



### 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><b>Welcome</b> (5 minutes)</p>	
	<p><b>Right Way, Wrong Way</b> (15 minutes)</p>	
	<p><b>(Optional) My Money Video</b> (10 minutes)</p>	
	<p><b>Assessment</b> (15 minutes)</p>	
	<p><b>Closure</b> (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](http://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

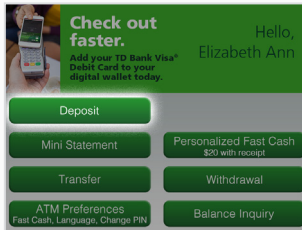
### Right way, wrong way

**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.

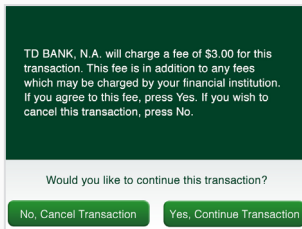
<b>ATM Safe Withdraw Checklist:</b>	
<b>1</b> Did John make sure people could not observe him (other than the photographer)?	
<b>2</b> Did John put his hand over the PIN keypad?	
<b>3</b> Is John's PIN written on the card?	
<b>4</b> Is John's PIN easy to guess, such as 1234?	
<b>5</b> Did John avoid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

## MY MONEY MATCHING GAME

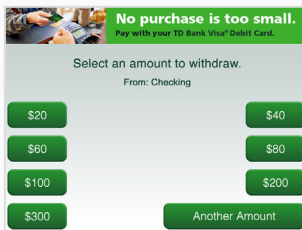
**Directions:** Draw a line connecting the images on the left with the correct description on the right.



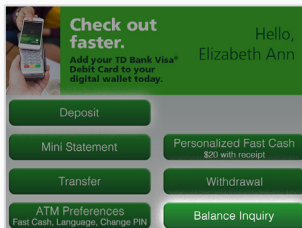
Place where you enter your Personal Identification Number, also known a **“PIN.”**



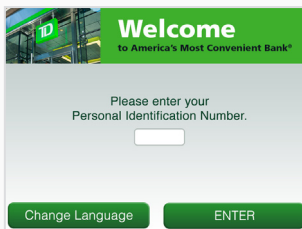
Option that you select to take money out of your account or **withdraw**.



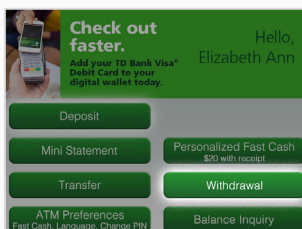
Screen telling you that you will be charged a **fee** for taking your money out of your account.



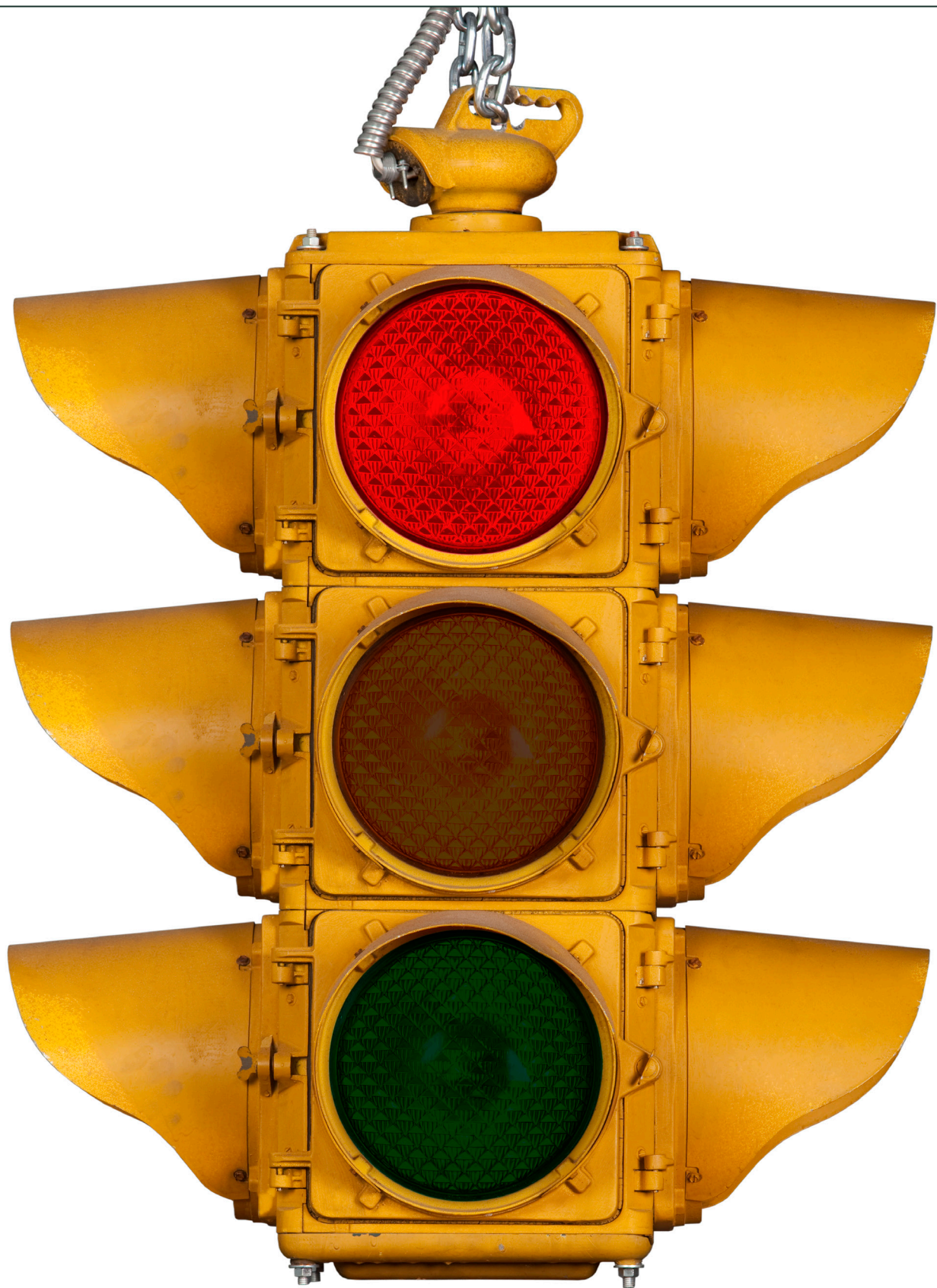
Option that you select to put money into your account or **deposit**.

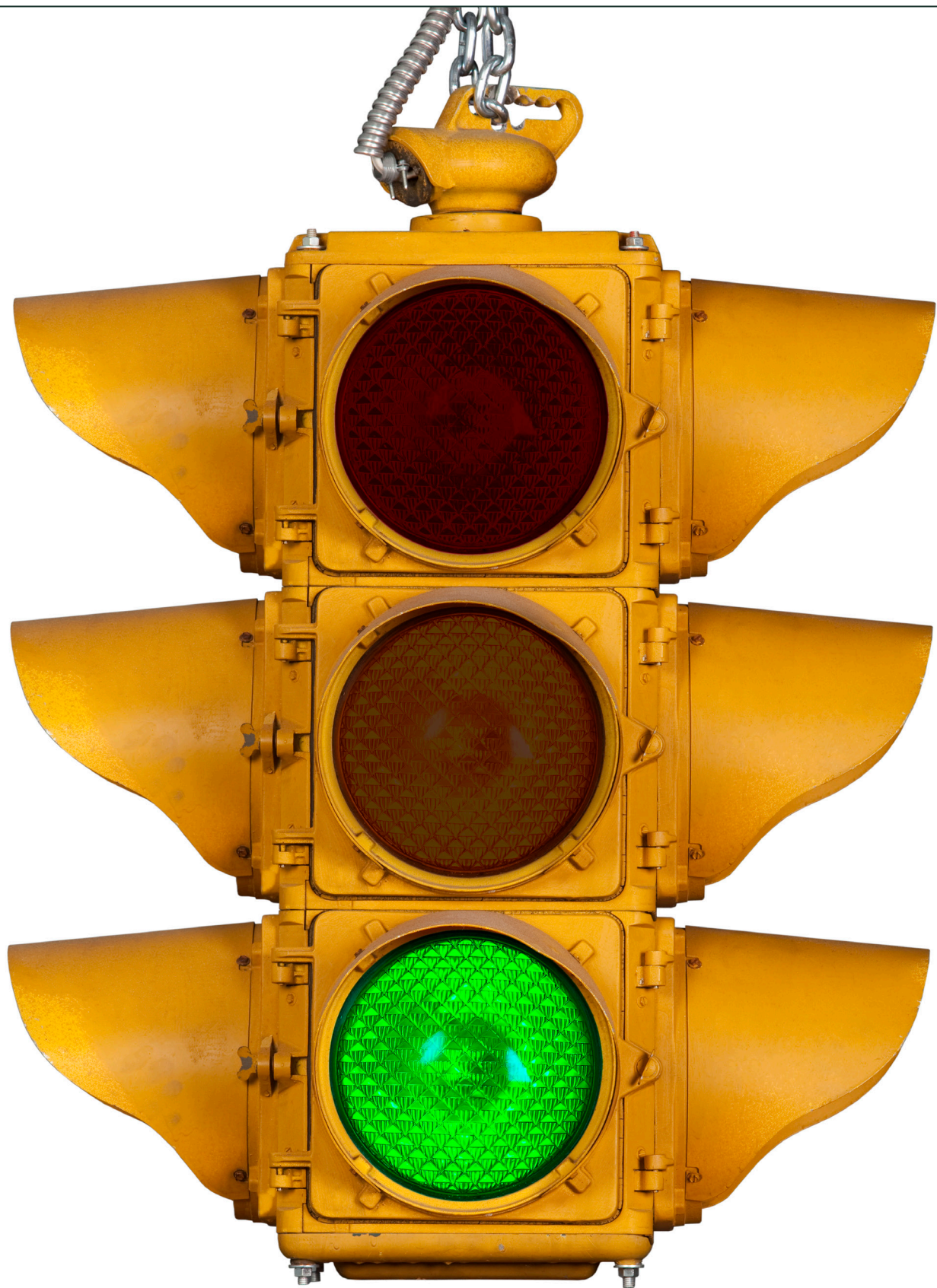


Option that you select to check how much money you have in your account or **balance**.



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





# Using an ATM



# What We'll Learn Today



Safe and unsafe ways to use an ATM



The different banking services that an ATM can provide

# When and when not to use an ATM

## When to use an ATM

- The place where you want to buy something only takes cash
- You need cash because you do not want to use your debit card



### Smartphone tip:

You can use your phone to see where your bank's ATMs are located.



# When and when not to use an ATM

## When not to use an ATM

- Someone you don't know or trust asks you for money
- You don't feel safe
- There is a fee to pull out your own money





# John's trip to the ATM machine

- John makes 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.



# Right Way, Wrong Way

**Directions:** Follow along with 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 mistake you see

## ATM Safe Withdraw Checklist:

- \_\_\_\_\_ Did John make sure people could not observe him?  
(other than the photographer)
- \_\_\_\_\_ Did John put his hand over the PIN keypad?
- \_\_\_\_\_ Is John's PIN written on the card.
- \_\_\_\_\_ Is John's PIN easy to guess, such as 1234?
- \_\_\_\_\_ Did John avoid paying a bank fee to withdraw his own money?

# Put a checkmark next to any mistake you see John making

PIN #1234 is written on the card



Put a checkmark next to any mistake you see John making



# Put a checkmark next to any mistake you see John making

\$3.00 Fee



# Put a checkmark next to any mistake you see John making

PIN not on card.  
PIN not 1234.



## Smartphone tip:

If you use a PIN for getting into your phone, don't make your bank PIN the same number.



# Put a checkmark next to any mistake you see John making

Hand over keypad using body as a shield.



# Put a checkmark next to any mistake you see John making

No Fee



## 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.





## Is this correct?

- If it is correct, walk to the **green** light.
- If it is incorrect, walk to the **red** light.



It was incorrect

Here is the correct way:  
Hands over keypad



## Is this correct?

- If it is correct, walk to the **green** light.
- If it is incorrect, walk to the **red** light.



It was incorrect!

Here is the correct way:  
PIN not written on card.



- If it is okay to pay a fee at an ATM to withdraw your own money, walk to the **green** light.
- If it is **NOT** okay to pay a fee at an ATM to withdraw your own money, walk to the **red** light.



# It was incorrect!

If you use your own bank's ATM you are likely to avoid paying a fee to withdraw money.



# What We Learned Today



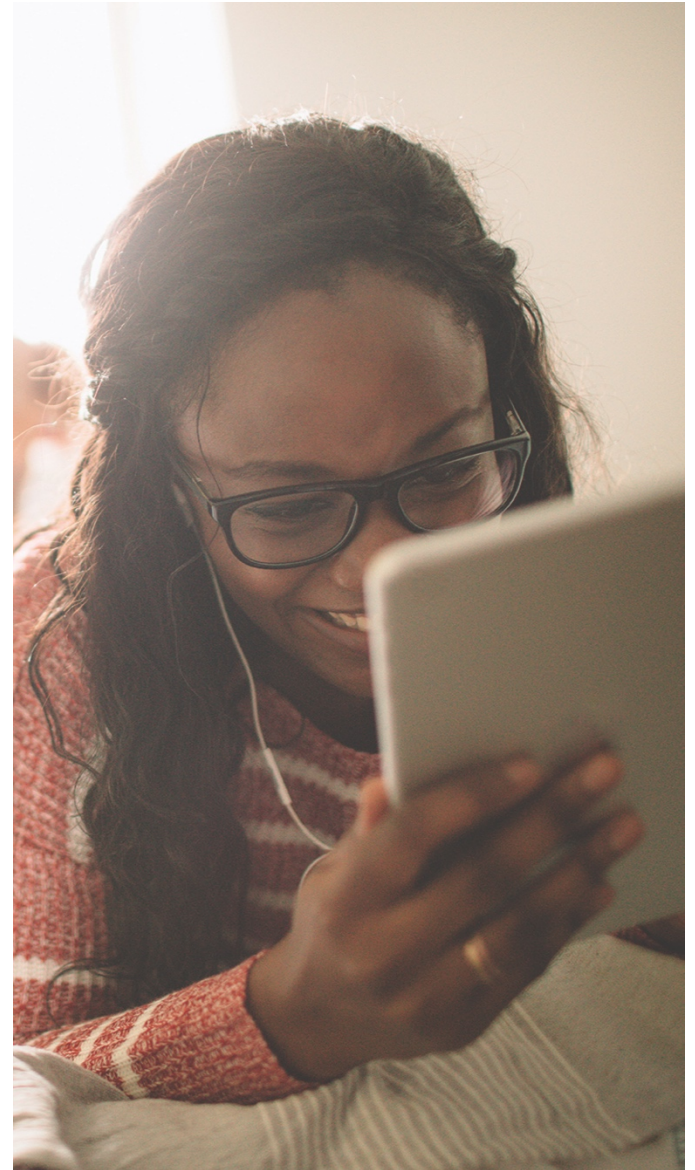
Safe and unsafe ways to use an ATM



The different banking services that an ATM can provide

## Questions?

Learn personal finance skills right on your smartphone, tablet or computer. Visit the TD Bank learning center at [tdbank.com/financialeducation](https://tdbank.com/financialeducation) and register to get started.





### Remember:

There are times when you may need to use an Automated Teller Machine (ATM). There are also times when you want to avoid using an ATM. When you decide to use an ATM you want to ensure that you are using it safely and for the right reasons

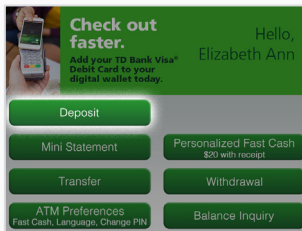
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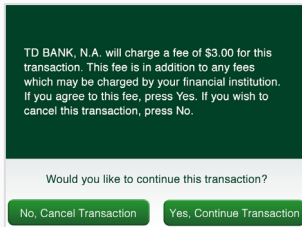
ATM Safe Withdraw Checklist:		
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4	Is John's PIN easy to guess, such as 1234?	
5	Did John avoid paying a bank fee to withdraw his own money?	

## Directions:

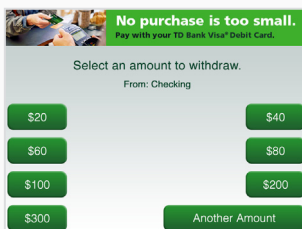
Draw a line connecting the images on the left with the correct description on the right.



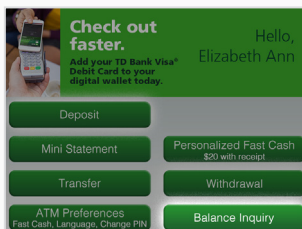
Place where you enter your Personal Identification Number, also known a **"PIN."**



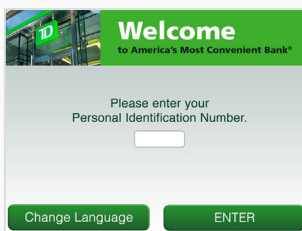
Option that you select to take money out of your account or **withdraw**.



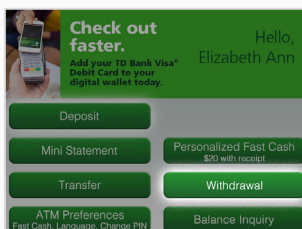
Screen telling you that you will be charged a **fee** for taking your money out of your account.



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.

### What We Learned Today

Today we learned about safe ways to use an Automated Teller Machine (ATM) and we learned about the different types of banking services that an ATM can do for you.

### Remember

There are times when you may need to use an ATM and there are times when you should also avoid using an ATM. Before using an ATM it is important to feel safe and use the practices you learned here today to stay safe.

### Practice At Home

Now that you have learned how to safely use an ATM, practice what you have learned at home. See if you can answer these questions about ATM safety.

1. Jenny needs to withdraw money from her checking account. The closest ATM is in a dark area with no security cameras. Is this safe?

— A. YES. Jenny can use the ATM, but she should be quick and keep an eye out for any suspicious people.

— B. NO. Jenny should find the next closest ATM that is in an area with good lighting and security cameras.

Answer: B

2. Paul goes to the ATM to withdraw money. When he has taken his money out Paul counts his money at the ATM to make sure he has it all. Is this safe?

— A. YES. It is OK because he is alone and nobody is watching.

— B. NO. Paul should wait until he is back in the car or another safe place before he counts his money.



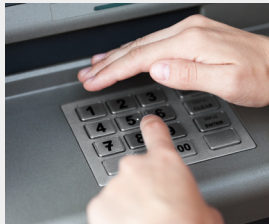

Answer: B

3. When Pam is at the ATM a man she does not know offers to help her. Is this safe

— A. NO. Pam should say “no thank you,” walk away and tell the police or nearest bank employee.

— B. YES. If the man looks nice, she should thank him for his offer and accept his help.

Answer: A

<b>ATM</b>	Short for "Automated Teller Machine." A machine that provides cash from your own bank account and banking services using a plastic card and a PIN (personal identification number).	
<b>Deposit</b>	Money put into a bank account.	
<b>PIN</b>	Short for "Personal Identification Number." A PIN is a secret code used to view private banking information or to make transactions at an automated teller machine (ATM).	
<b>Withdrawal</b>	Money taken out of a bank account.	

### Additional Resources:

There are many resources available online that will help both you and your caregiver find answers to questions you may have. Below is a set of resources that can be found by using the search guidelines provided.

#### Consumer Financial Protection Bureau (CFPB)

- Guides for Managing Someone Else's Money: Search for "CFPB Guides for Managing Someone Else's Money"
- Prepaid Cards Fees: Search for "CFPB ATM Prepaid Card Fees"

#### Federal Trade Commission (FTC) Information About Identity Theft

Search for "FTC Identity Theft"

#### Federal Deposit and Insurance Corporation (FDIC): Choosing and Using the Right Bank Account

Search for "FDIC Choosing and Using the Right Bank Account"

#### My Money ATM tutorial

Visit [myfloridacfo.com](https://myfloridacfo.com); select the "search" button at the top of the page and search for "How to use an ATM"