

- 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 Module Financial Literacy Answers 9

**Harry Fisher**



## **Everfi Module Financial Literacy Answers 9:**

### **Operation Financial Literacy. Teacher Notes and Student Worksheets, Modules 1-9** Financial Basics

Foundation, 2007\* Title taken from cover Contents Contents and introduction curriculum mapping notes financial planning control your financial success income where does it come from financial protection credit borrowing decisions and consequences taxation banking making your money work saving and investing financial planning for your future mobile phones being a wise consumer scams      *Operation Financial Literacy Modules 1-9* ,      **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      *EMS* , 2017

*NFLAT National Financial Literacy Test Handbook* Rachna Shukla, Nisha Singhal Aavrit Singhal, Srishti Gupta, National Financial Literacy Test NFLAT which is the first national level test to measure and improve the level of financial literacy and basic knowledge among students of class VIII IX and X This initiative is aimed at encouraging school students to obtain basic financial literacy and also provide the level of financial skills required for taking responsible financial decisions in life It is one step towards better job prospects also The Salient features of the book are Comprehensive guidelines to the Test are given Important topic such as money budgeting investment banking savings borrowings insurance retirement planning are

covered Text is in simple language and easy to understand Syllabus has been meticulously followed Important concepts definitions are given as Key Notes Testing is done by Multiple Choice Questions which have answers explanations alongside Pictures and examples are given to highlight important concepts We are sure the book will be an important tool in imparting skills which are critical to the holistic development of the students Book covers 1 Money Matters Smart Goals and Financial Analysis 2 Budgeting Balancing the Means and the Ends 3 Understanding Insurance and Risk Management 4 Understanding Investments 5 Basics of Banking 6 Introduction to Stocks and Bonds 7 Investments The wider Spectrum 95 105 8 Beyond Savings Borrowing 9 Retirement as a Financial Goal Model Test Paper 1 Model Test Paper 2 *Financial Literacy a Life Skill* Jack Gallegos, 2019-03 Questions and answers about how to manage your money Financial Literacy and Religious Education Maeve Brockbank, Kevin Campbell (Teacher), Amanda Treacy, Edouard Paroyan, 2012 Economic and Management Sciences S. Partey, 2023 **Jump-Start Money Management - Teacher's Edition** Harry Fisher, 2012-11-20 This is the Teacher's Edition that supplements the Jump Start Money Management Book It contains hands on activities and teacher's solutions Purchase the official Jump Start Money Management book for the iPad or listen to the audio version available at audible.com This Teacher's Edition includes the following Activities for Students Activity Solutions graphics to help teach the material Discussion Questions to engage students and help them retain new financial terms processes and establish good habits They will Setup Bank Accounts Chapter 2 Earn Income at work and make Deposits Chapter 3 Establish a Savings Plan Chapter 4 Learn how to Deposit funds into Bank Accounts Chapter 5 Develop a Financial Plan or Budget Chapter 6 Make a Debit Card transaction Chapter 7 Reconcile a Bank Statement Chapter 8 and learn how to Complete a Simple Online Tax Return Chapter 9 In the iBook you will find additional resources In addition to a Glossary containing over 200 common financial terms there is an Appendix that contains links to additional financial learning resources Visit Apple.com for the Multi Touch Book for the iPad iPhone iMac and iPod Touch reading devices Visit Audible.com for the Audio edition of the book What makes the iBook unique is that it contains many cool multi media features including Videos you can watch Links to Websites that you can explore View Color Charts Graphs that clarify information in diagrams Read relevant financial surveys that include the perspective of teenagers and their attitudes about finance Listen to a cool introductory video that includes music to learn about topics covered in the book To help you remember the information better we have included Hands on Activities with solutions You asked for a book like this since this information is rarely taught in schools and many parents are working and don't have time to explain this to their children According to Brett Nelson's recent article in Forbes Financial Illiteracy is Killing Our Kids Our education system is the source of this problem Our population needs to be financially literate in order to compete in the global economy in the future and we are failing our kids Three quarters of high school seniors failed a financial literacy test given by Jump start Coalition in 2008 and only 5% earned better than a C 5 percent But there is hope and this book is designed to provide parents of teenaged children recommendations I recommend

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