

- record of you approving the check to be transferred to your bank account

Direct Deposit - having your paycheck automatically deposited into your checking account without having to make a trip to the bank

To set up Direct Deposit, you will need to provide the following to your employer:

1. **Routing Number** - the number in the bottom left corner of your check used to identify your bank/financial institution
2. **Account Number** - the number in the bottom middle of your check and is a unique number used to identify your bank account

AutoBillpay - a way to automatically have your bills paid out of your checking account

Debit Card - uses money in your checking account to cover purchases; used to withdraw money from ATMs

Choose a **PIN** - Personal Identification Number

Don't choose a PIN that's easy to guess (birthday, address, or numbers in order)

Don't give out your PIN to anyone, including friends or family

Don't let anyone else use your debit card

Keep your own **record** of your transactions!! It can take 2 business days for deposits to be available to use.

Overdraft - when you accidentally spend more money than is in your account 

Overdraft Protection - offered by most financial institutions for an additional **fee**

If you overdraw your account, you will be charged a fee but your check (or withdrawal or debit card transaction) will go through

If you do not opt-in for overdraft protection, your transactions will get **declined** if you do not have enough money in your account

Types of Savings Accounts

- **Special Savings Plan** - ex. **529 Plan** - save money for education
- **Money Market Account (MMA)** - offers a higher **interest** rate than traditional savings; requires a higher minimum **balance** to be maintained
- **Certificate of Deposit (CD)** - stores your money for a pre-set period of **time**; offers a higher interest rate than traditional savings but can't withdraw money early without paying a **penalty**

Using Checking Accounts

1. Writing checks and recording in check **register** 
2. Withdrawing money from ATMs

Everfi Financial Literacy Answers Module 9

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Dollars & Sense. Financial literacy course curriculum manual Centre for Family Literacy, 2010 This curriculum manual 176 pages from The Center for Family Literacy is aimed at facilitators of financial literacy courses It includes four levels of instruction beginner intermediate advanced and English language learner The beginner level is intended for adults with very low literacy skills and focuses on basic math skills Handouts are in larger print and written in clear language The intermediate level is intended for students with a good grasp of basic math skills and with some computer experience Advanced level topics include spreadsheets mortgages and financial planning along with a review of mental math skills The ELL level includes discussions about idioms along with activities to encourage conversational practice Topics were chosen based on common questions raised by adult students Each topic starts with an objective terms addressed within the context of the lesson followed by suggested activities and brief instructions for the facilitator A variety of instructional techniques are used including lecture format class discussion and whole group partner or small group activities Table of contents Module 1 Money and Math Topic A Understanding Money Topic B Money Math Topic C Money Sense Your Rights Module 2 Understanding Income Money Sense Spending Traps Module 3 Spending Topic A Taxes and Receipts Topic B Spending Diary Topic C Money Sense Unfair Sales Tactics Module 4 Saving Module 5 Budgeting Topic A Rounding and Estimating Topic B Understanding Bills Topic C Income and Expenses Topic D Creating a Budget Topic E Finding a Balance Topic F Money Sense Your Children and Money Module 6 Banking Topic A Banking Services Topic B Savings and Chequeing Accounts Topic C Bank Cards and ATMs Topic D Money Sense Banking Security Module 7 Credit Topic A Credit Cards Topic B Credit Continued Topic C Money Sense The Cost of Carrying a Balance Module 8 Debt Topic A Introduction to Debt Topic B Taking Control Module 9 Getting Specific Topic A Your Car Topic B Your Home Topic C Money Sense Insurance Module 10 Computer Workshop

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