

- 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

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Hongru Du

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