



### Today's Session:

This lesson will take from 50 to 80 minutes. It is intended for adults with diverse abilities who want to learn what banks can do for them. They will learn that banks can keep money safe and offer other services too. After becoming familiar with banking terms, learners are asked to decide which services are the most important to them.

### Participant Materials:

- Laptop, Projector
- Slide deck. If the slides can't be displayed on a screen, print enough copies for each participant. (Tip: To reduce paper usage, print in 'notes' view, double-sided.)
- Writing tools
- Activity Packet, one per learner
- Banking Terms Vocabulary Cards, print and cut into cards (paper and scissors).  
**NOTE:** The Banking Terms Vocabulary Cards work best if the vocabulary words and definitions are run off on different colored paper.

### Session Objectives:

- Define: Automated Teller Machine (ATM), Bank, Bank Service Charges, Check, Checking Account, Deposit, Interest, Savings Account, Tellers, Withdraw
- Understand how you can interact with banks
- Recognize what to look for at a bank that meets your needs

### Prior to Learners Entering the Room:

- Familiarize yourself with all lesson and activity procedures.
- Prepare the correct number of activity packets to hand out.
- Prepare the correct number of writing tools.
- Prepare the Banking Terms Vocabulary Cards

## Presentation Tips

### Your Audience:

Keep in mind that your audience a wide range of abilities and learning styles. Some learners may be fully capable in their cognitive abilities, others may struggle with conceptual information, vocabulary and numeracy, yet still understand. The key is to communicate clearly and consistently, paying close attention to cues that show how your message is being received.

### Two Key Teaching Strategies:

- Be short and direct: Make sure you're not speaking in long, complicated sentences or using unnecessarily difficult terms.
- Use your voice, your gestures, and visual aids to deliver the message.
  - When reading from the instructor guide or a slide for an extended period of time, you may lose your audience. Break away frequently to engage the learners, vary your tone of voice, use objects for your presentation—anything to prevent the the presentation from being the same thing for many minutes on end.
  - Use repetition and reinforcement: It helps to repeat key concepts and to reward learners for responding to your questions.
  - Do not worry about a polished presentation or “keeping on schedule.” Your learners will appreciate humility and flexibility. Remember, you're a friend helping them learn!

### Special attention in this lesson:

- Please have materials ready ahead of time. For your audience, you'll need to be constantly engaging. Have the Banking Terms Vocabulary Cards ready to go prior to learners entering the room.

# Visual Schedule

	Order	Check when done
	<p><b>Welcome</b> (5 minutes)</p>	
	<p><b>Bank Facts</b> (5–10 minutes)</p>	
	<p><b>Banking Terms Challenge</b> (10–15 minutes)</p>	
	<p><b>Thinking About Banks</b> (10 minutes)</p>	
	<p><b>Banking Features</b> (10 minutes)</p>	
	<p><b>Assessment</b> (5 minutes)</p>	
	<p><b>Closure</b> (5 minutes)</p>	
	<p><b>(Optional) Bank Role Play</b> (20 minutes)</p>	

>>> Show the title slide as learners enter

## 1. Welcome



### Say:

Welcome to today's session. I'm \_\_\_\_\_ and I work at TD Bank. My role is \_\_\_\_\_ and I'm happy to take some time today to talk about what banks can do for you.

As we go through today's session, I encourage you to participate and feel free to ask questions along the way.

Let's look at what we'll learn in today's session.

>>> Show Slide 2



### Say:

Before the end of this class you will know about banks and where you can put your money to keep it safe. We will also see what banks can do for you and how you can get help.

## 2. Bank Facts

>>> Show Slide 3



### Say:

Let's have a look at a safe. Do you think it would be hard to break in that door? That helps us understand: A bank is a safe place to keep money.

>>> Show Slide 4

**Connecting tip:** Look for and comment on reactions to slide 4. Some learners will find it funny or striking.



### Ask:

What do you think about that picture – money kept under a mattress?

*Accept a variety of responses.*



### Say:

That picture of money under a mattress goes with a story: Angie's story.

>>> *Show Slide 5*

Angie lived in an apartment where she liked her housemates.

She kept her cash under her mattress.

One day her support coordinator told her she shouldn't keep her money there.

Angie said, "But I trust my housemates!"



**Ask:**

Angie feels sure her housemates won't steal her money. Does that mean it's OK to keep money there?

Accept a variety of responses.



**Say:**

Angie is taking a chance. Someone other than her housemates might take the money. Or she might lose track of the money. She wouldn't want to accuse anyone of taking her money. Here's what she should know:

Keeping money in a bank is safer than keeping it at home.

That's why putting money into the bank is a good idea. When choosing a place to keep your money, you should consider a couple of things. You should think about how safe it will be and how easily you can get to it. Banks provide safe places to keep money and some other things as well.

>>> *Show Slide 6*



**Say:**

Many banks have ATMs. That means "Automated Teller Machines."

You can do a lot of your banking at an ATM – things like putting money in and taking it out.

An ATM is often open when the bank is not.

To do more with your money, you may go inside and speak with someone who works there.

>>> *Show Slide 7*



**Say:**

When choosing a bank, it is smart to compare banks. They may be different in what they can do for you – and in how much they will cost.

>>> Show Slide 8



**Say:**

There are several different ways you can keep money in a bank:

**Smartphone tip:** Remind learners that they can check all of their accounts using their smartphones. Most banks will have apps available.

A **checking account** is for money you will spend using checks or a debit card.

A **savings account** is for money you hold onto until needed.

A **special needs trust** is to help you save for the future.

An **ABLE account** is to save up to meet special needs.

- You can add up to \$14,000 a year
- Ask someone you trust for help

### 3. Banking Terms Challenge



**Activity (using the Banking Terms Vocabulary Cards) – Allow 10–15 minutes for the Banking Terms Challenge activity**

Distribute the prepared activity cards to the learners, giving half the learners the vocabulary words and the other half the definitions. **NOTE:** Adjustments should be made for smaller group sizes by selecting the number of words and definitions that reflects the number of participants.

>>> Show Slide 9



**Say:**

We are now going to do an activity called the Banking Terms Challenge. Follow along as I read the directions on the screen.

*Your goal is to match the banking term with the correct definition by finding the person who has the other half of your card as quickly as possible.*

*Each card has a hint that will help you make sure your match is correct.*



**Say:**

For example [point to the example on the screen], if you have a card with the word BANK on it, you will need to find the person who has the card with the nine-word definition that matches with this word.

And if your card says, "A place where you can safely keep your money," you will need to find a four-letter word that matches.

Be prepared to share your banking term and definition with the class.

You will also be asked to use this word in a sentence that shows you understand. For example, a sentence with the word BANK in it might be, "We went to the bank to open an account for my brother."



**Say:**

When I say, "go," move around the room and find the match for your card. Once found, hold the cards up over your heads. Be prepared to tell the class about your card and what it means.

**Connecting tip:** *Check for understanding and repeat instructions if necessary.*



**Say:**

GO!"

**Wrap. Up** Call on the learners to read their banking terms and definitions to the group. Once the learners read the banking terms and definitions, ask them to use the word in a sentence that shows understanding.

**Connecting tip:** *Be patient if some learners require additional time to offer their sentences.*

**Collect the banking terms and definitions for future use.**

## 4. Thinking about Banks

>>> Show Slide 10



**Say:**

Let's now learn some information about banking that will help us with the next activity. Follow along as I read aloud.

Banks are trusted businesses. They help you manage your money.

A **BANK** is a place where people can safely keep their money in accounts like checking and savings.

There are many different banks.

>>> *Show Slide 11*



**Say:**

Banks offer **Checking Accounts**.

**Checking Accounts:** Money deposited into these accounts can be used to buy things using either checks or debit cards.

>>> *Show Slide 12*



**Say:**

Banks offer Savings Accounts: Money is deposited into these accounts to be held onto for later use.

Banks like for you to keep your money with them in savings accounts. The bank will pay you a small amount of money (called interest) for keeping your money there.



**Ask:**

Ask learners if they have any questions or comments.



**Say:**

Let's review some ways to interact with a bank. Follow along as I read aloud.

>>> *Show Slide 13*



**Say:**

You can go there and talk with an employee.

>>> *Show Slide 14*



**Say:**

Or you can use an Automated Teller Machine, or ATM.

>>> Show Slide 15



**Say:**

You can interact with your bank using your smartphone.

**Smartphone tip:** *Hold up your phone and let learners know they can do many banking tasks just using their phone.*

You can see how much money you have.

You can even put the money from a check into the bank using your phone.

**Smartphone tip:** *Point out that the slide shows someone depositing a check by taking a smartphone picture. Encourage learners to get help as needed if they want to deposit a check using a smartphone.*

>>> Show Slide 16



**Say:**

Instead of your phone, you may like using a computer to interact with your bank – like a tablet or desktop computer.

>>> Show Slide 17



**Say:**

You can borrow money at a bank through loans or credit cards. Borrowed money must be paid back with interest.

Banks are trusted businesses where you can safely keep your money.

It is always okay to ask questions at the bank if you need help.



**Ask:**

Ask learners if they have any questions or comments.

**Connecting tip:** *If you do not get questions or comments, ask learners whether they like going to the bank and why.*

## 5. Banking Features



### **Activity (using Slide 18) – Allow 5–10 minutes for the Banking Features activity**

Conduct this activity as a class. Discuss the most popular and the least popular features. Read each feature and record the number of votes each receives by placing a number in each box. Place a number 1 in the box of the feature that they think is the most important, then a number 2 in the one that is almost as important. A number 8 will be in the feature they feel is of little importance.

>>> *Show Slide 18*



### **Say:**

Banks offer many services to their customers. I am going to read eight features to you. When I say a banking feature that is important to you, raise your hand and vote. You will be able to vote three times. I will record the number of votes each feature gets in the box next to it.

What features are important to you? Follow along as I read aloud.

- Look and Feel: Does the building look nice and feel safe?
- Access: Is it easy for you to get in and out?
- Cost: Does the bank charge fees on your account?
- Service: Are bank employees happy to answer your questions?
- Rewards: Are there rewards like credit card points or other perks?
- Location: Is the bank near your home or work?
- Reputation: Do other people like this bank?
- Technology: Does the bank offer online service and an ATM?



### **Ask:**

After reviewing the features found to be most important by the group, ask them to think about the features that are most important to them as individuals.



### **Say:**

Now that we have ranked the importance of these banking features as a group, let's create an individual or small group ranking.



### **Activity: (using the Which Banking Features Are Most Important to You? Worksheet) – Allow 10–15 minutes for this Banking Features activity**

Call learners' attention to the activity Which Banking Features Are Most Important to You? located in their packet and ensure that each person has writing tools handy.

Instruct learners to rank the banking features 1–8 according to their opinion of importance. Learners may work individually, in pairs, or in small groups. Allow about five minutes of working time. (Full completion of the ranking is not necessary.)



**Say:**

Let's discuss the top three features; the ones you ranked 1, 2, and 3. Remember, we all have unique needs and wants. Because of this, it is likely that you will rank banking features differently.

**Encourage learners to share their rankings as time permits.**

## 6. Assessment



**Say:**

Think about the information that was covered in today's session. Share one interesting fact you learned.

**Encourage the sharing of interesting facts and facilitate group discussion.**

## 7. Closure

Conclude the lesson by reminding learners that banks are secure places. Security guards, security cameras, vaults and alarms are used to safeguard their money. They provide services like checking accounts, savings accounts, ATMs, and online banking.

>>> *Show Slide 19 ( Leave Slide 19 showing as participants leave.)*



**Ask:**

Does anyone have any questions?

## 8. (Optional) Activity



**Activity:** (using Banks, Bankers, Banking lesson) – Allow 10–15 minutes for the Banks, Bankers, Banking activity

In this lesson learners demonstrate an understanding of the processes associated with banking by role-playing as customers, tellers, and guards. [www.econedlink.org/teacher-lesson/358/](http://www.econedlink.org/teacher-lesson/358/)

## Banking Terms Vocabulary Cards

<b>Banking Term</b> (with hint)	<b>Definition</b> (with hint)
<b>Automated Teller Machine</b> (matches with an 18-word definition)	A machine that provides cash and banking services using a plastic card and a PIN (personal identification number). (matches with a 3-word banking term)
<b>Bank Service Charges</b> (matches with a 17-word definition)	Fees paid by bank customers for things like cashing checks or using another bank's ATMs. (matches with a 3-word banking term that has 4 letters in the first word)
<b>Check</b> (matches with a 15-word definition)	A piece of paper telling a bank to pay an amount of money to someone. (matches with a 5-letter banking term)
<b>Checking Account</b> (matches with a 13-word definition)	An account for money you will spend using checks or a debit card. (matches with a 2-word banking term)
<b>Deposit</b> (matches with a 6-word definition)	Money put into a bank account. (matches with a 7-letter banking term)
<b>Interest</b> (matches with a 13-word definition)	Money paid for the use of saved or borrowed money. (matches with an 8-letter banking term)
<b>Savings Account</b> (matches with a 9-word definition)	An account for money you hold onto until needed. (matches with a 2-word banking term that has 7 letters in each word)
<b>Teller</b> (matches with a 4-word definition)	Bank worker who helps you put money into your account and take it out. (matches with a 6-letter banking term)
<b>Withdraw</b> (matches with a 9-word definition)	To take money out of an account. (matches with an 8-letter banking term that begins and ends with the same letter)

## Which Banking Features are Important to You?

Banks offer many services to their customers. Before you choose the bank that is right for you, there are a few things that you should think about.

Directions: Rank the eight features by placing a number in each box. Place a number 1 in the box of the feature that you think is the most important, then a number 2 in the one that is almost as important. A number 8 will be in the feature you feel is of least importance. Be prepared to share your ranking with the class.

Order of Importance	Feature
	<b>Look and Feel</b> Does the building look nice and feel safe?
	<b>Access</b> Is it easy for you to get in and out?
	<b>Cost</b> Does the bank charge fees on your account?
	<b>Service</b> Are bank employees happy to answer your questions?
	<b>Rewards</b> Are there rewards like credit card points or other perks?
	<b>Location</b> Is the bank near your home or work?
	<b>Reputation</b> Do other people like this bank?
	<b>Technology</b> Does the bank offer online services and an ATM?

# What is a Bank?



# What We'll Learn Today



Define: **Automated Teller Machine (ATM), Bank, Bank Service Charges, Check, Checking Account, Deposit, Interest, Savings Account, Tellers, Withdraw**



Understand how you can interact with banks



Recognize what to look for at a bank that will be right for you

# Thinking About Banks

A bank is a safe place to keep money.



# Thinking About Banks

It's safer than keeping it at home



# Angie's Story

- Angie lived in an apartment where she liked her housemates.
- She kept her cash under her mattress.
- One day her support coordinator told her she shouldn't keep her money there.
- Angie said, "But I trust my housemates!"
- Does that mean it's OK to keep money there?



# Thinking About Banks

You may bank using an Automated Teller Machine (ATM)



# Thinking About Banks

You can compare banks  
to get the best deal



# Where can you put your money?

## Checking Account

For money you will spend using checks or a debit card.

## Savings Account

For money you hold onto until needed.

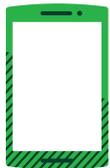
## ABLE Account :

To save up to meet special needs.

- You can add up to \$14,000 a year
- Ask someone you trust for help

## Special Needs Trust

To help you save for your future.



### **Smartphone tip:**

You can check all of your accounts using your phone.

# Banking Terms Challenge

Match the banking term with the correct definition by finding the person who has the other half of your card as quickly as possible.

Each card has a hint that will help you make sure your match is correct.

Be prepared to share your banking term and definition.

Example:

Banking term (with hint)	Definition (with hint)
Bank (matches with 9-word definition)	A place where you can safely keep your money (matches with a 4-letter word).

# Thinking About Banks

A **BANK** is a place where people can safely keep their money in accounts like checking and savings.

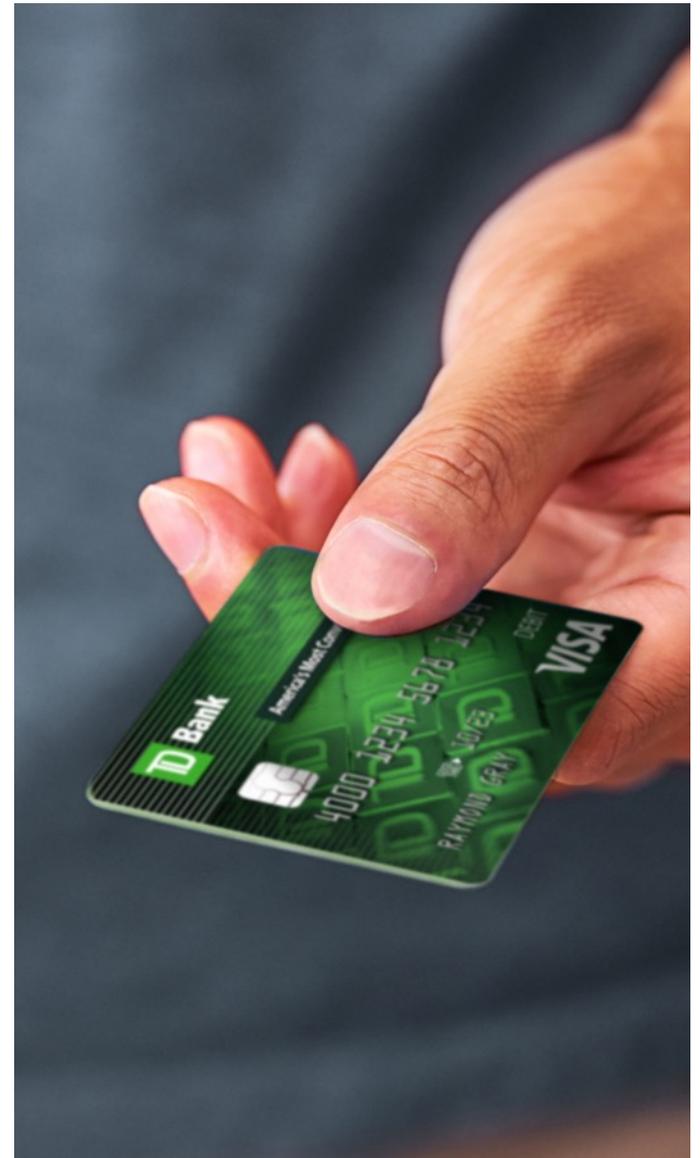
There are many different banks



# What they offer

## Checking Accounts

Money deposited into these accounts can be used to buy things using either checks or debit cards.

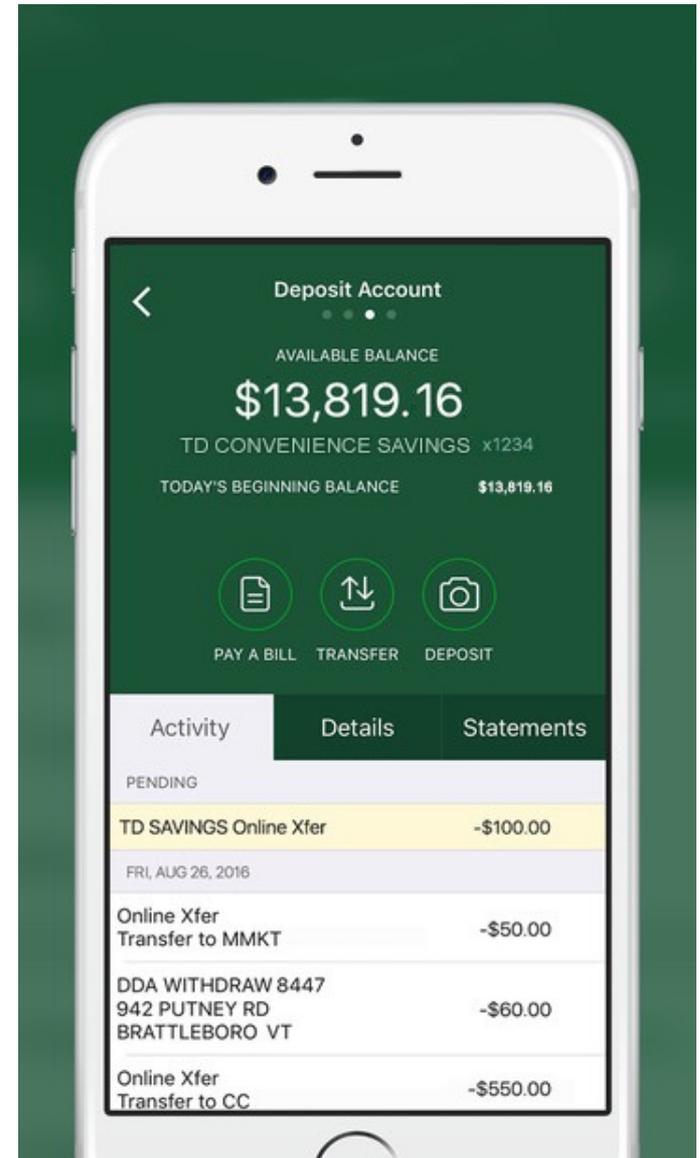


# What they offer

## Savings Accounts

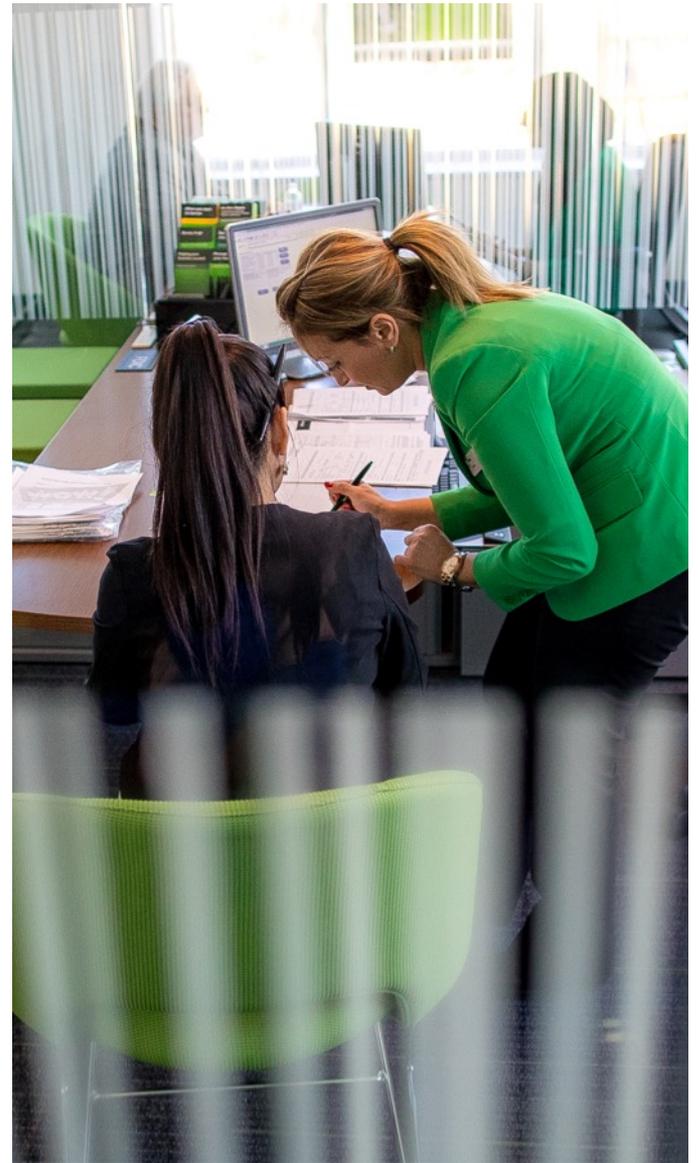
Money is deposited into these accounts to be held onto for later use.

Banks like for you to keep your money with them in savings accounts. The bank will pay you a small amount of money (called interest) for keeping your money there.



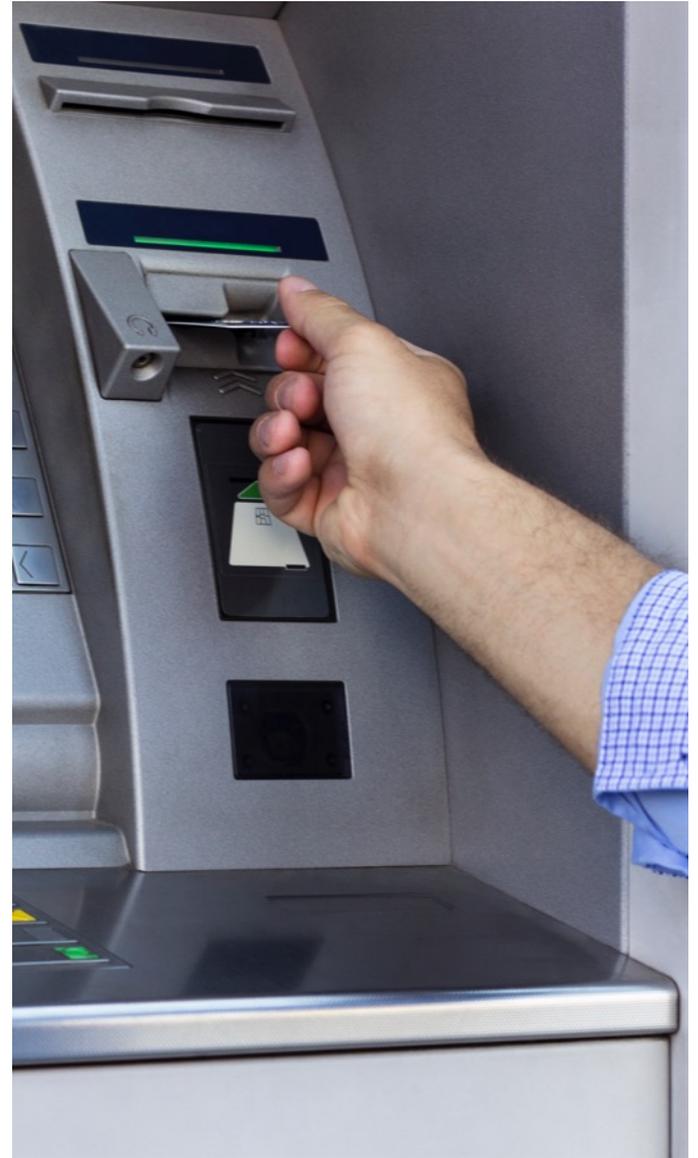
# How to interact with a bank

Go there and talk with an employee



# How to interact with a bank

Use an ATM  
(Automated Teller Machine)



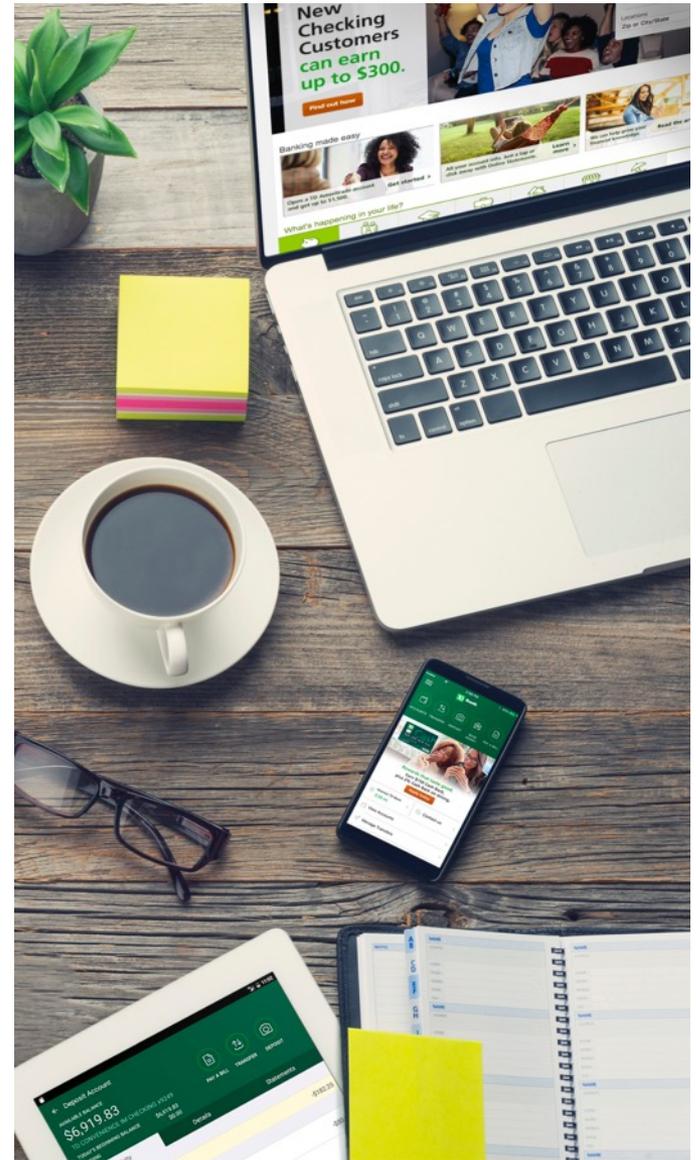
# How to interact with a bank

- You can interact with your bank using your smartphone.
- You can see how much money you have.



# How to interact with a bank

Instead of your phone, you may like using a computer to interact with your bank – like a tablet or desktop computer.



# Borrowing and questions

- You can borrow money through loans or credit cards. Borrowed money must be paid back with interest.
- Banks are trusted businesses where you can safely keep your money.
- It is always okay to ask questions at the bank if you need help.

# Which banking features are important to you?

Order of Importance	Feature
	<b>Look and Feel</b> Does the building look nice and feel safe?
	<b>Access</b> Is it easy for you to get in and out?
	<b>Cost</b> Does the bank charge fees on your account?
	<b>Service</b> Are bank employees happy to answer your questions?
	<b>Rewards</b> Are there rewards like credit card points or other perks?
	<b>Location</b> Is the bank near your home or work?
	<b>Reputation</b> Do other people like this bank?
	<b>Technology</b> Does the bank offer online services and an ATM?

# What we learned today



Define: **Automated Teller Machine (ATM), Bank, Bank Service Charges, Check, Checking Account, Deposit, Interest, Savings Account, Tellers, Withdraw**



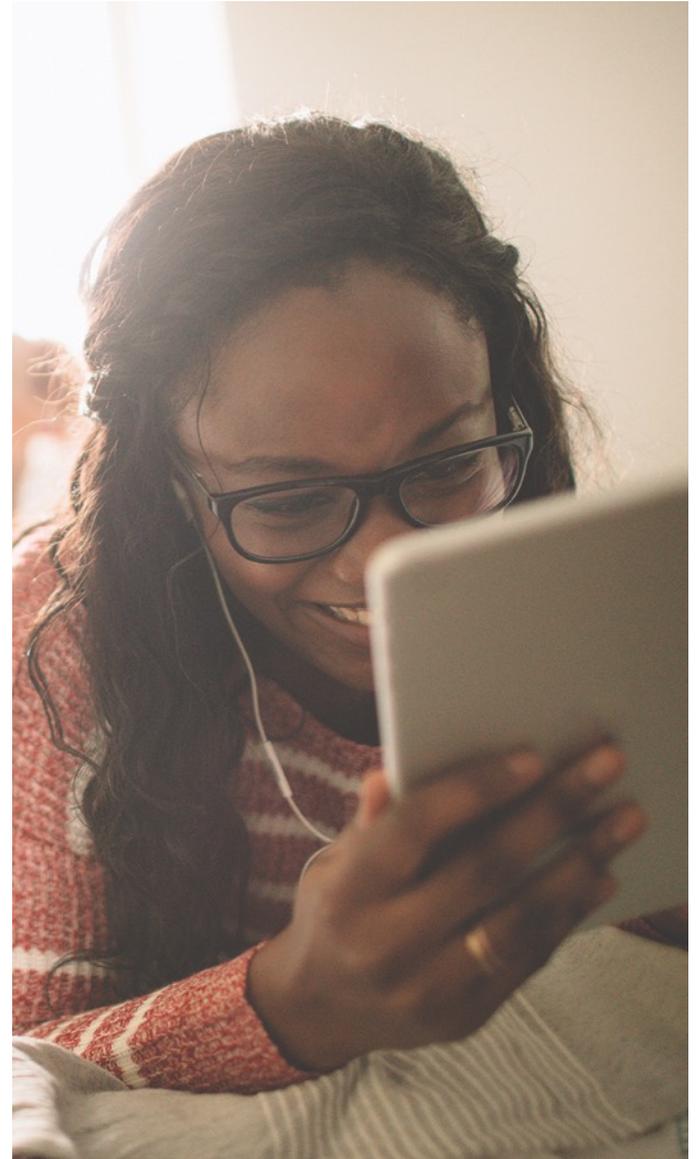
Understand how you can interact with banks



Recognize what to look for at a bank that will be right for you

## Questions?

Learn personal finance skills right on your smartphone, tablet or computer. Visit the TD Bank learning center at [tdbank.com/financialeducation](https://tdbank.com/financialeducation) and register to get started.



### Which Banking Features are Important to You?

Banks offer many services to their customers. Before you choose the bank that is right for you, there are a few things that you should think about.

#### Directions:

Rank the eight features by placing a number in each box. Place a number 1 in the box of the feature that you think is the most important, then a number 2 in the one that is almost as important. A number 8 will be in the feature you feel is of least importance. Be prepared to share your ranking with the class.

Order of Importance	Feature
	<b>Look and Feel</b> Does the building look nice and feel safe?
	<b>Access</b> Is it easy for you to get in and out?
	<b>Cost</b> Does the bank charge fees on your account?
	<b>Service</b> Are bank employees happy to answer your questions?
	<b>Rewards</b> Are there rewards like credit card points or other perks?
	<b>Location</b> Is the bank near your home or work?
	<b>Reputation</b> Do other people like this bank?
	<b>Technology</b> Does the bank offer online services and an ATM?

### What We Learned Today

Today we learned that a bank is a safe place to keep money. We learned how you can interact with a bank and what a bank can do for you. We also learned about how to choose a bank by thinking about the services that are important to you.

### Remember

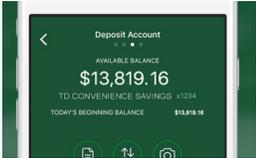
It is not safe to keep large amounts of money at home. It's better to have the money kept safely in a bank.

### Practice At Home

Practice what you will do when you visit a bank. Think about the words you will say and the objects, like checks and cards, that you will use. Practice how you will respect others' personal space if you come close to them in the bank.

### Words To Know

<b>ABLE Account</b>	A place you where you can save money for things in the future like school, a vacation or something for your home.	
<b>ATM</b>	Short for "Automated Teller Machine." A machine that provides cash from your own bank account and banking services using a plastic card and a PIN (personal identification number).	
<b>Bank Service Charges</b>	Fees paid by bank customers for things like cashing checks or using another bank's ATMs.	
<b>Check</b>	A piece of paper telling a bank to pay an amount of money to someone.	

<b>Checking Account</b>	An account for money you will spend using checks or a debit card.	
<b>Deposit</b>	Money put into a bank account.	
<b>Interest</b>	Money paid for the use of saved or borrowed money.	
<b>Savings Account</b>	An account for money you hold onto until needed.	
<b>Special Needs Trust</b>	A way of helping you save for your future.	

## Additional Resources:

There are many resources available online that will help both you and your caregiver find answers to questions you may have. Below is a set of resources that can be found by using the search guidelines provided.

### Information about ABLE Accounts

ABLE is not a national program and it is offered in different forms by different states. To find links to your state's program, search for "What are ABLE Accounts?"

### Information about Special Needs Trusts

Visit [myfloridacfo.com](http://myfloridacfo.com), select the "search" button at the top of the page and search for "Special Needs Trusts".

### Consumer Financial Protection Bureau (CFPB): Guides for Managing Someone Else's Money

Search for "CFPB Guides for Managing Someone Else's Money".

### Federal Deposit and Insurance Corporation (FDIC): Choosing and Using the Right Bank Account

Search for "FDIC Choosing and Using the Right Bank Account".

### Federal Trade Commission (FTC) Online Security Information

- **Computer Security:** Search for "FTC Computer Security"
- **Wi-Fi Hot Spots:** Search for "FTC Wi-fi Hot Spots"
- **Identity Theft:** Search for "Identity Theft"