



Today's Session:

This session will take about 50 minutes. It is intended for adults with diverse abilities who want to learn about Automated Teller Machines (ATM) practices. The lesson uses real examples of how to properly and improperly use an ATM.

Participant Materials:

- Laptop, projector, speakers, internet.
- Slide deck How to Use an Automated Teller Machine (ATM)
(Tip: To reduce paper usage, print in 'notes' view, double-sided.)
- Writing tools
- Activity Packet, one per learner.
- Green Light/Red Light Images, one printed cardstock copy of each.
- (Optional) Access to the site:
<http://myfloridacfo.com/mymoney/how-to-library/How-to-use-an-ATM.html>

Session Objectives:

- Identify safe and unsafe ATM machine practices
- Review the different banking services an ATM can provide

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.
- Print the Green Light/Red Light images and hang on the walls as specified.
- Secure access and preload the *How to Use an ATM* video tutorial.

Presentation Tips

Your Audience:

Keep in mind that your audience has 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 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>Welcome (5 minutes)</p>	
	<p>Right Way, Wrong Way (15 minutes)</p>	
	<p>(Optional) My Money Video (10 minutes)</p>	
	<p>Assessment (15 minutes)</p>	
	<p>Closure (5 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 ways to safely use an automated teller machine, also known as an "ATM." You can try these strategies as soon as you leave here today!

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 be able to identify safe and unsafe ATM practices. We will review safe ways to store your ATM card Personal Identification Number (known as a "PIN") and practice establishing a safe ATM card PIN.

Connecting tip: *In most groups, learners will have had varied experiences with ATMs, ranging from not having used an ATM at all to proficiency. Be sure to provide positive feedback as proficient learners contribute.*

2. Right Way, Wrong Way Activity

>>> Show Slide 3



Say:

There are times you may need to use an ATM. You may need to use an ATM because the place where you want to buy something only takes cash or you may not want to use your debit card.

Connecting tip: *You can use your phone to see where your bank's ATMs are located. Use your bank's app or do a web search*

>>> Show Slide 4



Say:

There are also times when you should avoid using an ATM. Do not use the ATM when someone you don't know or trust asks you for money, when you don't feel safe, or when the ATM charges you a fee to pull out your own money.

>>> Show Slide 5



Say:

John made a trip to the ATM. He has never learned the correct way to use an ATM. We are going to watch how John uses the ATM.



Activity (using the slide deck) – Allow 15 minutes for activity

Tell learners to open up to Page 1 of their Activity Packet and read the instructions aloud.

>>> Show Slide 6



Say:

I am going to show you images of John using an ATM. On Page 1 of your Activity Packet there is a checklist. Use the checklist to decide whether John is using the ATM the right way or the wrong way.

Connecting tip: *Some learners may be enthusiastic or loud in pointing out mistakes. Provide positive feedback and shape their answers if they're not exactly correct.*

>>> Show Slide 7



Ask:

What is John doing wrong? Put a check next to any mistakes you see.

Answer: His PIN is written on his card and it is very easy to guess.

>>> Show Slide 8



Ask:

What is John doing wrong? Put a check next to any mistakes you see.

Answer: John is not covering the keypad as he types his PIN and he is making it very easy to observe what he is doing.

>>> *Show Slide 9*



Ask:

What is John doing wrong? Put a check next to any mistakes you see.
Answer: John is paying a fee for taking out his money.



Say:

As we can see, John made many mistakes that made him unsafe when using the ATM. Now I am going to show you the correct way to do each.

>>> *Show Slide 10*



Say:

As you can see, John did not write his PIN on the card. This way if John loses his card someone cannot steal his money. He also does not have an easy PIN to guess, like 1234.

>>> *Show Slide 11*



Say:

As you can see, it is hard for a person behind John to watch him type his PIN. He even covered the numbers when he was typing his PIN so someone else could not see it.

>>> *Show Slide 12*



Say:

As you can see, John is not paying a fee. You should try not use ATMs that charge you money to use them.

Smartphone tip: *You can use your phone to locate an ATM that won't charge you a fee. Look first for your own bank's ATMs – which usually will not charge you a fee.*

3. (Optional) My Money ATM Tutorial



Activity (using the My Money Tutorial) – Allow 15 minutes for activity



Say:

Now that we have discussed some tips on safely using an ATM, let's take a look at this My Money ATM tutorial for some more tips on how to safely use an ATM.

URL: myfloridacfo.com/mymoney/how-to-library/How-to-use-an-ATM.html

Tell learners to open up to Page 2 of their Activity Packet and read the instructions aloud.



Say:

In the video we saw how to safely use an ATM. We also saw the many kinds of bank services that an ATM can provide. With an ATM you can put money in (called a "deposit"), take money out (called a "withdrawal"), you can also check how much money you have in your account (called a "balance").

Let's do another activity. In this activity you will see different pictures of an ATM located on the left, connect these with the correct description on the right.

4. Assessment



Activity (using the Red Light, Green Light activity) – Allow 15 minutes for activity

Prior to learners entering the room, tape the images of the green light and red light on opposite sides of the room. Project slides 13–18 and walk through each with the group to assess whether learners are able to identify the mistakes.

>>> *Show Slide 13*



Say:

Now we're going to do an activity to play a game to practice what we have learned today. I am going to show you some pictures of John as he uses the ATM. Walk to the red light if he is doing something wrong. Walk to the green light if he is doing everything right.

Connecting tip: *Choose a learner who walked to the correct side of the room to explain what the person withdrawing the money should do differently.*

>>> Show Slide 14



Say:

Here is the correct way to type his PIN.

>>> Show Slide 15



Say:

Walk to the red light if John is doing something wrong. Walk to the green light if John is doing everything right.

Connecting tip: Choose a learner who walked to the correct side of the room to explain what the person withdrawing the money should do differently.

>>> Show Slide 16



Say:

Here is the correct way to type his PIN.

>>> Show Slide 17



Say:

Walk to the red light if John is doing something wrong. Walk to the green light if John is doing everything right.

Connecting tip: Choose a learner who walked to the correct side of the room to explain what the person withdrawing the money should do differently.

>>> Show Slide 18



Say:

Here is the correct way to enter his PIN.

5. Closure

>>> Show Slide 19

We have learned a lot today about how to stay safe when using the ATM. Let's take a look at what we learned:

- We saw how to identify safe and unsafe ATM machine practices
- We looked at safe ways to store your ATM card PIN
- And we practiced setting up a safe ATM card PIN

Wrap Up



Ask:

Does anyone have any questions? I wish you all success in using an ATM safely!

>>> Leave Slide 20 showing as participants leave.

Worksheets and Red Light-Green Light Images

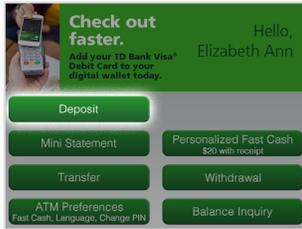
Right way, wrong way

Directions: Follow along with the Right Way, Wrong Way presentation on the screen. Use the checklist below to decide if the ATM machine was used safely. Put a next to any mistakes you see.

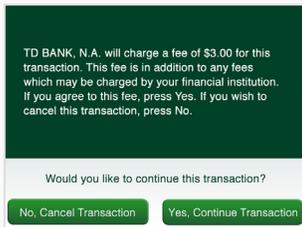
ATM Safe Withdraw Checklist:	
1 Did John make sure people could not observe him (other than the photographer)?	
2 Did John put his hand over the PIN keypad?	
3 Is John's PIN written on the card?	
4 Is John's PIN easy to guess, such as 1234?	
5 Did John avoid paying a bank fee to withdraw his own money?	

MY MONEY MATCHING GAME

Directions: Draw a line connecting the images on the left with the correct description on the right.



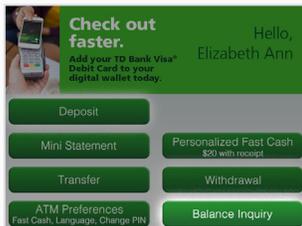
Place where you enter your Personal Identification Number, also known a **“PIN.”**



Option that you select to take money out of your account or **withdraw**.



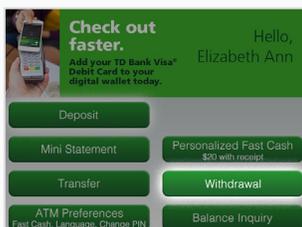
Screen telling you that you will be charged a **fee** for taking your money our of your account.



Option that you select to put money into your account or **deposit**.



Option that you select to check how much money you have in your account or **balance**.



Screen asking you how much money or **amount** you would like to take out of your account.

