

# ***READY, SET, BANK<sup>SM</sup>*** **Money Management Toolkit**

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## INTRODUCTION AND SET-UP

Ready, Set, Bank<sup>SM</sup> is an online library of micro-learning videos that help community members understand and learn how to use digital banking options.

While Ready, Set, Bank targets senior citizens, the videos can be used with any community member who expresses apprehension about or an interest in online banking. Viewers can watch the entire series or select individual videos specific to certain skills and topics. Videos can be viewed from any electronic device.

There are a total of forty-four micro-learning videos at [www.readysetbank.org](http://www.readysetbank.org), with a full list of videos on page 35.

This toolkit will provide you information on how to deliver the curriculum.

## MONEY MANAGEMENT

**Purpose of Course:** The Ready Set Bank Money Management course provides an overview of the benefits of online banking, security features, and how real time information and online banking functions can improve money management. The course will cover the most common online banking transactions including depositing a check, transferring funds, paying bills, reviewing account balance, and setting alerts.

**Target Audience:** This course is best suited for individuals who are comfortable with using smartphone technology but do not currently use online banking.

## PRE-WORK

This toolkit can be used to teach Ready, Set, Bank<sup>SM</sup> in two formats – as a series of four courses over four classes, or as two sessions, delivering two courses per session. Determine which format you will use. The preferred format is the four activities over four classes.

## PREPARE FOR THE COURSE

- **Know the Material:** Make sure you understand the Ready, Set, Bank<sup>SM</sup> curriculum before teaching it. Review this toolkit and go to [www.readysetbank.org](http://www.readysetbank.org) and view all the videos for the sessions you intend to teach.
- **Know Your Audience:** While Ready, Set, Bank<sup>SM</sup> was designed with adults 60 years of age and older in mind, you can still share the content with other individuals. Keep in mind that some people may have a lot of experience with technology, while others may have little to none. Additionally, some may be comfortable using online banking, while some may be fearful of it.

## MATERIALS

- Ready, Set, Bank<sup>SM</sup> tool at [www.readysetbank.org](http://www.readysetbank.org)
- Quiet meeting space
- Technology (Tablets or Computers; Laptop; Headphones/Earbuds, Screen and projector ideal but optional)
- Sign-in/Sign-up sheet, Marketing Flyer, Certificate(s) of Completion, End of Course Survey and Take-Away flyer (optional)
- iPad Guide (if applicable)
- Course specific handouts (if applicable)
- Food and giveaways (optional)

**PREPARE FOR YOUR COURSE (CONT'D)****Two to three weeks before course:**

- Consider your participants' technology knowledge to help determine how to prepare to teach Ready, Set, Bank<sup>SM</sup> video content. If participants need help using a tablet, include time before the class to do a brief tutorial. See page 48 and 49 for an iPad Guide to help instruct your participants.
- Determine a **date and time** for the course.
  - Each course should take **45 to 60 minutes**. Allow for more time if participants need guidance using the device you have selected for the class.
  - If additional assistance with technology is needed, consider keeping the class size to 10 – 12 participants.
- Confirm that your available **quiet space** can accommodate all participants, as well as (ideally) a projector and screen for technology/laptop hook-up.
- It is recommended that the class is taught using one device and one display screen managed by the facilitator. It is not recommended that participants use their personal devices for the class. Individual devices can be used to assist participants with downloading their respective bank applications after class. The devices may also be used to show them how to access the Ready, Set, Bank<sup>SM</sup> videos on their own.
- If each participant will have a tablet or be at a computer, confirm that internet service can handle multiple devices showing videos at the same time and make sure you have headphones/earbuds for participants.
- **Promote** the courses to the non-profit. You may use the flyer on page 32 of this toolkit. Work with the non-profit to determine the best way to distribute the flyers to the participants.

**One week before course:**

**Review** the names of the participants so you know how many to expect in your class.

- Plan to be at the meeting space at least 30 minutes before the class is scheduled to begin.
- Confirm your laptop/technology is fully charged.
- If applicable, confirm that individual devices are charged and prepared for use.
- Ensure you have all printed material needed.

**A Note Before You Go:**

- Ask participants to come prepared with questions. Attendees should also be encouraged to bring their mobile device of choice (if they have one), so they can download their banking app after the course.
- Use the Sign-in/Sign-Up sheet to register clients (optional).
- Be able to describe Ready, Set, Bank to participants.

## PREPARE FOR YOUR COURSE (CONT'D)

## IMPORTANT NOTES FOR THOSE PRESENTING A READY, SET, BANK COURSE

- **You'll be leading group sessions.** You should be comfortable with leading group discussions, posing questions to a group, and fielding questions from a group. The information provided here includes recommended discussion starters, but you should feel free to draw on your own knowledge and past experiences.
- **You'll need to be prepared.** You should enter your sessions knowing what you will be presenting. You should dedicate 30 to 60 minutes before your course to review the course material.
- **You should be comfortable with technology.** You need to be familiar with basic digital skills to help you navigate the Ready, Set, Bank<sup>SM</sup> tool, and help participants with their technical needs.
- **Set learner expectations.** Make sure learners know that sessions are online, hands-on, and discussion based. Additional expectations include: be positive; be open minded; ask questions; ask for help; get up when you need to; respect whomever is speaking.
- **Be OK with saying you don't know.** It isn't expected that you know everything about technology or even online or mobile banking. Instead, say, "I don't know," and ask participants if they can figure out the answer as a group, or look it up online.
- **Create a supportive and safe learning environment.** Reassure participants that this is an opportunity to familiarize themselves with and participate in online or mobile banking at their own comfort level. Recognize that participants will likely still need to buy into the idea of online and mobile banking.
- **Respect your participants.** Make sure to approach your audience with respect and do your best to tie learning to their individual goals and needs. Adult learners bring with them a lifetime of relevant experience, so get them involved and use their experience to fuel discussions.
- **Have fun!** There's no need to stress. You have all the materials you need with this toolkit and the Ready, Set, Bank videos. There may be the occasional hiccup along the way, but that's okay. Have a sense of humor, go with the flow, and have fun!

## Tips before you launch:

### 1. **Identify target audience**

Before launching Ready, Set, Bank, provide an overview of the course to interested participants. Highlight that this course will cover online and mobile banking, so it might be better suited to those with some basic digital literacy skills.

### 2. **Strategically partner with other community organizations**

Choose partnerships for program locations that already have a built-in captive audience. Consider reaching out to nearby senior living facilities to provide a course overview and dates, so individuals are aware of the opportunity.

### 3. **Provide training to facilitators**

Schedule time prior to the sessions with facilitators to provide an overview of the program, review content, share program materials, and discuss goals and objectives. This ensure continuity of the program, sets expectations, and addresses any questions the facilitators may have about the program.

### 4. **Be thoughtful when scheduling sessions**

Be mindful of the participants' scheduling commitments when planning program sessions. We recommend scheduling one hour sessions once a week.

### 5. **Consider offering basic computer training courses**

If you do not currently offer basic computer training courses, you might want to consider adding this either alongside the program or as a prerequisite. Basic computer classes can help ensure that all participants have the digital literacy skills to understand and use mobile banking.

## Tips once you've launched:

### 6. **Touch base weekly with program locations**

Make time for weekly pre-session meetings with facilitators and program managers to address any questions related to the material. This time also offers a built-in opportunity for ongoing feedback and identifies needed small course adjustments.

### 7. **Don't forget to celebrate**

Hosting a graduation is a great way to bring everyone together to share their program experience and understand what participants have learned. Include personalized graduation certificates with the participant's name on it to further highlight their achievement.

## COURSE 1

### “The Benefits of Online Banking” (60 – 90 Mins)

#### OBJECTIVE

To introduce community members to the flexibility and convenience that comes with online banking such as paying bills through bill pay, tracking account transactions while away on travel, transferring funds and depositing checks.

**AGENDA** (Keep in mind your pacing, and use your own judgement as to which questions to focus on)

#### Introduction

- Introduce yourself (name and title)
- Outline the purpose of this activity
- Review the agenda (call out videos and class discussion)
- Note the length of the activity
- Ask the pre-video questions

#### Video 1: “How Banking Has Evolved”

- Watch Video
- Discussion Questions

#### Video 2: “Know What’s Possible with Online Banking”

- Watch Video
- Discussion Questions

#### Video 3: “Banking That Fits My Lifestyle”

- Watch Video

#### Video 4: “Get Financial Help to Family Easily”

- Watch Video
- Discussion Questions

#### Video 5: “Review Your Bank Activity”

- Watch Video
- Discussion Questions

#### Closing

## Introduction

- Provide a brief overview of the topics you will cover today
- Start the conversation by asking the following questions:
  1. Why are you interested in taking this class?
  2. What would you like to take away from this class?

Navigate your iPad(s), laptop, projection, or other device to [www.readysetbank.org](http://www.readysetbank.org).

From the main page at [www.readysetbank.org](http://www.readysetbank.org), select the first video – “The Benefits of Online Banking”

Walk the audience through the page, pointing out the list of modules on the right side of the site, and specific videos listed to the left.

Use this webpage (above) to navigate the videos needed for this activity. Watch the videos in order using the discussion questions (outlined) between each video.

## VIDEO

Watch the video in *The Benefits of Online Banking* series, “How Banking Has Evolved”



## DISCUSSION

After watching the video, open the floor for discussion.

- What do you see as the biggest change for you in banking over the years?
- Do you remember how you felt in the past when new advances in banking were initially introduced, such as ATMs or debit cards?
- How often do you now use these products?

Transition: Now that we discussed ATM's and Debit Cards, let's watch the next video on how to use online banking to administer our accounts.



## VIDEO

Watch the video in *Manage Your Account Online* series, “Know What’s Possible with Online Banking”



## DISCUSSION

After watching the video, open the floor for discussion.

- What kind of banking tasks are you doing either online or mobile?
- For those using online banking, would you be able to share how it has been useful?
- What are some reasons that you are not banking online?

Transition: We just reviewed one of the many benefits of online banking, let’s review other ways banking online can be convenient.

## VIDEO

Watch the video in *The Benefits of Online Banking* series, “Banking That Fits My Lifestyle”



## DISCUSSION

After watching the video, open the floor for discussion.

- How do you monitor your account between statements?

Transition: Let's review how you can send and receive money through online banking.

## VIDEO

Watch the video in *The Benefits of Online Banking* series, "Get Financial Help to Family Easily"



## DISCUSSION

After watching the video, open the floor for discussion.

- Do you sometimes share expenses with friends and family and need to reimburse them? (Examples: Shared phone plan, gifts, etc.)

## TIPS

- With digital banking readily available, you no longer have to wait once a month for that statement in the mail. Your digital banking account allows you to view daily transactions and download copies of your monthly transactions and banking activity as you wish.

***Note to instructor: Some participants may need help understanding all the online banking functions and how to use them. The Ready, Set, Bank<sup>SM</sup> videos explain all functions step by step.***

Transition: So far, we have reviewed how banking services have changed and how online banking can be useful. Now we will discuss how reviewing our accounts online can be helpful.

## VIDEO

Watch the video in *Stay On Top of Your Money*, “Review Your Bank Activity”



## DISCUSSION

After watching the video, open the floor for discussion.

- How do you currently track your spending?
- Can you think of a time when it would be helpful to know exactly how much money is in your bank account?

## TIPS

- Practice accessing your bank app to check your available balance in real time before making a purchase.

## CLOSING

- Bring everyone together to summarize the videos and discuss key takeaways.
- If you are conducting Course 1 and Course 2 as one class...
  - Provide a break to attendees and then proceed to Course 2.
- If you are conducting each activity as four separate classes...
  - Thank the participants for attending and remind them of the date, time and location of the next class

Share the web address with attendees and let them know that they can view any of the 44 videos from their own home. ([www.readysetbank.org](http://www.readysetbank.org)).

(Optional) Pass out giveaways or other tokens of thanks to attendees.

## **COURSE 2**

### **Course 2: “Online Banking Safety and Security” (60 – 90 mins)**

#### **OBJECTIVE**

The goal of the session is to discuss how banks keep customers’ money safe. Focus includes safety benefits of banking generally, and online security practices. The goal for participants is to understand the security practices of banks, and get answers to questions regarding security when banking online.

**AGENDA** - Keep in mind your pacing, and use your own judgement as to which questions to focus on

#### **Introduction (10-15 mins)**

- Introduce yourself (name and title)
- Outline the purpose of this activity
- Review the agenda (call out videos and class discussion)
- Note the length of the activity

#### **Pre-Video Discussion**

##### **Video 1: “Taking Security Seriously”**

- Watch Video
- Discussion Questions

##### **Video 2: “How Banks Confirm Your Identity”**

- Watch Video
- Discussion Questions

##### **Video 3: “Learn Your Bank’s Communication Practices”**

- Watch Video
- Discussion Questions

##### **Video 4: “Learn How to Spot a Scam”**

- Watch Video

##### **Video 5: “Look Out for Suspicious Activity”**

- Watch Video
- Discussion Questions

#### **Closing**

## INTRODUCTION

- Provide a brief overview of the topics you will cover.
- Navigate your iPad(as), laptop, projection, or other device to [www.readysetbank.org](http://www.readysetbank.org), and select the icon for – “Online Banking Safety and Security”.

### Pre-Video Discussion:

- What are some of your concerns with online banking?
- Has anyone here been a victim of fraud or know someone who has been a victim of fraud?

Transition: Thank you for sharing your concerns with online banking. The video we are about to watch will explain how banks are committed to keeping your information safe.

## VIDEO

Watch the video in Online Banking Safety and Security, “Taking Security Seriously”



## DISUCSSION

After watching the video, open the floor for discussion.

- While banks have a responsibility to keep your money and private information safe, what are some ways you can keep your accounts safe?
- What methods do banks use to keep your bank accounts secure? (Answer: encryption, multi-factor authentication)

## TIPS

- You should regularly review your accounts and report any suspicious activity to your bank immediately.

Transition: We just reviewed the bank’s commitment to keep our information safe. Our next video will review how banks confirm our identity.

## VIDEO

Watch the video in Online Banking Safety and Security, “How Banks Confirm Your Identity”



## DISUCSSION

After watching the video, open the floor for discussion.

- What are the three types of multi-factor identification? (Answer: Something you know: password; something you have: cell phone; and something you are: fingerprint or iris scan)
- Why do banks use multi-factor identification? (Answer: To ensure it's actually you who is accessing their account, as opposed to a hacker who might have only one piece of information)

## TIPS

- Ensure that the website you are using is secured and always check your surroundings when tracking your account in public.

## VIDEO

Watch the video in Online Banking Safety and Security, “Learn Your Bank’s Communication Practices”



## ACTIVITY

Activity “Is it Phishing?” (Hand out a copy of the printed activity to each participant – Page 17 & 18)

- Is everyone familiar with the term phishing?
  - Phishing is a term used to describe any phone call, email, or even mail communication that attempts to trick you into providing private and sensitive information by pretending to be a legitimate business or financial institution. This private or sensitive information can include usernames, passwords, and account numbers. In an email, you are typically asked to click on a link to provide information, or to download and complete an attached document.
- Ask participants to take a few minutes to read the example phishing email.
  - Does this email look like it came from your bank?
  - Is there anything in the email that looks suspicious?
- Walk through each number with participants and review each clue.

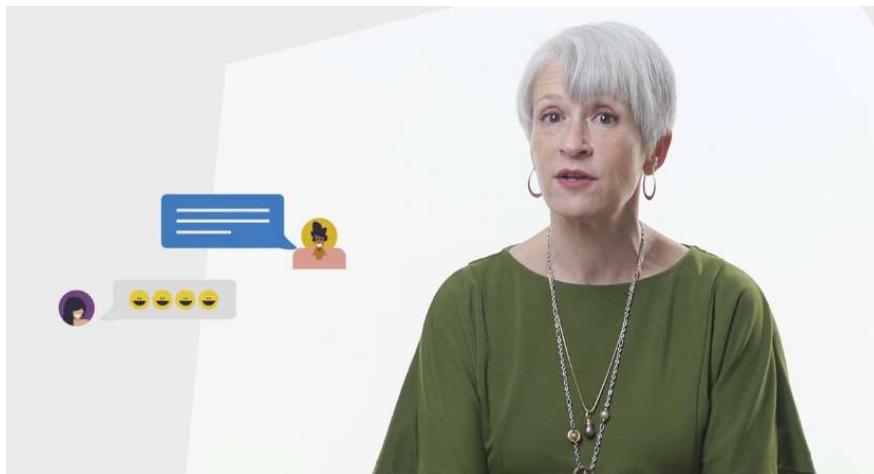
## TIPS

- Look for these clues to identify phishing activities:
  1. The sense of urgency
  2. Requests personal information
  3. An unknown private number/call

Transition: We have covered a lot of information today; how banks protect our information, confirm our identity and how banks communicate so we can avoid being a victim of phishing. Our last two videos will show us how we can detect fraud and keep our accounts safe.

## VIDEO

Watch the video in Online Banking Safety and Security, “How to Spot a Scam”



## VIDEO

Watch the video in Online Banking Safety and Security, “Look Out for Suspicious Activity”



## DISCUSSION

After watching the video, open the floor for discussion.

- What are other scams that exist? (Answer: IRS letters or calls stating you owe money/back taxes; Lottery-someone claims they cannot claim the funds and will give you the winning ticket if you give them a deposit, Raffles, etc.)
- What do we do in case we are victims of fraud or ID theft? (Answer: File a police report, contact the credit card companies and banks, freeze your credit report).
- What are some ways banks to prevent fraud? (Answer: Banks do everything from constantly monitoring your purchasing patterns to encrypting your data to requiring multi-factor authentication to log-in or access your account).

**Note to instructor: If fraud occurs, you can state that the bank will do everything possible to investigate and reimburse the money right away to avoid the inconvenience of not having those funds available.**

**Tips:** While there are people who might want to take advantage of you through phishing, you now know the three signs to detect a scam: 1. Urgency 2. Requests for your personal information 3. Unknown calls. Also, do not share your personal information such as credit card numbers, pin numbers, social security number, etc. with people you do not know or trust.

## CLOSING

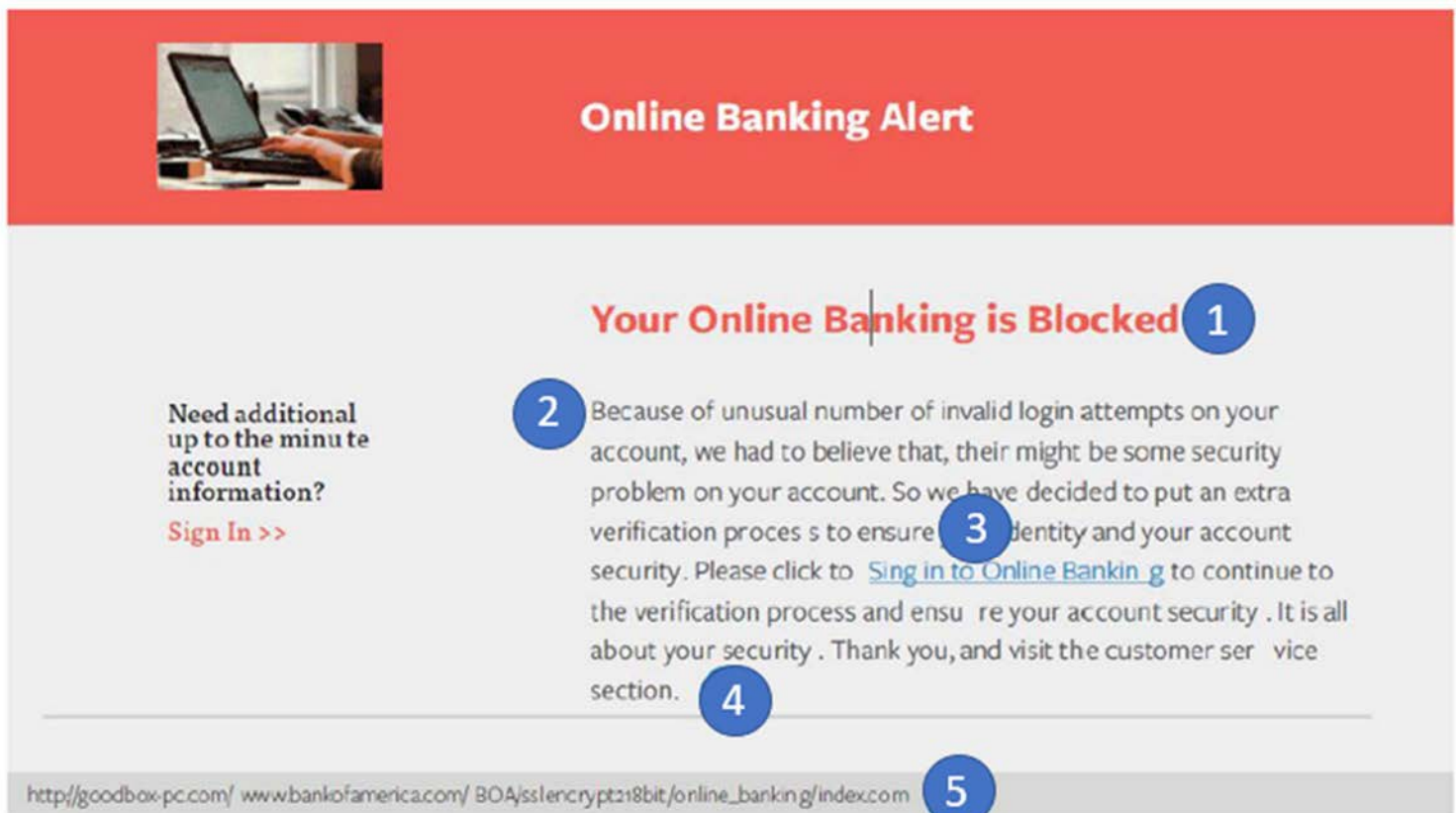
- Bring everyone together to summarize the videos and discuss key takeaways.
- Share the web address with attendees and let them know that they can view any of the 44 videos from their own home. ([www.readyssetbank.org](http://www.readyssetbank.org)).
- (Optional) Pass out giveaways or other tokens of thanks to attendees.



## PHISHING ACTIVITY

Phishing is a term used to describe any phone call, email, or even mail communication that attempts to trick you into providing private and sensitive information by pretending to be a legitimate business or financial institution. This private or sensitive information can include usernames, passwords, and account numbers. In an email, you are typically asked to click on a link to provide information, or to download and complete an attached document.

Here's an example of a phishing email:



**Online Banking Alert**

**Your Online Banking is Blocked** 1

Need additional up to the minute account information?  
[Sign In >>](#)

2 Because of unusual number of invalid login attempts on your account, we had to believe that, there might be some security problem on your account. So we have decided to put an extra verification process to ensure 3 identity and your account security. Please click to [Sing in to Online Banking](#) to continue to the verification process and ensure your account security. It is all about your security. Thank you, and visit the customer service section. 4

[http://goodbox-pc.com/www.bankofamerica.com/BOAjsstlencrypt218bit/online\\_banking/index.com](http://goodbox-pc.com/www.bankofamerica.com/BOAjsstlencrypt218bit/online_banking/index.com) 5

Visit [www.readysetbank.org](http://www.readysetbank.org) to learn more.

## PHISHING ACTIVITY (CON'T)

### IS IT PHISHING?

Look for these clues to help you determine whether an email is legitimate:

#### 1. CREATES A SENSE OF URGENCY

Notice the red text that states “Your Online Banking is Blocked.” Seeing those words easily creates anxiety. The red text is meant to pressure you to act urgently, putting you in a state of mind to react and click on the link.

#### 2. OBVIOUS TYPOS AND ERRORS

The first sentence in this email is grammatically incorrect. Notice the missing “the” and the wrong use of “their” in this sentence.

#### 3. REQUESTS PERSONAL INFORMATION

This example is a little bit tricky because it doesn’t say directly that they need your login information. Instead, the clue resides in the wording of the linked text, “Sign in to online banking.” If you were to click on this link, it would take you to a website that would look like your bank “sign in” page, but instead it would be collecting the data you put into a database and not signing you in.

#### 4. GENERIC SALUTATION AND SIGNATURE

This example has no salutation or signature, which is not typical of a legitimate email from your bank. Also, this email uses a generic salutation. It may say something like “Best Regards, [your] Bank” or “Thank you, Customer Support Service.” Banks generally do not use generic salutations.

#### 5. WEIRD LINKS

An email may provide you with a link, indicated by the blue color and underlined text. Don’t click the link. Instead hover your mouse over it and look toward the bottom of your email program to see what the real internet address (URL) is. In this example, we see it is not going to “bankofamerica.com,” but rather “goodbox-pc.com.”

### HABITS TO FOLLOW FOR ALL EMAIL YOU ARE UNSURE OF:

- Never click on a link or an attachment from an email claiming to be from your bank.
- Always open your internet browser and type in your bank’s internet address (URL) rather than clicking on a link in the email. (You can find your bank URL on the back of your debit/ATM card or credit card).
- Report any suspicious email to your bank.

Visit [www.readysetbank.org](http://www.readysetbank.org) to learn more.

## COURSE 3

### COURSE 3: “Get Started with Online Banking I” (60 – 90 Mins)

**OBJECTIVE:** Explain that you will walk through how to perform some of the most common online banking transactions: downloading your bank’s app, depositing a check, transferring funds between accounts, and online bill pay.

**AGENDA:** Keep in mind your pacing, and use your own judgement as to which questions to focus on .

#### Introduction

- Introduce yourself (name and title)
- Outline the purpose of this activity
- Review the agenda (call out videos and class discussion)
- Note the length of the activity

#### Pre-Video Discussion

##### Video 1: “Enroll Through Your Bank’s Website”

- Watch Video
- Discussion Questions

#### Pre-Video Discussion

##### Video 2: “Deposit Individual Checks from Your Mobile Device”

- Watch Video
- Review Tips

#### Pre-Video Discussion

##### Video 3: “Transfer Money Between Accounts”

- Watch Video
- Review Tips

#### Pre-Video Discussion

##### Video 4 & 5: “Set Up Online Bill Pay” & “Set Up a One-Time Payment”

- Watch Videos
- Review Tips

#### Closing

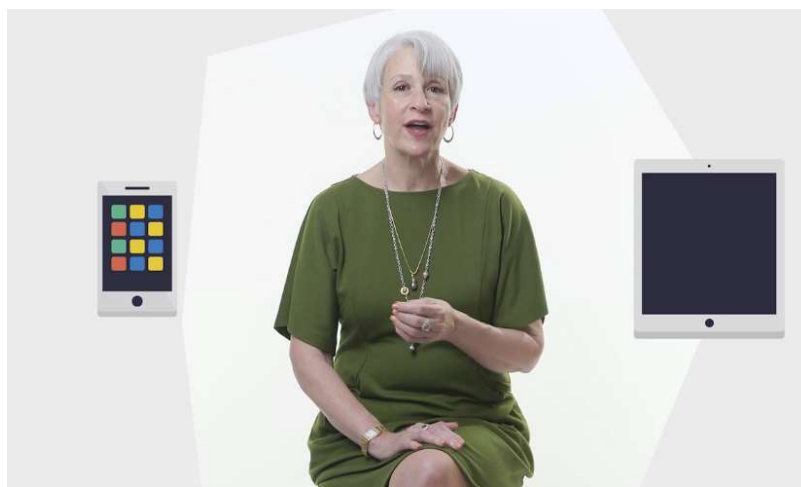
## Pre-Video Discussion

- Who has downloaded an app on their phone?
- Look at your phone how many apps do you have? (Answer: Facebook, Google maps, WhatsApp etc.)
- Did you download these apps or did they come preloaded on the phone?

Transition: We now know some apps were pre-loaded onto your phone and others were downloaded by you. Our first video today will show us how to start using banking services on your mobile app.

## VIDEO

Watch the video in the *Get Started with Online Banking* series, “Enroll Through Your Bank’s Mobile App”



## DISCUSSION

After watching the video, open the floor for discussion.

- By a show of hands, how many of you have already downloaded your bank’s app?
- For those of you who haven’t, we will go over the steps for how to successfully download an app

## TIPS

- Let’s start by going over the following steps:
  1. Go to the Apple Store for iPhones and Google Play Store for Android phones
  2. Search for your bank’s name and logo (the app will be free and you will need your Apple or Google ID to complete the download)
- Your Bank’s logo/icon will appear on the screen of your phone. If your screen is crowded with other icons, you can scroll through until you find it.
- Updates- Banks are constantly improving apps for security and user experience. You may be prompted by the bank to download an updated app. When this happens, you simply go back to the app store to get the update.

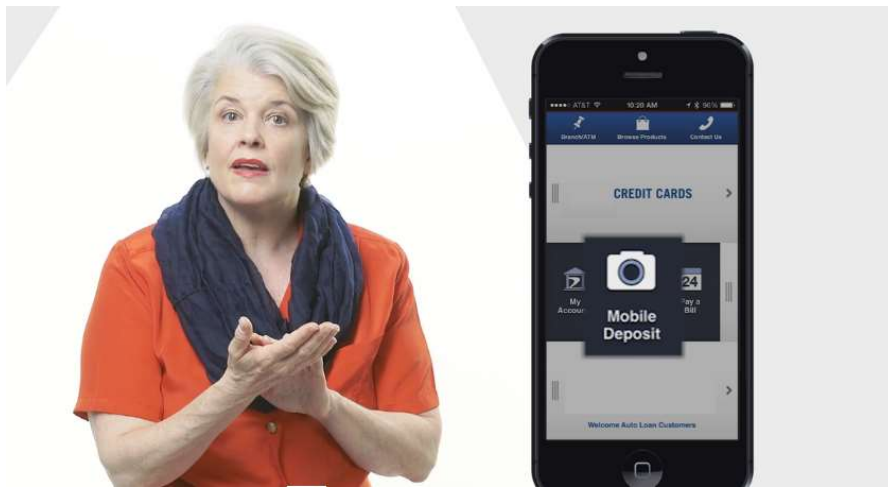
Transition: Now we are going to talk about how to make a check deposit using your bank's app.

## Pre-Video Discussion

- When you have a check that needs to be cashed or deposited, how do you handle that?
- If you use a check cashing service, how much do you pay to cash a check?
- Has anyone used their smartphones to deposit a check into their bank account?

## VIDEO

Watch the video in the *Manage Your Account Online* series, "Deposit Individual Checks from Your Mobile Device"



## TIPS

- When you deposit a check be sure to endorse the check and include the name of the bank. You can write "for [YOUR BANK NAME] deposit only" on the back in addition to your signature
- If using a check casher, keep track of costs of when using a check casher every month
- Depositing a check using your phone can save you time and money

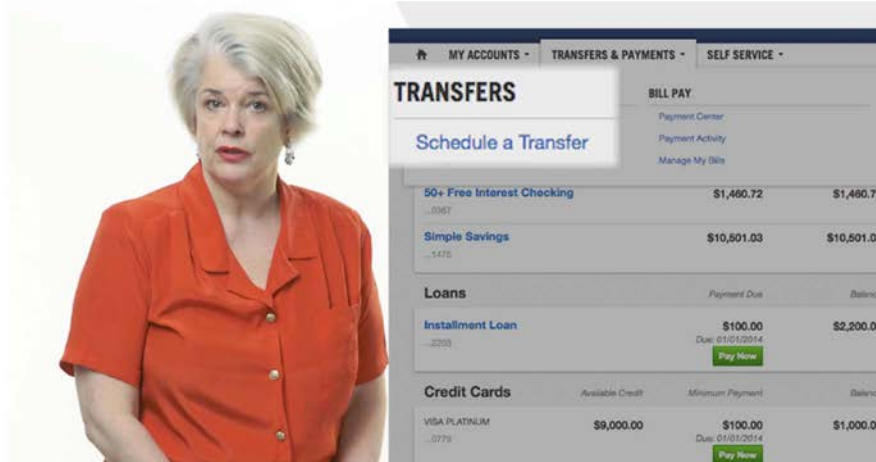
Transition: Let's recap, we've learned how to download your bank's app, how to deposit a check using your bank's app and now we are going to talk about how to transfer funds between bank accounts.

## Pre-Video Discussion

- Who has transferred funds between bank accounts?

## VIDEO

Watch the video in the *Manage Your Account Online* series, "Transfer Money Between Accounts"



## TIPS

- Transferring funds from savings to checking is a common transaction to avoid overdrafts or dipping below minimum balance requirements
- Make sure you know your bank's minimum balance requirements to avoid fees
- Make sure you know the number of transfers allowed between your savings and checking accounts

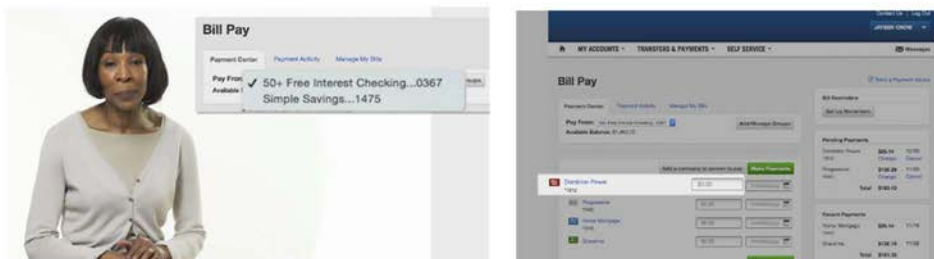
Transition: Now that we have covered how to transfer money, let's talk about how to pay your bills online

## Pre-Video Discussion

- How do you pay your bills when you are traveling or busy working? - cash, check, money orders and pre-paid cards?
- Do you know the monthly costs of buying a money order or using a prepaid card?
- Has anyone paid a bill using a phone or computer?

## VIDEO

Watch the videos in the *Manage Your Account Online* series, "Set Up Online Bill Pay" and "Set Up a One-Time Payment"



## TIPS

- Be sure to gather all your bills and account statements to set up online bill pay
- Online bill pay allows you to control the timing of payments and gives you confidence that bills will be paid on time
- Online banking can save you money compared to money orders and prepaid cards which charge fees for these transactions
- The examples were about utility bills but online bill pay can be used to pay rent, tuition or medical bills

## CLOSING

- Bring everyone together to summarize the videos and discuss key takeaways.
- Thank the participants for attending and remind them of the date, time and location of the next class

**Next class:** We will go over how to use digital banking to help manage your money to avoid fees and make spending decisions using current account information

- Share the web address with attendees and let them know that they can view any of the 44 videos from their own home. ([www.readysetbank.org](http://www.readysetbank.org)).

## **COURSE 4**

### **COURSE 4: “Get Started with Online Banking II” (60 - 90 Mins)**

#### **OBJECTIVE**

Teach attendees to use common online banking functions to manage their money. Today we will walk you through how to perform some of the most common online banking transactions such as reviewing your account balance and setting up alerts. Then create a Spending and Savings plan.

**AGENDA:** Keep in mind your pacing, and use your own judgement as to which questions to focus on

#### **Introduction**

- Introduce yourself (name and title)
- Outline the purpose of this activity
- Review the agenda (call out videos and class discussion)
- Note the length of the activity

#### **Pre-Video Discussion**

##### **Video 1: “Review Your Bank Activity”**

- Watch Video
- Discussion Questions

#### **Pre-Video Discussion**

##### **Video 2: “Monitor Your Account with Alerts”**

- Watch Video
- Discussion Questions

#### **Spending Plan Exercise**

- Post Exercise Discussion

#### **Course Wrap up & Closing**



## Pre-Video Discussion

- Are there times when you need to know your balance but calling your bank is inconvenient or there are no ATMs nearby?
- Would it be helpful to know which checks and transactions have cleared your account before you shop?

Transition: Our first video today will show us how we can stay in control of our money by monitoring our accounts

## VIDEO

Watch the video in *Stay On Top of Your Money*, “Review Your Bank Activity”



## TIPS

- If you are concerned about getting too close to your minimum balance or overdrawing your account, checking your balance online before you use your debit card can be helpful
- Review your account activity and ensure you are familiar with all transactions (checks & debit)
- Reviewing your account is another layer of security

## Pre-Video Discussion:

- Has anyone’s bank ever contacted them via email or text to notify them about low balance, mobile deposit or unusual activity?

Transition: We discussed the importance of checking your account balance and activity on a weekly basis. Next, we will focus on setting account alerts.

## VIDEO

Watch the video in the *Stay On Top of Your Money* series, “Monitor Your Account with Alerts”



## TIPS

- Receiving immediate notification by text or email when a large transaction clears your account is another way to prevent fraud
- Low balance alerts can help you avoid overdraft or minimum balance fees
- Consider shopping around for bank accounts with low or no minimum balances to avoid monthly or unexpected fees
- Online banking accounts tend to be less expensive

Transition: During this course, we have spoken about numerous ways online banking can save you time and money, now we will talk about other ways we can save money by reviewing how much our monthly income/expenses are

## Exercise

**Note to Instructor:** Provide Spending Plan worksheet to attendees (pages 28-29), ask them to fill it out and allocate approximately 5 minutes to complete. Let them know that it is ok if they don't know the exact amounts of their spending, estimates are fine. Also, participants will not be asked to turn in their budget sheet or share it with others. This is for them to keep and use as a reference for today's discussion.

**Note to Instructor:** Open the discussion by asking, “does anyone have strategies on how to save money?” e.g. coupons, apps, etc. After the strategy conversation move on to the next questions

## DISCUSSION

After completing the exercise, open the floor for discussion.

- Now that you have listed your expenses, did you find an opportunity where you can cut back? If so, please share.
- For those purchasing money orders or using prepaid cards, does seeing how much is spent on these fees motivate you to open a bank account?
- Now that we have reviewed where we can cut back, what will we do with that extra money? (Answer: Open a savings account, save more, save for an emergency, etc)

## Course & Class Wrap Up

- Congratulations you have completed the 4 classes of Ready, Set, Bank
- We covered a lot of material in the past 4 classes, what was your biggest take away?
- If you have additional questions we encourage you to contact your bank and ask about their online banking options.
- You can also visit the [www.readysetbank.org](http://www.readysetbank.org) website to watch more videos or re-watch the videos we covered in this course. You can also go on the website to learn other skills.
- Hand out certificate of completion.
- Ask clients to complete the End Of Course Survey (page 34).

Monthly Spending Plan

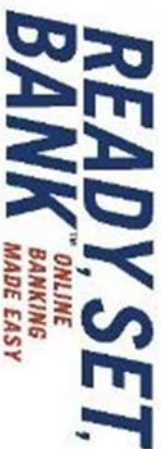
Monthly Income	
Salary #1	
Salary #2	
Other Income (Tips, Childcare)	
Total Monthly Income	
Fixed Monthly Expenses	
Rent/Mortgage Payment	
Auto Loan	
Car Insurance	
Public Transportation	
Childcare	
Other Debts	
Total Fixed Monthly Expenses	
Variable Monthly Expenses	
Groceries	
Gas	
Light	
Home Phone	
Cable	
Cell Phone	
Internet	
Gas (Car)	

Visit [www.readysetbank.org](http://www.readysetbank.org) to learn more

Monthly Spending Plan (cont'd)

Tolls	
Money Order Expenses	
Pre-paid card expenses	
Credit Card Payments	
Other Variable Expenses (Medicine, Doctor)	
Total Variable Spending	
Discretionary Spending	
Savings	
Entertainment	
Gifts	
Movies	
Donations	
Clothing & Shoes	
Manicure or Pedicure	
Barber	
Stylist	
Other Discretionary Spending	
Total Discretionary Spending	

# Certificate of Completion



is granted to

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for successful completion of the *Ready, Set, Bank* workshop

on this date \_\_\_\_\_ in \_\_\_\_\_

*signed by:*

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# READY, SET, BANK<sup>SM</sup> ONLINE BANKING MADE EASY



Online banking offers plenty of advantages. You can do it from just about anywhere, and it's really easy once you learn how. If you've been holding back, **READY, SET, BANK** is your chance to get going.

- **READY, SET, BANK** is a free educational program that gives you the tools and confidence to start banking online
- Online videos with step-by-step tutorials guide you through every part of the process

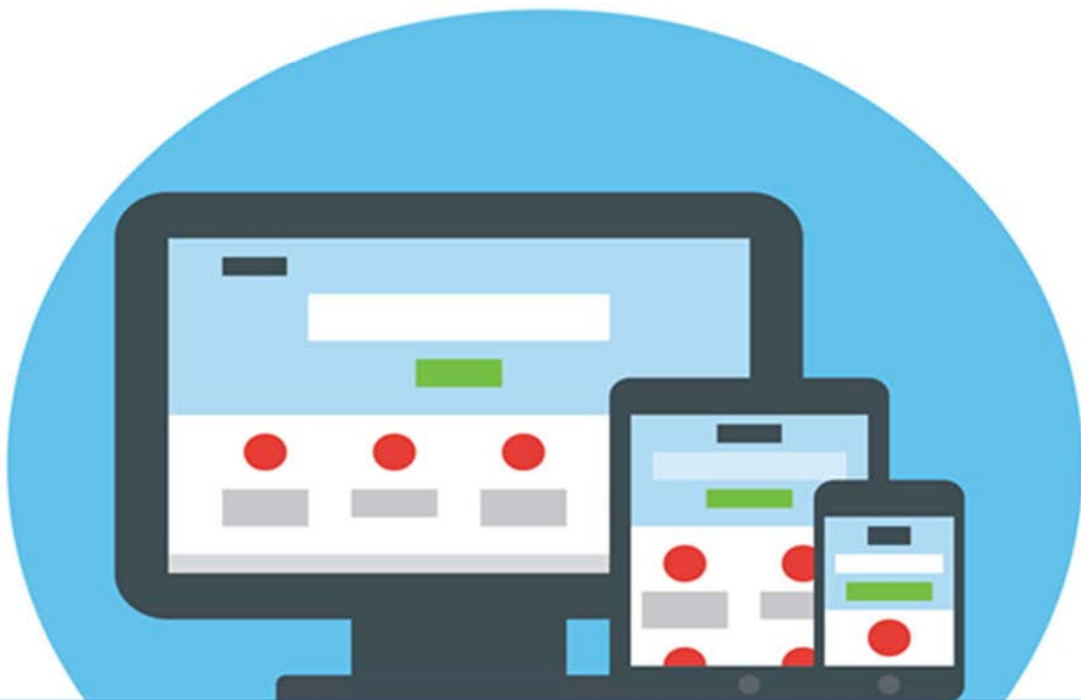
You can get started on your own right now at [readyssetbank.org](http://readyssetbank.org). Or attend a workshop near you for more personalized instruction. Either way, you'll be enjoying the convenience of online banking in no time.

## Upcoming READY, SET, BANK<sup>SM</sup> Workshops

DATE	TIME	LOCATION



# ***READY, SET, BANK***<sup>SM</sup> ***ONLINE BANKING MADE EASY***



You won't believe how **easy** and **convenient** it is to bank online. And learning how is as simple as watching the instructional videos at **[readyssetbank.org](http://readyssetbank.org)**.



Icon	Topic	Video Titles
	How to Use This Course	1. How to Use This Course
	Tips for Learning	1. Tips for Learning
	The Benefits of Online Banking	<ol style="list-style-type: none"> <li>1. How Banking Has Evolved</li> <li>2. What Is Online Banking?</li> <li>3. Take Control of Your Finances</li> <li>4. Banking That Fits My Lifestyle</li> <li>5. Get Financial Help to Family Easily</li> <li>6. Manage Your Finances As a Traveler</li> </ol>
	Online Banking Safety and Security	<ol style="list-style-type: none"> <li>1. Taking Security Seriously</li> <li>2. Preventing Fraud</li> <li>3. How Banks Keep Your Data Locked</li> <li>4. How Banks Confirm Your Identity</li> <li>5. Security Alerts to Give You Peace of Mind</li> <li>6. Learn Your Bank's Communication Practices</li> <li>7. Learn How to Spot a Scam</li> <li>8. Look Out for Suspicious Activity</li> </ol>
	Get Started With Online Banking	<ol style="list-style-type: none"> <li>1. Signing Up Made Simple</li> <li>2. Enroll Through Your Bank's Website</li> <li>3. Enroll Through Your Bank's Mobile App</li> <li>4. Enter Your Personal and Account Information</li> <li>5. Create a Username and Password</li> <li>6. Choose Your Security Questions</li> <li>7. Verify Your Email Address</li> <li>8. Signing Up, Final Steps</li> </ol>
	Stay On Top of Your Money	<ol style="list-style-type: none"> <li>1. Get Started with Monitoring Your Account</li> <li>2. Sign In to Your Account</li> <li>3. What If You Forget Your Username or Password?</li> <li>4. Know What You'll See When You Log In</li> <li>5. Review Your Bank Activity</li> <li>6. Monitor Your Account with Alerts</li> <li>7. Track Your Pending Transactions</li> </ol>
	Manage Your Account Online	<ol style="list-style-type: none"> <li>1. Know What's Possible With Online Banking</li> <li>2. Deposit Individual Checks from Your Mobile Device</li> <li>3. Transfer Money Between Accounts</li> <li>4. Link to an External Account</li> <li>5. Transfer Money to an External Account</li> <li>6. Set Up Direct Deposit</li> <li>7. Set Up Online Bill Pay</li> <li>8. Set Up a One-Time Payment</li> <li>9. Set Up a Recurring Payment</li> <li>10. How Do You Dispute a Transaction?</li> <li>11. Contact Your Bank Using the Message Center</li> <li>12. Access Customer Services</li> </ol>

## FREQUENTLY ASKED QUESTIONS

- Is Ready, Set, Bank<sup>SM</sup> available in other languages?
  - A Spanish version of Ready, Set, Bank<sup>SM</sup> has been developed and is available at [www.listoclicavance.org](http://www.listoclicavance.org).
- Can participants view all 44 videos online?
  - Yes, they can go to [www.readysetbank.org](http://www.readysetbank.org) online.