

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline.

Welcome and Overview (Slides 2-4)

Activity (Slides 5-7)

Present (Slides 8-13)

Discuss (Slide 14)

Review and Evaluate (Slides 15-21)

Close (Slide 22)





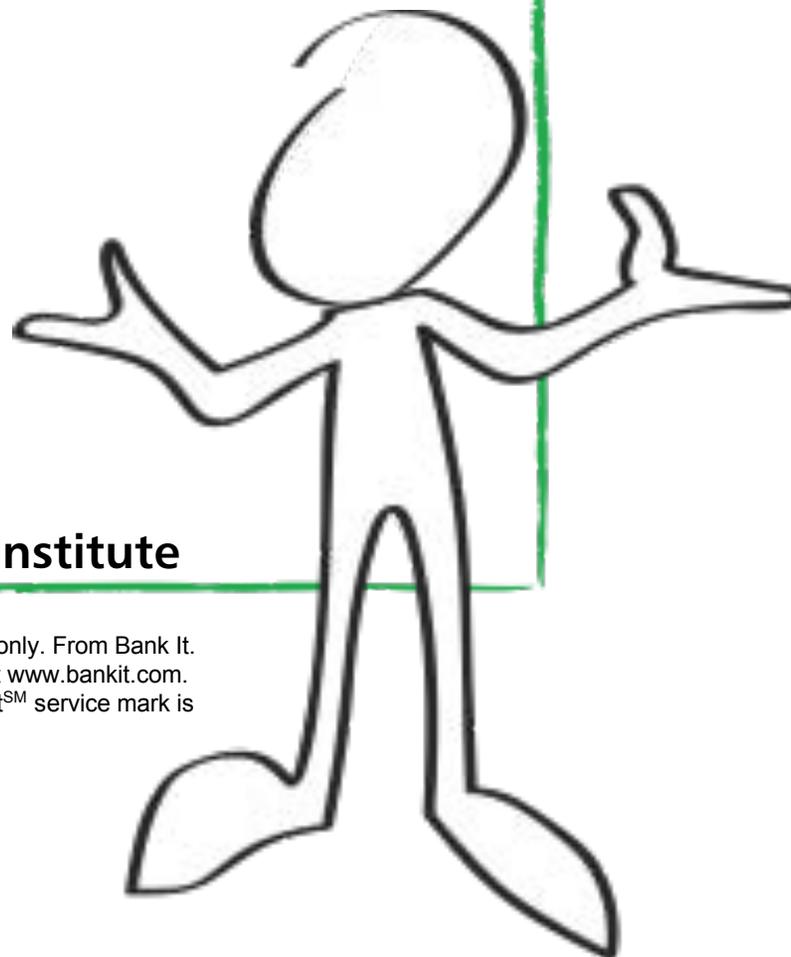
Talk Well

Welcome to Bank It

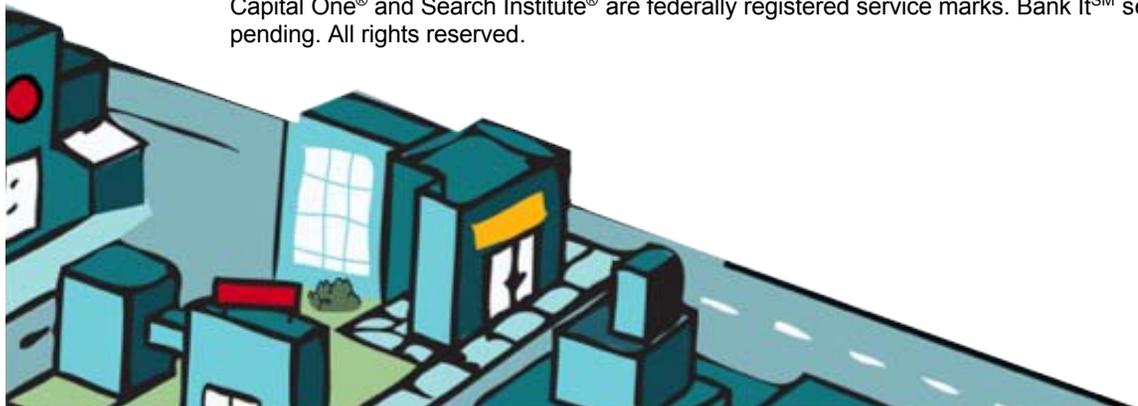
Talking to Teenagers about Protecting Themselves

3-TA-PT

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

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Welcome and Overview

Three goals for today:

1. List at least two examples of personal information you should not share with others.
2. Name at least one consequence of sharing personal information.
3. Identify at least one way to protect your personal identity.



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Activity

What personal information do you need to protect?

- Social security number
- Driver's license
- Passport
- Credit card numbers
- Debit card numbers
- Personal identification numbers (PINs)
- Passwords
- Other personal information, such as birth certificates and marriage certificates



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Activity

Truth or Scam?



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Activity

What are consequences of sharing your personal information with a scam artist?



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Present

How can we help our teenagers
protect themselves?



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Present

How can you protect your identity?



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Present

Truth in Lending Act

- Created by the federal government
- Protects consumers with credit transactions



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Present

Truth in Savings Act

- Created by the federal government
- Protects consumers with opening a savings account



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Present

FDIC

- Stands for the Federal Deposit Insurance Corporation
- Part of the federal government
- Protects money deposited in FDIC-insured institutions



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Present

Two key messages:

1. You can protect yourself.
2. The government is also protecting you.



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Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Talk about an incident when you've heard of someone having their identity stolen, their credit card stolen, or something else stolen. What happened?



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Review and Evaluate

What are examples of personal information that shouldn't be shared with others?

- Social security number
- Driver's license
- Passport
- Credit card numbers
- Debit card numbers
- Personal identification numbers (PINs)
- Passwords
- Other personal information, such as birth certificates and marriage certificates



Review and Evaluate

What are possible consequences of sharing your personal information?

- You could lose money.
- Your credit rating could be hurt.
- You'll spend a lot of time canceling the stolen account and getting a new one if you're a victim of theft.



Review and Evaluate

What are ways to protect our teenagers' stuff and their identity?

- Help teenagers find a safe place to keep their money.
- Help teenagers find a safe place to keep their valuables, such as cell phones and MP3 players.
- Help teenagers find a safe way to store their identity information, such as a driver's license, a social security number, or a PIN for an account.



Review and Evaluate

What are ways to protect your personal identity?

- Protect your personal information, such as your social security number and driver's license.
- Rip up or shred incoming mail that includes personal information, such as your address.
- Closely monitor every bank and credit card statement you receive.



Review and Evaluate

What is the Truth in Lending Act?

- Created by the federal government
- Protects consumers with credit transactions



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Review and Evaluate

What is the Truth in Savings Act?

- Created by the federal government
- Protects consumers with opening a savings account



3-TA-PT



Review and Evaluate

What is the FDIC?

- Stands for the Federal Deposit Insurance Corporation
- Part of the federal government
- Protects money deposited in FDIC-insured institutions



Close

I can protect my identity.

I can help my teenagers protect themselves.

Together, our family can help
protect each other.



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