end of the game wins! Be sure to emphasize the key points in italics under each question and answer; or use them as an activity summary.

**Bonus round:** Write these six words on a whiteboard/chalkboard or large piece of paper: inflation, assets, liability, appreciate, depreciate and appraisal. Instruct 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.

1. Money is a way to store, measure, and exchange…
   a. value
   b. products
   c. coins
   d. fun
   *If something has “value” it has worth, desirability, or usefulness.*

2. In the U.S., money is printed by the __________________________ of the federal government.
   a. best copy machines money can buy
   b. Department of Commerce
   c. **Department of the Treasury**
   d. Internal Revenue Service
   *As everyone buys, borrows, and invests, money passes through many hands, including individuals, businesses, and financial institutions, like banks.*

3. Whenever one person or group spends money, another person or group _____________________.
   a. gets super jealous
   b. spends the exact same amount
   c. saves the exact same amount
   d. **gains money**
   *Money is constantly moving through our economy in a never-ending cycle.*

4. If you deposit money at a financial institution, such as a bank, they’ll often reward you by adding a small amount of extra money called ____________________ on a regular schedule.
   a. a bonus
   b. **interest**
   c. a premium
   d. “funny money”
   *Interest is money the bank pays you in exchange for the use of your money for a period of time. You earn interest if you have a savings account; you pay interest to a lender if you have a loan.*
Money defined (Instructor Copy) (continued)

5. A dollar in your hand today is worth more than a dollar you'll receive in the future because
   a. you can invest the dollar you have today and earn interest on it over time
   b. if you spend it today, you get to enjoy it right away
   c. money usually declines in value over time
   d. nobody can predict what tomorrow will bring

Bonus Round: Read each definition…
   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]

Tip!
To build wealth, the value of what you own (assets) needs to be more than the amount you owe to others (liabilities), so focus on buying assets likely to go up in value, or appreciate, over time.
Lesson Summary

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

Key points from the How Money Works lesson:

- 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 federal government.
- As everyone buys, borrows, and invests, money passes through many hands, including individuals, businesses, and financial institutions, like banks.
- 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.
- If you deposit money at a financial institution, such as a bank, they’ll often reward you by adding a small amount of extra money called interest on a regular schedule.
- Interest is money the bank pays you in exchange for the use of your money for a period of time. You earn interest if you have a savings account; you pay interest to a lender if you have a loan.
- A dollar in your hand today is worth more than a dollar you’ll receive in the future because you can invest the dollar you have today and earn interest on it over time.
- 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 an individual or business owes 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

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.

Learning Objectives
After completing this lesson, participants will be able to:

- Explain the benefits of using a bank.
- Explain how checking and savings accounts work.
- Explain other money management tools, such as online banking.

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…is it difficult or does it make your life easier?

The Basics
- 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.
- Millions of Americans use banks, and chances are any successful person or business you can think of has a relationship with a bank.
- Banks offer safe and secure services that can help you save time and money—and build a strong financial future.
- Think “long term relationship,” and shop around for a financial institution that meets your needs.
- 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
- A checking account is a type of bank account that allows you to put money in—make a deposit—or take money out—make a withdrawal.
**Take it to the Bank! (Instructor Copy)**

*Instructor note:*
Consider inviting a banker or financial professional to come in and talk about the benefits of using a bank.

Photocopy the activity handout on the following page. Divide the class into groups and distribute the activity handout. Instruct participants to think about the benefits of using a bank. Then, have them list examples of how banks offer those benefits in the right column of the table. When they’re finished, have each group share their examples and write them on a whiteboard/chalkboard or large piece of paper. Then, use the key points to continue the discussion.

**Instructions:**
For each bank benefit, have participants list examples in the space provided.

<table>
<thead>
<tr>
<th>The benefits of using a bank</th>
<th>Examples</th>
</tr>
</thead>
</table>
| **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.  
                               • By keeping your money in a financial institution, you’ll have the peace of mind knowing your funds are always safe. |
| **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—even when you travel away from home. |
| **Makes it Easy**           | • The people who work at the bank are there to help you.  
                               • If you’re brand new to banking, they’ll be happy to explain what accounts and services can help you with your money management needs. |
| **Saves Money**             | • Many people who don’t have a bank account use check-cashing stores instead. Most of these stores charge very high fees.  
                               • You can usually save a lot by using a bank. |
| **Security**                | • Are you worried that a bank might mismanage your money, or even go out of business?  
                               • All U.S. banks have to follow federal and state laws and regulations. And at most banks, your funds are insured by the Federal Deposit Insurance Corporation, or FDIC.  
                               • That means that if anything ever happened to the bank, the FDIC insures each person’s money to at least $250,000. |
| **Knowledgeable Advice**    | • By working with a bank, you can talk to and work with financial professionals.  
                               • The knowledgeable advice of bankers can be valuable resource to help you build a better financial future. |

Ask financial institutions you’re considering banking with how they give back to your local community. Their answers may influence your decision about which bank to choose.
Take it to the Bank!

Instructions:
For each bank benefit, list examples in the space provided.

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<td></td>
</tr>
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<td></td>
</tr>
<tr>
<td>Knowledgeable Advice</td>
<td></td>
</tr>
</tbody>
</table>

Ask financial institutions you’re considering banking with how they give back to your local community. Their answers may influence your decision about which bank to choose.
Topic 1 — Getting Started

Savings and Checking Accounts (Instructor Copy)

**Instructor note:**
Consider inviting a banker or financial professional to come in and talk about the benefits of these types of accounts.

Photocopy the activity handout on the following page. Begin a discussion with your participants by asking questions such as:

- Who here has a checking account? Savings account? What is the difference? Are there benefits of having one or the other?
- Does anyone have a savings account that earns interest? What is the rate? Do you keep an eye on how much your money is growing over time?

Then, distribute the activity handout and lead a discussion based on the questions and key points below.

<table>
<thead>
<tr>
<th>What is a savings account?</th>
<th>A savings account is a safe place to put money aside for a future goal or for unexpected expenses. There are several kinds of accounts that can be used for saving, including regular savings, money market accounts and Certificates of Deposit, or CDs. Ask for details where you bank. Many banks offer Web sites that can assist you.</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is interest?</td>
<td>When you put your money in a savings account, the bank rewards you by adding a small amount of extra money to the account, called interest, on a regular schedule. As a result, your money grows! The amount of interest you earn will depend on which account you choose and the amount of money you keep in the account over time.</td>
</tr>
<tr>
<td>What is a checking account?</td>
<td>A convenient tool for managing your money day-to-day. An account that allows you to put checks or cash in (called making a deposit) or take money out (called making a withdrawal). It allows you to get cash when you need it and to pay for things in other ways than using cash—like writing checks or using a debit card. Different financial institutions offer a variety of checking accounts with different features, benefits, and fees. Shop around for the checking account that best meets your needs.</td>
</tr>
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<td>What is a check?</td>
<td>A safe and convenient way to pay for things from a checking account. Checks are paper forms that people use to transfer money from one place to another. A check is a written order that instructs a bank to pay a specific amount of money from a specific checking account to a specific person or entity, for example, a store. You can order checks when you need them, usually for a fee.</td>
</tr>
<tr>
<td>What is an Automated Teller Machine (ATM)?</td>
<td>A specialized computer used by bank customers to manage their money. Almost all ATMs allow you to withdraw money, and many allow you to make deposits. At some ATMs, you can print a statement (a record of your account activity or transactions); check your account balances; transfer money between your accounts; and even purchase stamps. You can usually access the most services at an ATM that’s operated by your own bank.</td>
</tr>
</tbody>
</table>
Savings and Checking Accounts (Instructor Copy) (continued)

<table>
<thead>
<tr>
<th>What is a debit card?</th>
<th>A debit card, also known as a check card, is another safe and convenient way to pay for things from a checking account. It can be used at ATMs. Because a debit card has a Visa® or Mastercard® logo on its face, you can use it wherever Visa® or Mastercard® debit cards are accepted. Keep in mind that a debit card is <strong>not</strong> a credit card. When you use a debit card, the money is deducted from your checking account. With a credit card, you're borrowing money to be repaid later.</th>
</tr>
</thead>
<tbody>
<tr>
<td>How can checks and debit cards help me?</td>
<td>If you have checks or a debit card, you don't have to carry large amounts of cash. Each time you write a check or make a purchase with a debit card, you have a record of what you spent, and where. That can help you pay closer attention to what you're buying, how much you're spending, and avoid spending more than you planned.</td>
</tr>
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**Tip!**

Many savings accounts limit how often you can take your money out. So for paying your monthly bills or making day-to-day purchases, checking accounts are a much better choice.
## Topic 1 — Getting Started

### Savings and Checking Accounts

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<td>A safe and convenient way to pay for things from a checking account. Checks are paper forms that people use to transfer money from one place to another. A check is a written order that instructs a bank to pay a specific amount of money from a specific checking account to a specific person or entity, for example, a store. You can order checks when you need them, usually for a fee.</td>
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</table>

**Tip!** Many savings accounts limit how often you can take your money out. So for paying your monthly bills or making day-to-day purchases, checking accounts are a much better choice.
**More Money Tools For You (Instructor Copy)**

**Instructor Note:**
Write these four terms on a whiteboard/chalkboard or large piece of paper—ATM, Online Banking, Mobile Banking, and Overdraft Protection. Divide your class into groups. Tell your participants that you will read a partial definition of each term. Each group’s spokesperson will have fifteen seconds to state the correct term once you stop reading the definition. Each correct answer earns one point. If a group cannot answer, another group can steal. Then, go through each term and mention the key points from the chart below.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition to read:</th>
<th>Key points:</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM</td>
<td>This is a specialized used by bank customers to manage their money, for example, to get cash, make deposits, or transfer money between accounts.</td>
<td>An Automated Teller Machine, or ATM, is a specialized computer used by bank customers to manage their money, for example, to get cash, make deposits, or transfer money between accounts.</td>
</tr>
<tr>
<td>Online Banking</td>
<td>This is a paperless way to handle banking activities with your personal computer, using the Internet.</td>
<td>Online banking is a paperless way to handle banking activities with your personal computer, using the Internet. Helpful features may include automatic transfers between accounts (to help you set aside money in savings automatically) and bill pay.</td>
</tr>
<tr>
<td>Mobile banking</td>
<td>Available at some banks, this gives you the convenience of using a mobile device to check on your accounts.</td>
<td>Available at some banks, mobile banking gives you the convenience of using a mobile device to check on your accounts, for example, sending a text message from your cell phone to find out your current account transactions.</td>
</tr>
<tr>
<td>Overdraft protection</td>
<td>Offered by many banks, overdraft protection is a service that automatically transfers money from a linked account that you select, such as a savings or credit account, when you don’t have enough money in your checking account to pay your transactions.</td>
<td></td>
</tr>
</tbody>
</table>

**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.
Instructor note:
At this point in the class, consider using this recommended library article listed below as a discussion resource or a takeaway for your participants. You can find this and other library articles at the end of this topic.

Recommended Article: Account Management Tools

Remember, the online Hands on Banking® program has dozens of additional library articles that you can use and distribute for this and other topics. Visit www.handsonbanking.org to browse all the available articles.
Lesson Summary

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

Key points from the Your Money Toolkit lesson:

- 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.
- Millions of Americans use banks, and chances are any successful person or business you can think of has a relationship with a bank.
- Banks offer safe and secure services that can help you save time and money—and build a strong financial future.
- Think “long term relationship,” and shop around for a financial institution that meets your needs.
- 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.
- A checking account is a type of bank account that allows you to put money in—make a deposit—or take money out—make a withdrawal.

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 and contrast services, interest rates and fees.
- Research online savings accounts. How do they differ from accounts offered by brick-and-mortar banks or credit unions?
- If you’re ready, visit your local bank or credit union and open a checking or savings account. Share your experience with the class.
Lesson 5: Learn “How-To…”

This lesson provides an easy-to-understand introduction to the skills participants need to manage their bank accounts—from writing and depositing checks, to using an ATM, and more.

Guest speakers are a great way to help your participants learn this content. Consider inviting a banker or financial professional to talk about any of the information presented in this lesson.

Learning Objectives
After completing this lesson, participants will be able to:

• Explain how to open a checking or savings account.
• Fill in a deposit slip.
• Identify parts of a check.
• Explain how to write a check.
• Explain how to 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 you could use:

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

The Basics

• There is no “big secret” to using money management tools—all it takes is a little adding, subtracting, and some focus on keeping good track of the money you’ve got.
• Don’t spend more than you have. If you do, you’ll really pay for it, believe me.
• When you make a deposit, you’ll be asked to fill in a deposit slip.
• When you deposit a check, you’ll need to let the bank know that you have personally approved the transaction by endorsing the check.
• An ATM is a specialized computer 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 (Instructor Copy)

Instructor note:
Photocopy the activity handout on the following page. Begin a discussion with your participants by asking questions such as:

- What types of ID do you need when opening a checking or savings account?
- What are some things you should know before opening a checking or savings account?
- What are some questions you might want to ask a bank before you go in and open an account?
- Then, continue the discussion focusing on these key points.

Key points:

- Before you go to the bank, see what you need to bring with you.
- A parent or guardian must accompany a person under 18 (19 in Nebraska) and usually must bring 2 forms of current identification for the person under 18.
- Ask your bank which forms of ID they accept for persons under 18, for example:
  - Birth certificate
  - Immunization record
  - Student ID
  - Social Security card
- Ask your bank if they can accept a major credit or gas card as identification.
- Have money to deposit. Be prepared by asking your bank in advance if there will be a minimum deposit required.
- Share with your participants that banks, credit unions, and other financial institutions may have different requirements for opening accounts. Remind them it is important to check with the financial institution before they go so they have all the required documents they need.
Instructor note:
At this point in the class, consider using this recommended library article listed below as a discussion resource or a takeaway for your participants. You can find this and other library articles at the end of this topic.

Recommended Article: Opening Accounts: What to Bring

Remember, the online Hands on Banking® program has dozens of additional library articles that you can use and distribute for this and other topics. Visit www.handsonbanking.org to browse all the available articles.
How to Fill in a Deposit Slip (Instructor Copy)

Instructor note:
Photocopy the activity handout on the following page. 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.

A. Account number: This number ensures that the money is deposited in the correct account. If you do not have your account number with you, your bank can provide the information to you.

B. Your information: Your name is pre-printed or written in.

C. Date: You will write today’s date here.

D. Cash: If depositing cash, you would write the amount here.

E. Checks: If depositing checks or money orders, you would list each one separately here and continue on the back if more space were needed.

F. Subtotal: You will add the cash and check amounts and write the total amount being deposited here.

G. Less Cash Received: If you are at the bank, you would use this space to write the amount of cash you would like to get back from the checks you are depositing. The teller will ask you to sign the deposit slip and provide identification to confirm that you are the account holder.

H. Total: You will subtract the amount, if any, on the line “Less Cash Received” from the Subtotal, and write the total amount being deposited here.

I. Signature: The teller will ask you to sign the deposit slip and provide identification to confirm that you are the account holder, if you are withdrawing cash from your deposit.
How to Fill in 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.

A. **Account number:** This number ensures that the money is deposited in the correct account. If you do not have your account number with you, your bank can provide the information to you.

B. **Your information:** Your name is pre-printed or written in.

C. **Date:** You will write today’s date here.

D. **Cash:** If depositing cash, you would write the amount here.

E. **Checks:** If depositing checks or money orders, you would list each one separately here and continue on the back if more space were needed.

F. **Subtotal:** You will add the cash and check amounts and write the total amount being deposited here.

G. **Less Cash Received:** If you are at the bank, you would use this space to write the amount of cash you would like to get back from the checks you are depositing. The teller will ask you to sign the deposit slip and provide identification to confirm that you are the account holder.

H. **Total:** You will subtract the amount, if any, on the line “Less Cash Received” from the Subtotal, and write the total amount being deposited here.

I. **Signature:** The teller will ask you to sign the deposit slip and provide identification to confirm that you are the account holder, if you are withdrawing cash from your deposit.
The Parts of a Check (Instructor Copy)

Instructor note:
Photocopy the activity handout on the following page. Lead a discussion about the parts of a check.

A. Your name and address go here. These are preprinted on the check for your convenience and tell the person or company to whom you’re giving the check—known as the payee—that you’re the one who wrote it.

B. This is where you write today’s date.

C. Here is where you write the name of the person or company who will be receiving the money. If you’re making a withdrawal for yourself, you will write “Cash” here.

D. The amount of the check is written here.

E. The amount in words is written on this line. You start at the left edge of the line and when you’re finished, you will draw a line through the remaining empty space as far as the word “Dollars.”

F. The name of the bank that holds your account appears here.

G. To remember what you bought, you can write a brief description here.

H. Your signature should be the last thing you complete. It gives the bank permission, or authorization, to release the money to the payee.

I. This is the check number. This reference number will help you keep track of your payments by check. Each time you write a check, you should record the check number, date, payee, and amount in your check register. Then, calculate your new balance.

J. This is the 10-digit account number that is unique to your account. This tells the bank which account the money comes from.

K. This is the bank routing number. It identifies the bank that issued the check. You need this number to set up direct deposit at work. Direct deposit allows your employer to electronically deposit your paycheck directly into your account without giving you a paper check.

Tip!
Write in ink. Write clearly. Record every check in your register.
# The Parts of a Check

<table>
<thead>
<tr>
<th>A. Your name and address go here.</th>
<th>B. This is where you write today’s date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>C. Here is where you write the name of the person or company who will be receiving the money. If you’re making a withdrawal for yourself, you will write “Cash” here.</td>
<td>D. The amount of the check is written here.</td>
</tr>
<tr>
<td>E. The amount in words is written on this line. You start at the left edge of the line and when you’re finished, you will draw a line through the remaining empty space as far as the word “Dollars.”</td>
<td>F. The name of the bank that holds your account appears here.</td>
</tr>
<tr>
<td>G. To remember what you bought, you can write a brief description here.</td>
<td>H. Your signature should be the last thing you complete. It gives the bank permission, or authorization, to release the money to the payee.</td>
</tr>
<tr>
<td>I. This is the check number. This reference number will help you keep track of your payments by check. Each time you write a check, you should record the check number, date, payee, and amount in your check register. Then, calculate your new balance.</td>
<td>J. This is the 10-digit account number that is unique to your account. This tells the bank which account the money comes from.</td>
</tr>
<tr>
<td>K. This is the bank routing number. It identifies the bank that issued the check. You need this number to set up direct deposit at work. Direct deposit allows your employer to electronically deposit your paycheck directly into your account without giving you a paper check.</td>
<td></td>
</tr>
</tbody>
</table>
How to Write a Check (Instructor Copy)

**Instructor note:**
Photocopy the activity handout on the following page. Instruct your participants to fill out the sample check using the information provided.

**Instructions:**
Have participants fill out the sample check below using this information and filling in the checked spaces.

- **Payee:** Grocery Store
- **Date:** April 10, 2009
- **Amount:** $46.73
- **Memo:** Groceries

Next, participants see how to endorse a check.
How to Write a Check

Instructions:
Fill out the sample check below using this information and completing all blank areas on the check.

Payee: Grocery Store
Date: April 10, 2009
Amount: $46.73
Memo: Groceries

![Sample Check]

JOE SMITH
2063 PLEASANT RD
ANYWHERE USA 12345

Payee: Grocery Store
Date: April 10, 2009
Amount: $46.73
Memo: Groceries
How to Endorse a Check Activity (Instructor Copy)

Instructor note:
Photocopy the activity handout on the following page. Lead a discussion about endorsing a check using the key points below, and then instruct participants to endorse the check.

Instructions:
Have participants endorse the check using their name.

- When you deposit a check, you need to let the bank know that you have personally approved the transaction by endorsing the check.
- On the back of the check near the top, you’ll write “For deposit only,” your signature, and the number of the account to which you want the check deposited.

ENDORSE HERE:

x John Sample
For deposit only
9876543201

DO NOT SIGN / WRITE/ STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USAGE ONLY

Next, participants learn the parts of a debit card.
How to Endorse a Check Activity

Instructions:
Endorse the check with your name and the account number #279914.
Instructor note: Photocopy the activity handout on the following page. Lead a discussion about the parts of the debit card.

A. **Debit Card Number:** This 16-digit number is unique to your card. It is different from your checking account number.

B. **Expiration Date:** Your card can only be used until this date. A new card will be automatically sent to your address prior to the expiration date.

C. **Visa® or MasterCard® Logo:** This symbol means that you can use this card wherever Visa® or MasterCard® debit cards are accepted, for example, department stores, restaurants, and online.

D. **Customer Service Number:** Call this toll-free number when you have questions about your account.

E. **Signature Bar:** For your protection against fraud, be sure to sign here as soon as you receive your card.

F. **Card Verification Value (CVV):** This number is unique to your card. When you use your card to make purchases over the phone or Internet, some merchants may require you to supply this number to confirm that you have the card with you.

G. **Network Logos:** The logos that appear on your card indicate where it can be used:
   - You can access the money in your checking account at any ATM that carries the same logos as your card.
   - You can make PIN-based purchases at merchants that display the same Point-of-Sale network logos that appear on your card, such as Interlink®. Some merchants also provide a cash back option when making a PIN-based purchase.
   - You can make signature-based purchases at merchants that accept Visa® or MasterCard® debit cards, depending on the logo on your card.

H. **Issue Date:** This is the date your debit card was issued.
The Parts of a Debit Card

A. **Debit Card Number:** This 16-digit number is unique to your card. It is different from your checking account number.

B. **Expiration Date:** Your card can only be used until this date. A new card will be automatically sent to your address prior to the expiration date.

C. **Visa® or MasterCard® Logo:** This symbol means that you can use this card wherever Visa® or MasterCard® debit cards are accepted, for example, department stores, restaurants, and online.

D. **Customer Service Number:** Call this toll-free number when you have questions about your account.

E. **Signature Bar:** For your protection against fraud, be sure to sign here as soon as you receive your card.

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   - You can make PIN-based purchases at merchants that display the same Point-of-Sale network logos that appear on your card, such as Interlink®. Some merchants also provide a cash back option when making a PIN-based purchase.
   - You can make signature-based purchases at merchants that accept Visa® or MasterCard® debit cards, depending on the logo on your card.

H. **Issue Date:** This is the date your debit card was issued.
How to Use an ATM (Instructor Copy)

**Instructor note:**
Photocopy the activity handout on the following page. Begin a discussion with your participants by asking questions such as:

- Who here has an ATM or debit card?
- What are some tips you can share with the class about using a debit card?
- Other than withdrawing money, do you use an ATM for anything else?
- What are some benefits of using an ATM?

Then distribute the handout and lead a discussion based on these key points.

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Request an ATM card/debit card. When you open a checking account, your bank will probably offer you the opportunity to apply for an ATM card and/or a debit card. Both are safe, convenient ways to get cash, make deposits, and transfer funds. A Visa® or Mastercard® symbol on your debit card means you can use it to make purchases wherever those debit cards are accepted. You may be able to use your ATM card to make purchases if the merchant is using one of the same electronic ATM networks that's listed on the back of your card.</td>
</tr>
<tr>
<td>2.</td>
<td>Create a PIN. To use your card at the ATM, you must enter a Personal Identification Number (PIN), a secret combination of numbers or letters that you create. Your PIN is like a secret password. If someone else has it, they can take money out of your account—so don't share it with anyone! If you do give it out, you may be held responsible for any money you lose. So to keep your money safe, keep your PIN a secret!</td>
</tr>
<tr>
<td>3.</td>
<td>Stay alert and aware. Because most ATMs give out cash and many accept deposits, it makes sense to be alert and aware of your surroundings no matter where or when you use an ATM.</td>
</tr>
<tr>
<td>4.</td>
<td>Follow onscreen directions. Not all ATMs work exactly the same way, but they’re all designed to be easy to use. Just follow the directions on the ATM screen that you’re using.</td>
</tr>
<tr>
<td>5.</td>
<td>Be aware of fees. Your ATM card or debit card will work in machines operated by your own bank with little or no fee. It may also work in ATMs operated by other financial institutions. This flexibility is great, but be careful about fees you may be charged by both your bank and the ATM owner.</td>
</tr>
<tr>
<td>6.</td>
<td>Know your available balance. Be sure you have enough money to cover your withdrawals and checks. Whenever you make a withdrawal with your ATM or debit card, the money will be withdrawn from your checking account. When you write a check it may take several days for the funds to be withdrawn from your account or it may be processed immediately. Also remember that when you deposit a check, it may take several days before the funds become available to you.</td>
</tr>
<tr>
<td>7.</td>
<td>Record your transactions. Make a habit of writing your ATM transactions and the purchases you’ve made with your ATM card or debit card in your register right away, so that you don’t forget. On a monthly basis, compare the amounts on your receipts to those on your bank statement to insure that they match.</td>
</tr>
</tbody>
</table>

**Tip!**
If your ATM or debit card is ever lost or stolen, contact your bank immediately.
# Topic 1 — Getting Started

## How to Use an ATM

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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<tr>
<td><strong>6. Know your available balance.</strong></td>
<td>Be sure you have enough money to cover your withdrawals and checks. Whenever you make a withdrawal with your ATM or debit card, the money will be withdrawn from your checking account. When you write a check it may take several days for the funds to be withdrawn from your account or it may be processed immediately. Also remember that when you deposit a check, it may take several days before the funds become available to you.</td>
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<tr>
<td><strong>7. Record your transactions.</strong></td>
<td>Make a habit of writing your ATM transactions and the purchases you’ve made with your ATM card or debit card in your register right away, so that you don’t forget. On a monthly basis, compare the amounts on your receipts to those on your bank statement to insure that they match.</td>
</tr>
</tbody>
</table>

**Tip!**  
If your ATM or debit card is ever lost or stolen, contact your bank immediately.
Instructor note:
At this point in the class, consider using this recommended library article listed below as a discussion resource or a takeaway for your participants. You can find this and other library articles at the end of this topic.

Recommended Article: ATM Security Tips

Remember, the online Hands on Banking® program has dozens of additional library articles that you can use and distribute for this and other topics. Visit www.handsonbanking.org to browse all the available articles.
Practice your ATM Skills (Instructor Copy)

Instructor note:
The online program at www.handsonbanking.org has a great ATM simulator. If you have access to a computer and projector during class, share the simulator and walk through some examples.

If you don’t have internet access, share this visual and explain how a person would use an ATM.

Key points:
• Typically you would insert your card and type in your 4-digit Personal Identification Number, or PIN.
• Then, you’d select which function you want. For example you could get cash, make a deposit, transfer funds or check your account balance. Follow the easy prompts on the screen.
• 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, and that’s it!

Tip!
In the real world, remember to always take your cash, card, and a receipt when you’re done as well as to record every transaction in your transaction register.
Practice your ATM Skills

Instructions:
Follow along as your instructor walks you through using an ATM.

Key points / notes / questions:

Tip!
In the real world, remember to always take your cash, card, and a receipt when you’re done as well as to record every transaction in your transaction register.
Lesson Summary

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

Key points from the Learn "how-to…“ lesson:

- There is no "big secret" to using money management tools—all it takes is a little adding, subtracting, and some focus on keeping good track of the money you've got.
- Don't spend more than you have. If you do, you'll really pay for it, believe me.
- When you make a deposit, you'll be asked to fill in a deposit slip.
- When you deposit a check, you'll need to let the bank know that you have personally approved the transaction by endorsing the check.
- An ATM is a specialized computer used by bank customers to manage their money.
- Use an ATM to deposit or withdraw money, print a statement, or check your account balances.

Additional Activities
These activities are designed to extend the new concepts presented in the Learn "How-To…“ Topic. Use these or similar activities to give participants an opportunity to apply what they have just learned to real-life scenarios.

- If you haven't already, consider opening a checking or savings account. Shop around at different banks and credit unions and talk to a professional about what is needed to open an account.
Lesson 6: Keep Track

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

• Who here 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

• Now that you’re hopefully using a bank, it will be easier than ever to keep track of where every hard-earned dollar is going.
• So it’s up to you to keep track every time you put money in and take money out of your accounts.
• It’s up to you to keep track of all your transactions, whether or not the bank has processed them yet. Otherwise, you could have an overdraft.
• Banks may offer you several options to manage your money, including online banking, mobile banking, and fraud alert.
Instructor note:
Photocopy the activity handout on the following page. Divide the class into groups. Instruct them to come up with a list of steps that can help them keep track and control the money they have. Then, write each group’s list on a whiteboard/chalkboard or large piece of paper. Distribute the activity handout and continue the discussion using the key points below.

If your goal is to control the money you have, here are the five steps to get you there.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Save your receipts</strong></td>
<td>Every time you make a transaction using an ATM card, debit card, or check, save the receipt you receive and record the information in your register.</td>
</tr>
<tr>
<td><strong>Record transactions</strong></td>
<td>Use your transaction register to add deposits, subtract withdrawals, and track your current balance. Remember: some transactions may not have been processed by your bank yet!</td>
</tr>
<tr>
<td><strong>Avoid over-spending</strong></td>
<td>Keeping track of your current balance will help you avoid spending more than you have in your account. That’s called an overdraft.</td>
</tr>
<tr>
<td><strong>Review statements</strong></td>
<td>Each month, the bank will send you a statement. It lists your balance at the beginning and end of the statement month, as well as all transactions that the bank has processed during the statement month.</td>
</tr>
<tr>
<td><strong>Compare with bank</strong></td>
<td>Every month, review your statement along with your register and your receipts to make sure that your records and the bank’s records agree. This is called reconciling, or balancing, your account.</td>
</tr>
</tbody>
</table>

Tip!
If your bank offers online banking, you won’t have to wait for your statement to review your account activity. Online banking gives you access to review your accounts any time.

Participants take a closer look at how to use a transaction register.
Topic 1 — Getting Started

Keys to Keeping Track

If your goal is to control the money you have, here are the five steps to get you there.

<table>
<thead>
<tr>
<th>Key</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Save your receipts</td>
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<td>Record transactions</td>
<td>Use your transaction register to add deposits, subtract withdrawals, and track your current balance. Remember: some transactions may not have been processed by your bank yet!</td>
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</tbody>
</table>

Tip!

If your bank offers online banking, you won’t have to wait for your statement to review your account activity. Online banking gives you access to review your accounts any time.
How to Use Your Transaction Register Activity (Instructor Copy)

**Instructor note:**
Photocopy the activity handout on the following page. Then, lead a discussion about the parts of the transaction register.

Here is a sample transaction register.

<table>
<thead>
<tr>
<th>DATE</th>
<th>NUMBER</th>
<th>TRANSACTION DESCRIPTION</th>
<th>CODE</th>
<th>PAYMENT</th>
<th>DEPOSIT</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/03</td>
<td>101</td>
<td>ABC Electric Co. Bill for July</td>
<td>D</td>
<td></td>
<td></td>
<td>42.00</td>
</tr>
<tr>
<td>8/06</td>
<td></td>
<td>ATM</td>
<td></td>
<td></td>
<td></td>
<td>40.00</td>
</tr>
<tr>
<td>8/13</td>
<td></td>
<td>Coffee</td>
<td></td>
<td></td>
<td></td>
<td>3.50</td>
</tr>
<tr>
<td>8/15</td>
<td></td>
<td>Paycheck Direct Deposit</td>
<td></td>
<td></td>
<td></td>
<td>557.24</td>
</tr>
<tr>
<td>8/16</td>
<td></td>
<td>Automatic Transfer to Savings</td>
<td></td>
<td></td>
<td></td>
<td>776.74</td>
</tr>
</tbody>
</table>

A. This column is used to calculate the current balance in the account by adding each deposit and subtracting each withdrawal.
B. This is the number of the check.
C. This column is used to record the date the check was written or the transaction was made.
D. This is the name of the payee, that is the person or company who was paid.
E. Once a month, you’ll use this column to check off each transaction that appears on your monthly account statement. This will help you to insure that your records and the bank’s records match.
F. This is the amount of the check or transaction.
G. Use this line to briefly describe the transaction. This can be a helpful reminder of what you purchased or why you received funds.
H. This is the amount of your deposit.

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
- Bank fees
How to Use Your Transaction Register Activity

Here is a sample transaction register.

<table>
<thead>
<tr>
<th>DATE</th>
<th>NUMBER</th>
<th>TRANSACTION DESCRIPTION</th>
<th>CODE</th>
<th>PAYMENT WITHDRAWAL</th>
<th>DEPOSIT DEDUCTIBLE</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/03</td>
<td>101</td>
<td>ABC Electric Co. Bill for July</td>
<td>D</td>
<td></td>
<td></td>
<td>$345.00</td>
</tr>
<tr>
<td>8/06</td>
<td></td>
<td>ATM</td>
<td></td>
<td></td>
<td></td>
<td>303.00</td>
</tr>
<tr>
<td>8/13</td>
<td></td>
<td>Coffee</td>
<td></td>
<td>40.00</td>
<td></td>
<td>263.00</td>
</tr>
<tr>
<td>8/15</td>
<td></td>
<td>Paycheck Direct Deposit</td>
<td></td>
<td></td>
<td></td>
<td>259.50</td>
</tr>
<tr>
<td>8/16</td>
<td></td>
<td>Automatic Transfer to Savings</td>
<td></td>
<td>40.00</td>
<td></td>
<td>776.74</td>
</tr>
</tbody>
</table>

A. This column is used to calculate the current balance in the account by adding each deposit and subtracting each withdrawal.
B. This is the number of the check.
C. This column is used to record the date the check was written or the transaction was made.
D. This is the name of the payee, that is the person or company who was paid.
E. Once a month, you'll use this column to check off each transaction that appears on your monthly account statement. This will help you to insure that your records and the bank's records match.
F. This is the amount of the check or transaction.
G. Use this line to briefly describe the transaction. This can be a helpful reminder of what you purchased or why you received funds.
H. This is the amount of your deposit.

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
- Bank fees
How to Read Your Statement Activity (Instructor Copy)

**Instructor note:**
Photocopy the activity handout on the following page. Lead a discussion about bank statements.

| **A.** | This is the name and address of the financial institution. |
| **B.** | This is the period of time covered by this statement. |
| **C.** | This number identifies the account covered by this statement. |
| **D.** | This is the account balance according to the bank on the closing date of this statement. |
| **E.** | This section lists the deposits made during the statement period. |
| **F.** | This column describes how each deposit was made. |
| **G.** | This column lists the amount of each deposit and the total of all deposits. |
| **H.** | This section lists any checks that were processed by the bank during the statement period, including each check number, date, and amount. |
| **I.** | This section lists other withdrawals, such as debit card purchases and other electronic payments. |

### Activity detail

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/3</td>
<td>Deposit</td>
<td>15.00</td>
</tr>
<tr>
<td>4/15</td>
<td>Automatic</td>
<td>1,266.38</td>
</tr>
</tbody>
</table>

**Total Deposits:** 1,281.38

### Withdrawal

<table>
<thead>
<tr>
<th>Number</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>4/1</td>
<td>1,200.50</td>
</tr>
</tbody>
</table>

**Total Checks:** 1,200.50

### Other withdrawals

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/28</td>
<td>Automatic payment - Car Company</td>
<td>178.00</td>
</tr>
<tr>
<td>4/16</td>
<td>Cash</td>
<td>100.00</td>
</tr>
<tr>
<td>4/25</td>
<td>Debit - Grocery Store</td>
<td>37.27</td>
</tr>
</tbody>
</table>

**Total Other withdrawals:** 315.27

**Total withdrawals:** 1,515.77

---

**Tip!**
Many banks offer online statements. This is convenient, cuts paper waste, and helps the environment. Ask your bank.
### How to Read Your Statement Activity

**ACCOUNT STATEMENT**

**BANK**

**Activity detail**

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/3</td>
<td>Deposit</td>
<td>15.00</td>
</tr>
<tr>
<td>4/15</td>
<td>Automatic Deposit</td>
<td>1,286.36</td>
</tr>
<tr>
<td><strong>Total Deposits</strong></td>
<td></td>
<td>1,281.36</td>
</tr>
</tbody>
</table>

**Checks**

<table>
<thead>
<tr>
<th>Number</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>4/1</td>
<td>1,200.50</td>
</tr>
<tr>
<td><strong>Total Checks</strong></td>
<td></td>
<td>1,200.50</td>
</tr>
</tbody>
</table>

**Other withdrawals**

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/28</td>
<td>Automatic payment - Car Company</td>
<td>178.00</td>
</tr>
<tr>
<td>4/16</td>
<td>Cash</td>
<td>100.00</td>
</tr>
<tr>
<td>4/25</td>
<td>Debit - Grocery Store</td>
<td>37.27</td>
</tr>
<tr>
<td><strong>Total Other withdrawals</strong></td>
<td></td>
<td><strong>$315.27</strong></td>
</tr>
</tbody>
</table>

| **Total withdrawals** | **$1,515.77** |

**Balance as of 4/30**

D. $1,339.05

---

A. This is the name and address of the financial institution.
B. This is the period of time covered by this statement.
C. This number identifies the account covered by this statement.
D. This is the account balance according to the bank on the closing date of this statement.
E. This section lists the deposits made during the statement period.
F. This column describes how each deposit was made.
G. This column lists the amount of each deposit and the total of all deposits.
H. This section lists any checks that were processed by the bank during the statement period, including each check number, date, and amount.
I. This section lists other withdrawals, such as debit card purchases and other electronic payments.

---

**Tip!**

Many banks offer online statements. This is convenient, cuts paper waste, and helps the environment. Ask your bank.
How to Reconcile Your Account Activity (Instructor Copy)

Instructor note:
Photocopy the activity handout on the following page. Lead a discussion about bank statements using the step-by-step process and diagram listed below.

Instructions:
On the back of the statement, participants will find a worksheet similar to the sample shown here. Have them follow these step-by-step instructions to reconcile their account.

1. First, you enter the balance that’s shown on your statement for the last day of the statement period.
2. Second, you list all of the deposits that are in your check register but that do not appear on the bank statement.
3. Third, you list all of the withdrawals—checks, ATM, debit card, and other withdrawals—that do not appear on the bank statement.
4. After you’ve followed the instructions on the worksheet for adding and subtracting, the final amount on the worksheet should be the same as the current balance shown in your check register.

If your check register and worksheet don’t balance, or if you have other questions about your statement, most banks have a toll-free telephone number for customer service to help you.

Remember: Your statement may not include all your transactions during the month. Some transactions may have been processed, or cleared, after the statement period closed. Missing transactions should appear on your next statement.
How to Reconcile Your Account Activity

Instructions:
On the back of your statement you’ll find a worksheet similar to the sample shown here. Follow these step-by-step instructions to reconcile your account.

1. First, you enter the balance that’s shown on your statement for the last day of the statement period.
2. Second, you list all of the deposits that are in your check register but that do not appear on the bank statement.
3. Third, you list all of the withdrawals—checks, ATM, debit card, and other withdrawals—that do not appear on the bank statement.
4. After you’ve followed the instructions on the worksheet for adding and subtracting, the final amount on the worksheet should be the same as the current balance shown in your check register.

If your check register and worksheet don’t balance, or if you have other questions about your statement, most banks have a toll-free telephone number for customer service to help you.

Remember: Your statement may not include all your transactions during the month. Some transactions may have been processed, or cleared, after the statement period closed. Missing transactions should appear on your next statement.
Avoid Overdrafts! (Instructor Copy)

This lesson presents the dangers of account overdrafts.

**Instructor note:**

Begin a discussion with your participants by asking questions such as:

- What is an overdraft? What happens if you have an overdraft?
- List some examples of situations where you could have an overdraft?
- What do banks charge if you have an overdraft?

Then, continue the discussion by using these key points. You can reinforce these after you complete the quiz activity on the next page.

**Key points:**

- It’s up to you to keep track of all your transactions, whether or not they have been processed. Otherwise, you could have an overdraft.
- An “overdraft” means spending more money than you have in your account.
Overdrafts Quiz (Instructor Copy)

**Instructor note:**

Divide the class into two groups. Ask each group one question at a time. The group spokesperson must answer the question within 10 seconds. If one team cannot answer in time, the other team can steal.

Each correct answer is worth one point. Be sure to reinforce the key points in italics below each question and answer.

1. What does “available balance” mean?
   a. The balance listed on my most recent bank statement.
   b. The average amount of money I’ve had in my account for the past month.
   c. **The amount of money that the bank will make available to me for withdrawal or use to authorize my next purchase or payment.**
   d. How much money I’d love to spend if I could.

2. What is the best way to avoid spending more money than I have in my account?
   a. **Keep an accurate and current record of all my transactions.**
   b. Ask a trusted friend for advice on how much to spend.
   c. Look at my last bank statement to get my balance.
   d. Make only small purchases.

3. What is one of the possible outcomes of making a purchase with my debit card that totals more than I have in my checking account?
   a. I'll get a phone call from the bank asking me what to do.
   b. Nothing.
   c. The price of the item I purchased will double.
   d. **The bank may decline the transaction.**

4. What is an overdraft?
   a. A measurement unit used in aviation.
   b. **When I do not have enough money in my account to pay a transaction and the bank pays it on my behalf.**
   c. The difference between this month’s and last month’s balance.
   d. An electronic alert for my checking account.

5. What is a benefit of overdraft protection?
   a. It allows me to phone a friend to cover my purchases when I do not have enough money.
   b. It closes my account when I go below a certain balance.
   c. **It will automatically transfer money from a linked account selected by me when I do not have enough money in my checking account to cover a transaction.**
   d. There isn't a service called “overdraft protection”—it's a trick question.
Mackenzie at the mall (Instructor Copy)

**Instructor note:**
Photocopy the activity handout on the following page. Instruct your participants to read Mackenzie's story and choose the best decision for her. Instruct them to also write a few sentences about why they selected an answer. Then, ask participants to share their answers and opinions and lead a discussion.

**Instructions:**
Have your participants read Mackenzie's situation and then choose the best decision for her. Then, in the space provided, have them explain why they think this is the best choice.

**Mackenzie's story:**
Mackenzie came to buy shoes, but sees a big sale on TVs that ends today. She has her checkbook, but she's not sure what her balance is.

A. I'll just pay with a check. By the time the store gets the check to my bank, I'm sure my paycheck will be there to cover it.

B. I'll use mobile banking to check my available balance and then choose a TV that costs less than that.

C. I'm going to shop around some more.

**Key points:**
- Mackenzie's best choice is to shop around some more.
- She won't risk an overdraft, has time to think about what she really wants as well as how much she wants to spend, and can shop for the best deal.
- An overdraft could cost her some serious cash. She should focus on getting what she really wants at the best price.
- Advise your participants to see Spending Smart for much more information about making the most of the money they have.
Mackenzie at the mall

Instructions:
Read Mackenzie's situation and then choose the best decision for her. Then, in the space provided, explain why you think this is the best choice.

Mackenzie's story:
Mackenzie came to buy shoes, but sees a big sale on TVs that ends today. She has her checkbook, but she's not sure what her balance is.

A. I’ll just pay with a check. By the time the store gets the check to my bank, I’m sure my paycheck will be there to cover it.

B. I’ll use mobile banking to check my available balance and then choose a TV that costs less than that.

C. I’m going to shop around some more.
Lesson Summary

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

Key points from the Keep Track lesson:
- Now that you’re hopefully using a bank, it will be easier than ever to keep track of where every hard-earned dollar is going.
- So it’s up to you to keep track every time you put money in and take money out of your accounts.
- It’s up to you to keep track of all your transactions, whether or not they have been processed yet. Otherwise, you could have an overdraft.
- Banks may offer you several options to manage your money, including online banking, mobile banking and fraud alert.

Additional Activities
These activities are designed to extend the new concepts presented in the Keep Track Topic. Use these or similar activities to give participants an opportunity to apply what they have just learned to real-life scenarios.
- Commit to keeping track of your finances for one month. This means checking your balances every day, recording every transaction you make, etc. Not only will this help you keep track, but you’ll have a better idea of where your money is going. You may also find places where you can save.
Lesson 7: Stay Safe

In this lesson, participants learn valuable tips for protecting themselves from fraud and identity theft.

Learning Objectives
After completing this lesson, participants will be able to:

- Explain identity theft.
- Explain tips for keeping money safe online and at home.

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

- 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 just too 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, on the Web, at a store or wherever.
- 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 (Instructor Copy)

**Instructor note:**
Divide the class into two groups. Read each group a statement. The group's spokesperson has 10 seconds to determine whether the statement is a smart idea or not. For every correct answer, teams earn five points. For every incorrect answer, teams lose five points.

When the list is complete, ask the group to provide other suggestions for securing their financial records/documents.

Some of these tips are smart ideas and some aren’t.

<table>
<thead>
<tr>
<th>Tips</th>
<th>Good idea?</th>
</tr>
</thead>
<tbody>
<tr>
<td>After a Web transaction, close down your browser ASAP.</td>
<td>YES</td>
</tr>
<tr>
<td>Don't send personal financial info via email.</td>
<td>YES</td>
</tr>
<tr>
<td>Keep credit card offers you receive for one year.</td>
<td>NO</td>
</tr>
<tr>
<td>Never click on email hyperlinks from sources you don't know.</td>
<td>YES</td>
</tr>
<tr>
<td>Regularly update your firewall, virus protection, and spyware.</td>
<td>YES</td>
</tr>
<tr>
<td>Leave financial info, debit cards, and checks on your desk.</td>
<td>NO</td>
</tr>
<tr>
<td>Shred old and unnecessary financial documents.</td>
<td>YES</td>
</tr>
<tr>
<td>Turn off your computer when not using it, vs. “sleep” mode.</td>
<td>YES</td>
</tr>
<tr>
<td>Use a different credit card for every online purchase.</td>
<td>NO</td>
</tr>
<tr>
<td>Use only one low-limit credit card for all online purchases.</td>
<td>YES</td>
</tr>
</tbody>
</table>

To maximize Web transaction safety, use a recent version of your Web browser. Web addresses starting with “https” and Web pages with a padlock symbol in the lower right corner are safest.
Scenario Activity—An Urgent Email (Instructor Copy)

Instructor note:
Photocopy the activity handout on the next page. Ask participants to choose the best possible option, and then, for each option, instruct them to write a few sentences about why it was right or wrong for the situation. After participants finish, lead a group discussion about their choices, using the consequences and feedback provided below.

Instructions:
Read Jeena's story. Based on her situation, choose the best possible option. Then, for each option, write a few sentences about why the option was right or wrong for Jeena's situation.

Jeena's Story:
Jeena receives an email that states her immediate attention is required due to a serious problem with one of her credit card accounts. The message says if she doesn't act quickly, her account may be closed and her credit record damaged. The email asks her to contact the company immediately about her account by clicking on a link to their Web site. What should Jeena do?

1. **Click on the Web link and respond to the questions.**
   - Consequences: Jeena clicked the link and entered her information, but then called the real company and found out the email was a “phishing” scam, which means she gave her financial information to fraudsters!
   - Feedback: You're likely to become a victim of fraud if you provide information to someone who requests it...without double checking that the company is legitimate. If you're not sure whether you're actually communicating with a company that you know and trust, don't respond. This could be a “phishing” scam. Contact the company yourself before you respond to an email that says “Immediate attention required” or “Please contact us immediately.”

2. **Don't click the link. Call the credit card company directly at the number printed on your card.**
   - Consequences: Jeena played it safe because she knew one of the ways criminals commit fraud is by directing people to phony Web sites that look real. So unless she initiates the communication, she won't respond. Instead, she calls the company herself to make sure it’s the real phone number for a real company.
   - Feedback: Correct. Not responding to the email is smart. If you provide that info, you’re likely to become a victim of fraud. In this case, contact the legitimate company directly – using contact info you know is genuine.

3. **Click on the link. Make sure the site looks legitimate. If so, provide the information requested.**
   - Consequences: Jeena definitely made a mistake. The site looked legitimate, but after she entered her information, she had a bad feeling about it. She called her credit card company and found out the Web site was phony and that email was an example of “phishing.” Now it looks like her identity and some money may have been stolen. It’s going to take her tons of time to resolve this mess!
   - Feedback: If you provide information to someone who requests it without double checking that the company is legitimate, you’re likely to find you’re the victim of fraud. If you’re not sure whether you’re actually communicating with a company that you know and trust, don’t respond. Jeena’s money and identity could now be in the hands of fraudsters.

**Tip!**
The key to avoiding fraud is to stay alert, aware, and cautious. Monitor your financial activity carefully on a regular basis. Use common sense. If something sounds too good to be true, it probably is.
Scenario Activity—An Urgent Email

Instructions:
Read Jeena’s story. Based on her situation, choose the best possible option. Then, for each option, write a few sentences about why the option was right or wrong for Jeena’s situation.

Jeena’s Story
Jeena receives an email that states her immediate attention is required due to a serious problem with one of her credit card accounts. The message says if she doesn’t act quickly, her account may be closed and her credit record damaged. The email asks her to contact the company immediately about her account by clicking on a link to their Web site.

What should Jeena do?

1. **Click on the Web link and respond to the questions.**
   Should she choose this option? Why or why not?

2. **Don’t click the link. Call the credit card company directly at the number printed on your card.**
   Should she choose this option? Why or why not?

3. **Click on the link. Make sure the site looks legitimate. If so, provide the information requested.**
   Should she choose this option? Why or why not?

The key to avoiding fraud is to stay alert, aware, and cautious. Monitor your financial activity carefully on a regular basis. Use common sense. If something sounds too good to be true, it probably is.
Instructor note:
At this point in the class, consider using this recommended library article listed below as a discussion resource or a takeaway for your participants. You can find this and other library articles at the end of this topic.

Recommended Article: Protect Your Money and Identity

Remember, the online Hands on Banking® program has dozens of additional library articles that you can use and distribute for this and other topics. Visit www.handsonbanking.org to browse all the available articles.
Lesson Summary

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

Key points from the Stay Safe lesson:
- It’s up to you to take care of your own money and watch out for fraud.
- There are just too 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, on the Web, at a store, or wherever.
- 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.

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

- Go online and research steps you can take to prevent identity theft.
- When you are online, pay attention to spam and pop-up ads that ask you to share any personal financial information, including your social security number.
**Topic 1 — Getting Started**

**Topic Summary**

_Instructor note:_

*Summarize this topic by reviewing these key points with your participants.*

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.
Test Yourself (Instructor Copy)

_Instructor note:_
This short quiz can be used as a pre or post test with your participants to gauge their current knowledge on spending. Photocopy the quiz on the next page. Distribute it to participants to test what they’ve learned about Getting Started.

1. One of the best ways to determine what’s really important to you and where you want to focus your time and effort is to _____________________________.
   a. talk about your new ideas to new friends.
   b. publish your own blog.
   c. ask a favorite teacher.
   d. write down your goals and update your list over time.

2. Which three terms mean: a decrease in the purchasing power of the dollar; to increase in value; the opposite of a liability?
   a. Inflation, interest, insurance.
   b. Deflation, depreciation, debt.
   c. Inflation, appreciation, asset.
   d. Allowance, accrual, asset.

3. A Certificate of Deposit (CD) is a type of _________________________.
   a. insurance.
   b. savings account.
   c. checking account.
   d. monthly statement.

4. Which three items are benefits of online banking?
   a. Can check status of transactions any time; automatic transfers can help you save; cuts down on paper waste.
   b. Improves your computer skills; helps you spend more efficiently; allows you to customize your checks.
   c. Can check account balance any time; improves your credit rating; automatic transfers can help you keep track.
   d. Eliminates the need for overdraft protection; increases the interest you earn; actually irons your shirts.

5. The basic idea of reconciling your accounts each month is to compare two things. Which two?
   a. account balance and checks.
   b. worksheet and bills.
   c. account statement and transaction register.
   d. worksheet and receipts.

6. One of the best ways to avoid fraud is to _________________________.
   a. never buy online.
   b. change your identity and social security number frequently.
   c. immediately destroy your receipts.
   d. monitor your financial activity carefully on a regular basis.
Test Yourself

Answer these questions to test your knowledge.

1. One of the best ways to determine what’s really important to you and where you want to focus your time and effort is to
   a. talk about your new ideas to new friends.
   b. publish your own blog.
   c. ask a favorite teacher.
   d. write down your goals and update your list over time.

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   b. savings account.
   c. checking account.
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   a. never buy online.
   b. change your identity and social security number frequently.
   c. immediately destroy your receipts.
   d. monitor your financial activity carefully on a regular basis.
Appendix

Library Articles & Additional Topic Resources
Use these library articles as a discussion resource or a takeaway for your participants. Remember, the online Hands on Banking® program has dozens of additional library articles that you can use and distribute for this and other topics. Visit www.handsonbanking.org to browse all the available articles.
Personal Goal Setting

Chances are, you’re working hard to “get ahead”…but where are you headed? What kinds of things would you like to do, have, and accomplish over the next few months or years?

You probably have goals in various areas of your life, such as career, finance, education, or fitness. Some of these may be short-term goals such as getting a promotion at work, buying new clothes, or going on a vacation trip. Others may be long-term goals—whether it’s buying a home, starting a business, or paying for college education.

**Goals can guide you financially**

Setting financial goals can help guide your approach to saving, investing, and managing your money in general. To determine your financial goals, imagine your future:

- Where do you want to live? In what kind of home? In what sort of neighborhood?
- Will you have children (or more children)? How many?
- What career will you have?
- What will your lifestyle be like—both while you’re employed and in retirement?
- In what manner would you like to provide a legacy for the next generation and give back to your community?

**Write down your goals**

To reach your goals, it can be very helpful to write them down on paper as opposed to just thinking about them. Writing your goals can help you determine exactly what you want to accomplish, and by when. It’ll help you see what’s really important to you and where to focus your time and effort. That’s why writing down your goals is a great first step for moving your ideas from dreams to reality.

Use the worksheet below to describe your long-term, short-term, and immediate goals in different categories. Over time, as your personal circumstances change, your goals may change as well. Update your goals on a regular basis and during times of major change.

We invite you to contact Wells Fargo for further information and assistance. Visit our Web site at [wellsfargo.com](http://wellsfargo.com) or any Wells Fargo store.
**Personal Goal Setting Worksheet**

As you determine your goals, consider what action steps you’ll need to take; what obstacles you may face and how you’ll address them; what resources you’ll need; and who can help you. Update your goals on a regular basis and during times of major change.

<table>
<thead>
<tr>
<th>Goals</th>
<th>Start Date</th>
<th>Goal Date</th>
<th>Categories</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediate</td>
<td></td>
<td></td>
<td>Career</td>
</tr>
<tr>
<td>(next 6 months–1 year)</td>
<td></td>
<td></td>
<td>Finance</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Education</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Health &amp; Fitness</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Community</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Personal Development</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Leisure</td>
</tr>
<tr>
<td>Short-Term</td>
<td></td>
<td></td>
<td>Career</td>
</tr>
<tr>
<td>(next 1–5 years)</td>
<td></td>
<td></td>
<td>Finance</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Education</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Health &amp; Fitness</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Community</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Personal Development</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Leisure</td>
</tr>
<tr>
<td>Long-Term</td>
<td></td>
<td></td>
<td>Career</td>
</tr>
<tr>
<td>(next 6–10 years+)</td>
<td></td>
<td></td>
<td>Finance</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Education</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Health &amp; Fitness</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Community</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Personal Development</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Leisure</td>
</tr>
</tbody>
</table>
Account Management Tools

Many financial institutions offer a variety of tools to help you manage your accounts and control your finances. Here’s a description of tools that may be available to help you. Ask at your bank to learn more.

ATM
An Automated Teller Machine, or ATM, is a specialized computer used by bank customers to safely and conveniently manage their money. Almost all ATMs allow you to withdraw money, and many allow you to make deposits. At some ATMs, you can print a statement; check your account balances, transfer money between your accounts; and even purchase stamps. Your own bank’s ATMs may offer these services, but at an ATM not owned by your bank you may be limited to withdrawing cash. There are millions of ATMs worldwide and you can use many ATMs 24 hours a day, 7 days week. Some offer different language options, such as Spanish. To operate an ATM, you insert a debit card or credit card and enter the Personal Identification Number (PIN), a secret password that either your bank provided to you or that you created for that card. Check with your bank to see if they charge any ATM fees to customers. Almost all banks do charge a fee to non-customers who use their ATMs.

Online banking
Online banking is a way to handle banking activities with your personal computer, using the Internet. Online banking gives you access to review your accounts any time. That means you don't have to wait for a monthly statement to review your account activity. Many banks offer online statements, which are online versions of your monthly paper statements. This is convenient, cuts paper waste, and helps the environment. If you bank online, your account activity is usually updated daily or even more frequently. You can quickly find out whether transactions you have made have been processed by your bank or are still pending. Other helpful features may include one-time and automatic transfers between accounts (to help you set aside money in savings automatically) and bill pay. Ask your bank for details.

Mobile text banking
Text banking service enables you to connect to your bank accounts from a mobile phone through text messaging (sometimes called Short Messaging Service, or SMS). It’s another way of accessing your account balances and reviewing the most recent account activity the bank shows on your account so you can compare it with your own records—without being tied to your desktop. You may also be able to transfer money between your accounts. Typically you send your bank a text message using a shortcut command and your bank replies with your requested information. You’ll generally receive the reply within a minute, but the exact timing will depend on your mobile service provider. Some banks offer this service for free, but your mobile carrier's text messaging and Web access charges may apply. Contact your carrier to see whether your phone and service plan support text messaging.

Alerts
Some banks are able to send alerts to your email address, cell phone, or wireless device. This can help you stay on top of your account activity. Examples might include an alert when your available balance is above or below a preset limit that you choose; or, a withdrawal alert, telling you when a withdrawal has posted.
Account management tools (continued)

**Overdraft protection**
Your bank may allow you to link a savings or credit account to your checking account so that funds can be automatically transferred from the linked account when you do not have enough money in your checking account to pay your transactions. When money is transferred from the linked account to your checking account, the bank may charge you a transfer fee. Remember that this service can prevent overdrafts only if you have money or available credit in the linked account. There is usually a fee for this transfer, but typically it’s much lower than an overdraft fee. Overdraft protection options vary by bank, so ask about the type of accounts that can be linked, the fee for an overdraft protection transfer, and the interest rate charged for transfers from a credit account.

**Direct deposit**
Direct deposit of your paycheck is a safe, reliable, and convenient way to receive the money you earn. With direct deposit, your money is automatically deposited in your account on pay day. You still receive a pay stub from your employer showing exactly what you’ve earned and all deductions for taxes, benefits, etc. However, you don’t have to worry about losing, misplacing, or depositing a paper check. Your paycheck or any other recurring income can be directly deposited into your checking or savings account for free. This is a less expensive option than bringing your paycheck to a check cashing store.

**Direct deposit of your tax refund**
Having your tax refund directly deposited to your account is fast, safe and more convenient than waiting for a paper check. It can also help you make saving money automatic. Simply follow the instructions on IRS Form 1040 or Form 8888. You can have your refund split between several accounts (including an IRA account) by designating the accounts and dollar amounts on Form 8888.

To directly deposit a federal tax refund you’ll need to supply your bank routing number (RTN) and your account number. The requirements for state refunds vary, so review the instructions on your state’s tax form.

**Telephone Banking**
This service allows you to get customer service and make banking transactions using the telephone. Most telephone banking services use an automated phone answering system that allows you to enter responses using your telephone keypad. Some also offer voice recognition capability. Except for depositing or withdrawing cash, many telephone banking systems offer features similar to an ATM or online banking, such as: monitoring the most recent account activity the bank shows on your account so you can compare it with your own records; transferring funds between accounts; and bill pay. For security, you are typically asked to enter a password and answer security questions to help the bank confirm your identity. In many cases, you have the option of transferring to a live customer service representative who is trained to answer your questions and assist you with a variety of needs—from ordering checks and entering a change of address, to explaining products/services and submitting a new account application. Some banks may charge a fee to have a live customer service representative assist you if your need could have been fulfilled through the automated phone answering service.

We invite you to contact Wells Fargo for further information and assistance. Visit our Web site at wellsfargo.com or any Wells Fargo store.
Opening Accounts: What to Bring

No matter what bank you choose, you'll find it's easy to apply for savings and checking accounts. Keep in mind that different banks have different requirements for opening accounts, including a minimum age requirement for having accounts of your own. Plus there are a few things you'll need to bring with you:

1. Two forms of current photo identification are usually required. Ask your bank what forms of identification they accept.
2. Ask your bank if they can accept a major credit or gas card as identification.
3. Money to deposit. Be prepared by asking your bank in advance if there will be a minimum deposit required.

A parent or guardian must accompany a person under 18 (19 in Nebraska) and usually must bring 2 forms of current identification for the person under 18. Ask your bank which forms of ID they accept for persons under 18, for example:

- Birth certificate
- Immunization record
- Student ID
- Social Security card

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ATM Security Tips

Because most ATMs give out cash and many accept deposits, it makes sense to be alert and aware of your surroundings no matter where or when you use an ATM. Here are some personal safety tips when using an ATM:

• When you’re by yourself, avoid using an ATM in out-of-the-way or deserted areas. Use ATMs located inside banks or supermarkets where other people are around. Use ATMs in well-lit, public areas.

• Be aware of your surroundings when withdrawing funds. If you notice anything out of the ordinary, come back later or use another ATM.

• If it looks like someone has tampered with the ATM equipment, don’t use it. (This could mean that a criminal has attached a “skimmer” to the ATM to steal your financial information.) If a suspicious person offers to help you use the ATM, refuse and leave.

• When typing in your pin, cover the keypad so others can’t see.

• After completing your transaction, remember to remove your card, cash and any printed documents such as receipts or statements.

• Put your money and ATM card away before you leave the ATM. Always avoid showing your cash. Always verify that the amount you withdrew or deposited matches the amount printed on your receipt.

• Take your receipts with you so potential criminals will not know how much you withdrew or how much money is in your account.

• When using a drive-up ATM, keep your car doors locked and your engine running.

Here are some additional tips for taking care of your ATM card, PIN, and receipts:

• Report a lost or stolen ATM card immediately to the financial institution that issued you the card.

• Don’t leave your card in your car’s glove compartment. A high percentage of card thefts are from car glove compartments.

• Don’t lend your cards—credit, debit, or ATM—to anyone. You are responsible for their use. Don’t let your cards be used by others, even family and friends.

• Choose a PIN that is easy for you to remember but difficult for others to guess. Don’t use any numbers or words that appear in your wallet (name, birth date, phone number, etc).

• Never tell anyone your PIN. No one from a financial institution, the police, or a merchant should ask for your PIN. You are the only person who needs to know it.

• Never write down your personal identification number (PIN)—memorize it. Don’t write down your account number and PIN and carry it with you. If your wallet or purse is stolen, someone else could have access to your money.
ATM Security Tips (continued)

- When selecting a PIN, avoid picking a number that is easy for others to guess—for example, your name, telephone number, date of birth, or any simple combination of these.
- Always keep copies of your ATM receipts. Record your transactions in your transaction register. Compare your receipts and register to your monthly account statement. Then shred or destroy your ATM receipts before you throw them away.
- Keep your cards away from magnets; these can erase the information stored on your card.
- If you receive a replacement card, destroy your old card. Destroy cards for cancelled accounts.

We invite you to contact Wells Fargo for further information and assistance. Visit our Web site at wells Fargo.com or any Wells Fargo store.
Protect Your Money and Identity

If criminals get your ATM, debit, or credit cards, or personal financial information such as account numbers, passwords, or Social Security number, they can drain your bank accounts or make charges to your credit cards. They may also commit a crime called identity theft by taking out loans and obtaining credits cards and even driver's licenses in your name.

There are 27 million victims of identity theft every year in the United States. Identity theft can seriously damage your credit and financial reputation, and it may take years to restore your good credit and name.

Don't let it happen to you! Here are tips to help you avoid financial fraud and safeguard your identity, bank accounts, and money:

About fraud and identity theft

- Identity fraud is usually limited to an isolated attempt to steal money from an existing account, such as a charge on a stolen credit card.
- With identity theft, a thief uses your personal information, such as your Social Security number or bank account number, to open accounts or initiate transactions your name. This may cause financial loss or damaged credit.
- If fraudulent transactions occur on your account, it does not automatically mean your identity was stolen. It may be an isolated incident of theft that can be quickly resolved. Contact your bank for more information.

Common ways ID theft happens

According to the Federal Trade Commission (FTC), skilled identity thieves use a variety of methods to steal your personal information, including:

1. Dumpster diving. They rummage through your trash looking for bills or other paper with your personal information on it.
2. Skimming. They steal credit/debit card numbers by using a special storage device when processing your card.
3. Phishing. They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. Changing your address. They divert your billing statements to another location by completing a “change of address” form.
5. “Old-fashioned” stealing. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.
Protect your money and identity (continued)

If you become a victim of identity theft:

• Contact your financial institution and credit card issuers immediately and alert them to the situation.
• Contact one of the three major credit bureaus and discuss whether you need to place a fraud alert on your file. This will help prevent thieves from opening a new account in your name.
• Here is the contact information for each bureau’s fraud division:
  - Equifax 800-525-6285
  - Experian 888-397-3742
  - TransUnion 800-680-7289
• Close any accounts that have been tampered with or established fraudulently.
• File a report with law enforcement officials to help you with creditors who may want proof of the crime.

General fraud prevention tips

• Carry only necessary information with you. Leave your Social Security card or unused credits cards at home in a safe and secure location.
• Protect your Social Security number. Don’t write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
• Limit paper statements.
• Shred account statements or documents containing personal or financial information before discarding.
• Review your credit report at least once a year, looking for suspicious or unknown transactions.
• Limit the credit offers you receive.
• Remove your name from marketing lists.
• Never click on links sent in unsolicited emails; instead, type in a Web address you know.
• Keep your personal information in a secure place at home.

Card safety: ATM, debit and credit cards

• Report lost or stolen cards immediately to the company that issued you the card.
• To help you respond quickly in case your cards or ID are lost or stolen, make a chart like this one. Be sure to store the list in a safe place. Never carry it with you.

<table>
<thead>
<tr>
<th>Credit card name</th>
<th>Financial institution</th>
<th>Account number</th>
<th>24-hour customer service #</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Card safety: ATM, debit and credit cards (continued)

- Sign your card on the signature panel as soon as you receive it.
- Protect your cards as if they were cash—never let them out of your possession or control.
- Do not include your card number in an email.
- Do not give out your card number over the phone unless you initiated the call.
- Be sure that you get your card back after every purchase.
- Don’t leave your credit cards in your car’s glove compartment. A high percentage of credit card thefts are from car glove compartments.
- Don’t lend your cards—credit, debit, or ATM—to anyone. You are responsible for their use. Don’t let your credit cards be used by others, even family and friends.
- Choose a PIN that is easy for you to remember but difficult for others to guess. Don’t use any numbers or words that appear in your wallet (name, birth date, phone number, etc).
- Never tell anyone your PIN. No one from a financial institution, the police, or a merchant should ask for your PIN. You are the only person who needs to know it.
- Don’t volunteer any personal information when you use your cards, other than by displaying personal identification as requested by a merchant.
- Never write down your personal identification number (PIN)—memorize it. Don’t write down your account number and PIN and carry it with you. If your wallet or purse is stolen, someone else could have access to your money.
- When typing in your pin, cover the keypad so others can’t see.
- When selecting a PIN, avoid picking a number that is easy for others to guess—for example, your name, telephone number, date of birth, or any simple combination of these.
- Always make sure that sales vouchers are for the correct purchase amount before you sign them.
- Always keep copies of your sales vouchers, credit card, and Automated Teller Machine (ATM) receipts.
- Always check your billing statement to make sure the purchase amounts are correct and to ensure there are no suspicious charges. Contact your service provider immediately if you see a charge you don’t recognize.
- Always put disputes regarding your billing statements in writing immediately upon becoming aware of the disputed item; otherwise, you may be held legally responsible for the entire amount of the disputed item. Many credit card issuers have specific instructions for notifying them of a billing error dispute. Read your credit card agreement and billing statements carefully for information regarding dispute notification requirements. You may also contact your credit card issuer to ask about their dispute notification requirements.
- Shred or destroy your ATM receipts before you throw them away.
- Keep your cards away from magnets; these can erase the information stored on your card.
- If you receive a replacement card, destroy your old card. Destroy cards for cancelled accounts.
- Shop with merchants you know and trust. Make sure internet purchases are secured with encryption to protect your account information. Look for “secure transaction” symbols.
Protect your money and identity (continued)

ATM security tips

- Think about your personal safety when using an ATM. Because most ATMs give out cash and many accept deposits, it makes sense to be alert and aware of your surroundings no matter where or when you use an ATM. When you’re by yourself, avoid using an ATM in out-of-the-way or deserted areas. Use ATMs located inside banks or supermarkets where other people are around. Use ATMs in well-lit, public areas.
- Be aware of your surroundings when withdrawing funds. If you notice anything out of the ordinary, come back later or use another ATM.
- If it looks like someone has tampered with the ATM equipment, don’t use it. (This could mean that a criminal has attached a “skimmer” to the ATM to steal your financial information.) If a suspicious person offers to help you use the ATM, refuse and leave.
- When typing in your pin, cover the keypad so others can’t see.
- After completing your transaction, remember to remove your card, cash and any printed documents such as receipts or statements.
- Put your money and ATM card away before you leave the ATM. Always avoid showing your cash. Always verify that the amount you withdrew or deposited matches the amount printed on your receipt.
- Take your receipts with you so potential criminals will not know how much you withdrew or how much money is in your account.
- When using a drive-up ATM, keep your car doors locked and your engine running.

Mail precautions

- If you stop receiving mail, call the post office immediately.
- Notify the post office immediately if you change your address.
- Get a mailbox that you must unlock with a key to remove your mail.
- Remove your incoming mail promptly.
- Don’t leave your mail for long periods of time in visible, unguarded areas (e.g., apartment lobbies).
- If you’re out of town, put a hold on your mail delivery or have a person you trust pick it up.
- Consider enrolling in an electronic payment service to reduce the risk of theft of your outgoing checks.
- Reduce your risk of mail fraud by replacing paper invoices, statements and checks with electronic versions, if offered by your employer, bank, utility provider or merchant.
- Review your statements both in paper and online to detect suspicious activity and fraud.
- Don’t put outgoing mail in your residential mailbox. It could be stolen. Put outgoing mail in a secure USPS mail box or hand it directly to a uniformed USPS mail carrier.
- If you use the red flags found on some mailboxes to alert your mail carrier of outgoing mail, you are also alerting potential thieves that outgoing mail is in the box.
Mail precautions (continued)

• Know your billing and statement cycles. If a company’s regular bills or statements stop reaching you, contact that company immediately.
• Use an electronic bill pay service to help keep your information safe.
• If you stop receiving mail, call the post office immediately. Some criminals are able to forge your signature and have your mail forwarded elsewhere for the purpose of obtaining information that will allow them to apply for credit in your name.
• If you’re told of a forwarding order placed on your mail without your knowledge, go to the post office to check the signature and cancel the order. Ask the post office to track down the forwarded mail—it can remain in the postal system for up to 14 days, so it may not yet have landed in the criminal’s hands.

Bank account security tips

• Report lost or stolen checks immediately
• Review account statements carefully. Ask about suspicious charges.
• Enroll in online account statements if they’re offered through your bank. Review them periodically for faster fraud detection.
• Limit the amount of information on checks. Don’t print your driver’s license number or Social Security Number on your checks.
• Store new and cancelled checks in a safe and secure location. Shred cancelled checks when you no longer need them.

Mobile banking security tips

• Frequently delete text messages with account balance information, and especially before loaning out, discarding, or selling your mobile device.
• Never disclose via text message any personal information (account numbers, passwords, etc.).
• Use the keypad lock or phone lock function on your mobile device when it is not in use. These functions password protect your device so that nobody else can use it or view your information.
• Store your device in a secure location.
• Let your bank know as soon as possible if you lose your mobile device or change your phone number.

Telephone safety

• Don’t give your account number over the phone unless you initiated the call.
• When you purchase by phone, for maximum security, use a corded, rather than cordless phone.
• If you’re contacted by a telephone salesperson (or “telemarketer”), ask questions. The fewer questions a telemarketer can answer, the less likely that it’s a legitimate business. Write down the name, address, and phone number of the businesses or organizations that contact you. Ask for the names of other customers who can tell you about their experience with the business or organization.
Protect your money and identity (continued)

Online safety

• Keep your computer operating system up to date to ensure the highest level of protection.
• Use an up to date web browser.
• Install a personal firewall on your computer.
• Install, run, and keep anti-virus software updated.
• Avoid downloading programs from unknown sources.
• Never use your Social Security Number as your username to sign into online accounts.
• Never set your username to be the same as your password.
• Protect your online passwords. Don’t write them down or share them with anyone.
• Use secure, encrypted web sites for transactions and shopping.
• Always log off from any banking, e-commerce or merchant web site. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.
• Completely shut down your computer when you’re not using it. Don’t leave it in sleep mode.
• Don’t send identifying personal information, such as account numbers, credit card numbers, or PINs via email. Financial institutions will never send you an email asking for this type of information.
• Select one credit card with a low credit limit to use for all your online purchases. Tell your credit card provider that you do not want them to raise the limit on this card without your prior written permission.
• Never download files or click on hyperlinks in emails from people or companies you don’t know.

If someone’s asking you to buy

• Unless you initiated the contact, never give out confidential information (such as account numbers, Social Security number, or mother’s maiden name) to anyone.
• Be cautious when you receive offers to buy over the telephone, by mail, or on the Internet. Be especially careful about deals that sound too good to be true. Some of these offers may be illegal scams designed to cheat you. Don’t respond to calls or emails requesting your account information to “award a prize” or “verify a statement.”
• Beware of high-pressure sales people, especially if they tell you the sale must be made now.
• When in doubt, consult the Better Business Bureau or the U.S. Postal Inspection Service.

Home safety

• Be wary of strangers you allow into your home. Don’t leave sensitive information, credit cards or checkbooks lying around.
• Store your new and cancelled checks securely.
• Keep your Social Security card in a secure place.
Home Safety (continued)

- Photocopy your driver’s license, credit cards, car registration, Social Security card and other identification, and keep the copies in a safe place.
- Shred unnecessary financial documents, old bank statements, invoices, and unwanted pre-approved credit offers. If possible, buy a shredder and mix the shredded paper thoroughly before throwing it out.

Monitor your financial activity

- Review your account statements as soon as you receive them. Notify the financial institution immediately if you notice errors or unauthorized activity.
- If your account statement is late in arriving, call your financial institution to find out why.
- Consider signing up for online banking. This will allow you to monitor your account activity at any time.
- Never tell anyone your online banking password and change it periodically.
- Check your credit report for accuracy at least twice a year. If a report lists unfamiliar accounts with large credit lines, you may be a victim of identity theft. Also review the “Inquiries” section of your reports. It tells you who has reviewed your credit history. If a car dealer in another part of the country has pulled your credit report, for example, you may be the victim of identity theft.

What is “phishing”?

- Phishing is usually a two-part scam involving email and spoof websites.
- Fraudsters, also known as phishers, send email to a wide audience that appears to come from a reputable company. This is known as a phish email.
- In the phish email are links to websites that spoof or imitate a reputable company’s websites.
- Fraudsters hope to convince victims to give up their personal information by using clever and compelling language, such as an urgent need for you to update your information immediately.
- Once obtained, personal information can be used to steal money, or transfer stolen money into a different account.
- Fraudsters obtain email addresses from many places on the web. They also purchase email lists and sometimes guess email addresses.
- Fraudsters generally have no idea if people they send phish emails to are actual bank customers or not. They hope a percentage of the phish emails they send will be received by customers.
- A new form of fraudulent emails, called vishing or voicemail phishing, involves emails that contain fraudulent telephone numbers instead of links. Recipients of vishing emails are instructed to call this number and disclose personal and account information. Remember: always communicate with your bank by using a number you know to be associated with it, like the number found on the back of your debit card.
Protect your money and identity (continued)

Email & phish security tips

- Be wary of suspicious emails. Never open attachments, click on links, or respond to emails from suspicious or unknown senders.
- If you receive a suspicious email that you think is a phish email, do not respond or provide any information. Send the email to Anti-Phishing Working Group at reportphishing@antiphishing.org. Also, follow any phish email reporting procedures established by your bank.
- If you respond to a phish email with personal information, contact your bank immediately.

What is “skimming”?

- Skimming is a form of financial fraud where criminals copy the magnetic stripe encoding from your credit card using a hand-held device called a skimmer, which resembles an ATM keyboard. Each skimmer can hold data from hundreds of different credit cards.
- Once your credit card has been swiped through the device, the thief has the information needed to make a counterfeit card.
- Thieves often sell the data to other people. The data can be downloaded into a computer and emailed anywhere around the world and is used to make counterfeit credit cards.
- Monitor your credit card statements carefully and report any unauthorized activity immediately.

About Scams

- Fraudsters try to contact and defraud potential victims using various means. Once they contact potential victims, they use compelling language and scenarios to scam them.
- If you’re involved in a situation that matches one of the following descriptions, it could be a scam and you should contact your bank immediately:
  - **Job scams:** You are paid or receive a commission to facilitate money transfers through your account or apply for a job that asks you to set up a new bank account.
  - **Dating scams:** Someone you met through an online dating site or chat room asks you to send money for a variety of reasons including a need for urgent surgery or to make travel arrangements to meet in person.
  - **Lottery or sweepstakes scams:** You receive notice that you are the winner of a lottery that you did not enter, but must pay a small percentage for alleged taxes or other fees before you can receive the rest of your prize.
  - **Internet scams:** You receive a check for something you sold over the internet, but the amount of the check is more than the selling price. You are instructed to deposit the check, but send back the difference in cash.
    - **OR** You receive a check from a business or individual different from the person buying your item or product.
    - **OR** You are instructed to transfer money, or receive a transfer of money, as soon as possible.
- Remember, if it sounds too good to be true, it probably is.
Scam prevention tips

- Don’t accept payments for more than the amount of the service with the understanding that you send them the difference.
- Don’t accept checks from people you’ve only met online.
- Don’t accept jobs in which you are paid or receive commission for facilitating money transfers through your account.
- Be wary of job offers that require you set up a new bank account.
- You are ultimately responsible and liable for all deposits made into your account, whether they are a check, money order, transfer, etc.
- Don’t accept payments for more than the amount of the service with the understanding that you send them the difference.
- Don’t accept checks from people you’ve only met online.
- Don’t accept jobs in which you are paid or receive commission for facilitating money transfers through your account.
- Be wary of job offers that require you set up a new bank account.
- You are ultimately responsible and liable for all deposits made into your account, whether they are a check, money order, transfer, etc.

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## Protect your money and identity (continued)

### Resources to learn more

Here is a list of helpful Web sites for further information and assistance to protect yourself financially.

<table>
<thead>
<tr>
<th>Resource</th>
<th>Description</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Trade Commission</strong></td>
<td>Agency dedicated to preventing consumer fraud.</td>
<td><a href="http://www.ftc.gov">www.ftc.gov</a> or call toll-free, 1-877-FTC-HELP (1-877-382-4357)</td>
</tr>
<tr>
<td><strong>Fakechecks.org</strong></td>
<td>Web site sponsored by the American Bankers Association and the U.S. Postal Service.</td>
<td><a href="http://www.fakechecks.org">www.fakechecks.org</a></td>
</tr>
<tr>
<td><strong>ScamBusters.org</strong></td>
<td>Web site dedicated to protecting consumers from scams.</td>
<td><a href="http://www.scambusters.org">www.scambusters.org</a></td>
</tr>
<tr>
<td><strong>United States Department of Justice</strong></td>
<td>Government site with a focus on the Internet and telemarketing.</td>
<td><a href="http://www.usdoj.gov/criminal/fraud/internet">www.usdoj.gov/criminal/fraud/internet</a></td>
</tr>
<tr>
<td><strong>FDIC—Don’t Be an Online Victim</strong></td>
<td>Tips from the governmental agency that regulates U.S. banking.</td>
<td><a href="http://www.fdic.gov/consumers/consumer/guard">www.fdic.gov/consumers/consumer/guard</a></td>
</tr>
<tr>
<td><strong>National Consumer’s League Fraud Center</strong></td>
<td>Information and tips for avoiding fraud.</td>
<td><a href="http://www.fraud.org">www.fraud.org</a></td>
</tr>
<tr>
<td><strong>Anti-Phishing Working Group</strong></td>
<td>A global law enforcement association focused on eliminating fraud and identity theft.</td>
<td><a href="http://www.antiphishing.org">www.antiphishing.org</a></td>
</tr>
<tr>
<td><strong>Comptroller of the Currency—Consumer Protection News</strong></td>
<td>Federal agency dedicated to a safe banking system.</td>
<td><a href="http://www.occ.treas.gov/Consumer/phishing.htm">www.occ.treas.gov/Consumer/phishing.htm</a></td>
</tr>
<tr>
<td><strong>Social Security Online—Identity Theft Fact Sheet</strong></td>
<td>Helpful links assembled by the Social Security Administration.</td>
<td><a href="http://www.ssa.gov/pubs/idtheft.htm">www.ssa.gov/pubs/idtheft.htm</a></td>
</tr>
<tr>
<td><strong>Fight Identity Theft</strong></td>
<td>Site for raising risk awareness and presenting steps consumers can take to protect themselves.</td>
<td><a href="http://www.fightidentitytheft.com">www.fightidentitytheft.com</a></td>
</tr>
<tr>
<td><strong>U.S. Postal Service Inspection—Identity Theft</strong></td>
<td>Collection of helpful tips and links.</td>
<td><a href="http://www.usps.com/postalinspectors/id_intro.htm">www.usps.com/postalinspectors/id_intro.htm</a></td>
</tr>
</tbody>
</table>
## Appendix
### Common Core State Standards Alignment

<table>
<thead>
<tr>
<th>Topic</th>
<th>Lesson</th>
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<tr>
<td>1</td>
<td>Lesson 2: So What Do You Want?</td>
<td>Eric Needs a Plan</td>
<td>CCSS.ELA-CONTENT.WHST.9-10.1; CCSS.ELA-CONTENT.SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>1</td>
<td>Lesson 5: Learn How to...</td>
<td>Additional Activity: 1</td>
<td>CCSS.ELA-LITERACY.RH.9-10.7; CCSS.ELA-LITERACY.RH.9-10.8; CCSS.ELA-LITERACY.RH.9-10.9</td>
<td>To meet Standard CCSS.ELA-LITERACY.RH.9-10.7, students should examine various interest rate and fee schedules provided in bank promotional materials. If students use quantity and quality reasoning and identify evidence that supports those claims, Standard CCSS.ELA-LITERACY.RH.9-10.8 will be satisfied. If promotional materials are compared across banks, Standard CCSS.ELA-LITERACY.RH.9-10.9 is met.</td>
</tr>
<tr>
<td>1</td>
<td>Lesson 6: Keep Track</td>
<td>Mackenzie at the Mall</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>1</td>
<td>Lesson 7: Stay Safe</td>
<td>An Urgent Email</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<tr>
<td>2</td>
<td>Lesson 2: Finding Employment</td>
<td>Alicia Wants a Career</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<tr>
<td>2</td>
<td>Lesson 2: Finding Employment</td>
<td>Additional Activity: 1</td>
<td>CCSS.SL.9-10.4; CCSS.SL.9-10.6</td>
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<td>2</td>
<td>Lesson 2: Finding Employment</td>
<td>Additional Activity: 2</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
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<td>2</td>
<td>Lesson 2: Finding Employment</td>
<td>Additional Activity: 5</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
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<tr>
<td>2</td>
<td>Lesson 4: Consider Entrepreneurship</td>
<td>Strategy for Getting Started</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.4 - 9</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>3</td>
<td>Lesson 2: Have a Plan?</td>
<td>What Should Daneeka pay First</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<th>Lesson 3: Be a Savvy Shopper</th>
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<tr>
<td>3</td>
<td>Lesson 3: Be a Savvy Shopper</td>
<td>Rafael’s Cell Bill is Out of Control</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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| Lesson 4: Smart Car Buying | Should Megan Buy a Car? | CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.SL.9-10.4; CCSS.ELA-LITERACY.RH.9-10.6 | This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task. |

| Lesson 4: Smart Car Buying | Scenario Activity: What's the Best Choice? | CCSS.ELA-LITERACY.SL.9-10.4; CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.9 | This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task. |

| Lesson 4: Smart Car Buying | Additional Activity: 2 | CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.9 | This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task. |
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<td>Lesson 4: Smart Car Buying</td>
<td>Additional Activity: 3</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.10</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>3</td>
<td>Lesson 4: Smart Car Buying</td>
<td>Additional Activity: 5</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.11</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>3</td>
<td>Lesson 4: Smart Car Buying</td>
<td>Additional Activity: 6</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.12</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>3</td>
<td>Lesson 5: Renting an Apartment</td>
<td>Additional Activity: 1</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.13</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>Additional Activity: 3</td>
<td>CCSS.ELA-LITERACY. WHST.9-10.1; CCSS. ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.14</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>4</td>
<td>Lesson 2: Reward Yourself by Saving</td>
<td>Try an Interest Formula Activity</td>
<td>CCSS.MATH.CONTENT. HSN.Q.A.1</td>
<td></td>
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<tr>
<td>4</td>
<td>Lesson 3: Investing Basics</td>
<td>The Rule of 72 Activity</td>
<td>CCSS.MATH.CONTENT. HSN.Q.A.1</td>
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<tr>
<td>4</td>
<td>Lesson 4: Getting Started with Investing</td>
<td>Additional Activity: 1</td>
<td>CCSS.ELA-LITERACY. WHST.9-10.1; CCSS. ELA-LITERACY. RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.7; CCSS.ELA-LITERACY. RST.9-10.9</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>4</td>
<td>Lesson 5: How to Build Wealth</td>
<td>Retirement Planning: Start Early!</td>
<td>CCSS.ELA-LITERACY. SL.9-10.4</td>
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<tr>
<td>5</td>
<td>Lesson 5: Credit Cards</td>
<td>Scenario Activity: How Should Ryan Respond?</td>
<td>CCSS.ELA-LITERACY. WHST.9-10.1</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>5</td>
<td>Lesson 7: Dealing with Debt</td>
<td>Scenario Activity - One More Loan?</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.9; CCSS.ELA-LITERACY.SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>Lesson 1: Investing in Yourself</td>
<td>Additional Activity: 1</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>Lesson 1: Investing in Yourself</td>
<td>Additional Activity: 2</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>Lesson 1: Investing in Yourself</td>
<td>Additional Activity: 3</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>6</td>
<td>Lesson 2: Education and Earning Power</td>
<td>Scenario Activity: Antonio at a Turning Point</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.1; CCSS.ELA-LITERACY.RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.9; CCSS.ELA-LITERACY.SL.9-10.4</td>
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<td>Lesson 3: The Money You’ll Need and Where to Find it</td>
<td>Additional Activity: 1</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
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<td>Additional Activity: 3</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
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<td>Additional Activity: 4</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
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<td>Lesson 3: The Money You’ll Need and Where to Find it</td>
<td>Additional Activity: 7</td>
<td>CCSS.ELA-LITERACY.WHST.9-10.7; CCSS.ELA-LITERACY.WHST.9-10.8; CCSS.ELA-LITERACY.WHST.9-10.9</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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<td>Lesson 4: Making It Happen/Your Action Plan</td>
<td>Katie Needs the Cash Activity</td>
<td>CCSS.ELA-LITERACY. WHST.9-10.1; CCSS. ELA-LITERACY. RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.9; CCSS.ELA-LITERACY. SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
</tr>
<tr>
<td>6</td>
<td>Lesson 5: Managing Money in School and After</td>
<td>Scenario: Trouble Repaying Activity</td>
<td>CCSS.ELA-LITERACY. WHST.9-10.1; CCSS. ELA-LITERACY. RH.9-10.6; CCSS.ELA-LITERACY.RH.9-10.9; CCSS.ELA-LITERACY. SL.9-10.4</td>
<td>This activity meets CCSS.ELA-CONTENT.WHST.9-10 if expanded to student research is incorporated to answer the questions and if the reporting is formalized into a written argument. The standard would need to be further specified by letter (a, b, c, d, e). This activity meets CCSS.ELA-CONTENT.SL.9-10.4 if the presentation of the findings is oral and is presented in a logical manner appropriate to the purpose, audience and task.</td>
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