

# Financial Literacy

## Banking Basics Workshop

### Instructor Guide

Goodwill of Central and Northern Arizona  
&  
Goodwill of Monocacy Valley

# Banking Basics

## **Purpose**

This workshop aims to provide a basic knowledge of Financial Literacy. The information in this workshop is designed to bring a basic level of awareness about financial institutions and empower the learner to research and find an institution that will meet their respective financial needs.

## **How to Use This Guide**

This instructor guide is designed to help you deliver the Banking Basics workshop. Explanations of what to say, what to do, and how to conduct activities, if applicable, are provided within this guide; however, you can use the left side of each page to enter your own notes to help you train this workshop.

You will also see PG referenced throughout this material; it stands for Participant Guide. References will only be provided when relevant to the training.

Durations, if provided, are estimates only and may not reflect the final training.

## **Materials Needed**

Use the following materials as you facilitate this workshop:

- Banking Basics PPT
- Banking Basics Participant Guide

# Banking Basics



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## *Slide 1: Title Slide*

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### *Estimated duration:*

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### *Participant Guide Page:*

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### *Notes:*

**Say:** Welcome to the Financial Literacy – Banking Basics workshop.


**Explain:** This course will expand your knowledge of the banking options available, including types of financial institutions, checking and savings account basics, banking alternatives, online/mobile banking, and more.

**Facilitator Note:** Have participants print off a copy of the PG. If they can't print, they can digitally fill out the PDF.

**Explain:** Any materials that participants need before starting the course (e.g., pen/pencil, PG or other handouts/materials, etc.).

(For virtual training) Participants should ensure that their technology is working correctly (i.e., audio, video, and internet connection).

## Introductions



**GETTING TO KNOW YOU**

- Your name
- Dream destination
- Dream job

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**Slide 2: Introductions**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Introductions

**Say:** Before we begin, I would like to take a moment to introduce myself to you since we will be spending some time together today.

**Facilitator Note:** Be prepared to introduce yourself to the learners briefly.

Information you should cover in your introduction includes:

- Your name
- Your title
- How long have you worked for Goodwill?
- Why do you love working for Goodwill?

Learner Introductions:

**Say:** I would like to take a moment and get to know each of you better. Let's go around the room and introduce ourselves. When it is your turn to speak, I would like you to tell us the following:

- Your Name
- What field of work are you looking for
- One fun fact about you that you feel comfortable sharing with us

**Facilitator Note:** Ask for a volunteer to begin introductions and go around the room from there. Make sure everyone has a turn to introduce themselves.

**Say:** Thank you all for introducing yourselves. This is the first step in creating a solid relationship with your peers and growing your relationship-building skills! Let's look at what this workshop will cover.

# Banking Basics

**Workshop Overview**

The [Banking Basics](#) workshop will introduce you to the fundamentals of financial institutions and the services they offer. By the end of this workshop, learners will have a thorough understanding of financial institutions and their services.

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**Slide 3: Workshop Overview**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Workshop Overview

**Say:** The Banking Basics workshop will introduce you to the fundamentals of financial institutions and the services they offer.

Topics in this workshop include:

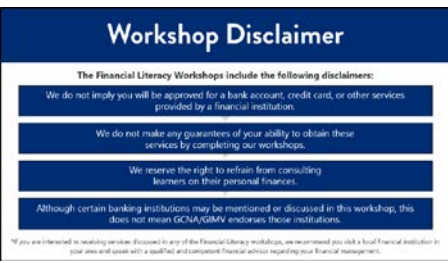
- Financial institutions
- Checking & savings accounts
- ATMs
- Banking alternatives
- Online banking

By the end of this workshop, learners will have a thorough understanding of financial institutions and their services.

**Facilitator Note:** You can engage the audience by asking if anyone would like to share their thoughts about what each learner hopes to learn from this workshop.

**Say:** Now, we will review the workshop disclaimer.

# Banking Basics



**Workshop Disclaimer**

The Financial Literacy Workshops include the following disclaimers:

- We do not imply you will be approved for a bank account, credit card, or other services provided by a financial institution.
- We do not make any guarantees of your ability to obtain these services by completing our workshops.
- We reserve the right to refrain from consulting learners on their personal finances.
- Although certain banking institutions may be mentioned or discussed in this workshop, this does not mean GCMA/GMMV endorses these institutions.

\*If you are interested in receiving services discussed in any of the Financial Literacy workshops, we recommend you visit a local financial institution in your area and speak with a qualified and competent financial advisor regarding your financial management.

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**Slide 4: Workshop Disclaimer**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**


## Slide Title: Workshop Disclaimer

**Say:** Every learner participating in this workshop should have already received, reviewed, and signed the Financial Literacy Workshop Disclaimer. Participants are required to sign the workshop disclaimer, so if you have not, please let me know.

**Facilitator Note:** If you have a learner that has not signed the disclaimer, you will need to work with a Mission Leader to complete that task before the learner participates in the workshop. Please do not move forward with facilitation if there are any missing disclaimers.

**Ask:** Is everyone familiar with the disclaimer that you signed?

**\*Continued on next page\***



**Workshop Disclaimer**

The Financial Literacy Workshops include the following disclaimers:

- We do not imply you will be approved for a bank account, credit card, or other services provided by a financial institution.
- We do not make any guarantees of your ability to obtain these services by completing our workshops.
- We reserve the right to refrain from consulting learners on their personal finances.
- Although certain banking institutions may be mentioned or discussed in this workshop, this does not mean Goodwill endorses these institutions.

\*If you are interested in receiving services discussed in any of the Financial Literacy workshops, we recommend you visit a local financial institution in your area and speak with a qualified and competent financial advisor regarding your financial management.

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**Slide 4: Workshop Disclaimer (continued)**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Workshop Disclaimer (continued)

**Say:** Let's go ahead and review it before we move forward.

The Financial Literacy workshops do not imply the following:

- It does not mean you will be approved for a bank account, credit card, or other services provided by a financial institution.
- We do not guarantee your ability to obtain these services by completing our workshops.
- We reserve the right to refrain from consulting learners on their finances.
- Although certain banking institutions may be mentioned or discussed in this workshop, this does not mean Goodwill endorses those institutions.


\*If you are interested in receiving services discussed in any of the Financial Literacy workshops, we recommend you visit a local financial institution in your area and speak with a qualified and competent financial advisor regarding your financial management.

**Ask:** Does anyone have any questions regarding the disclaimer?

**Say:** Now, we will cover the workshop rules.

## Workshop Rules

- Be respectful.
- The facilitator will call on you for questions.
- Do not interrupt someone else.
- Listen with an open attitude.
- Make sure you're in a learning environment free from distractions.



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**Slide 5: Workshop Rules**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Workshop Rules

**Say:** One of the reasons why the workshops we offer are successful is that we take the opportunity to set a code of conduct for each workshop. This code of conduct is a roadmap for how we will interact with one another.

- Be respectful.
- Facilitator will call on you for questions.
- Do not interrupt someone else.
- Listen with an open attitude.
- Make sure you're in a learning environment free from distractions.

**Ask:** Please feel free to write down any ideas about workshop rules, and I will be happy to take those from you at the end of the workshop.

**Say:** Now, we will move on to the next slide to discuss the workshop objectives.



# Banking Basics

### Workshop Objectives

Objective #1	Objective #2	Objective #3
Compare Types of Financial Institutions	Differentiate Checking and Savings Accounts	Examine Additional Banking Services

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**Slide 6: Workshop Objectives**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Workshop Objectives

**Say:** For you to gain a basic level of awareness about financial institutions, as well as be able to research and find an institution that will meet your financial needs, our objectives for this course are to:

- Define what financial institutions are and compare popular options
- Differentiate between Checking and Savings Accounts.
- Examine Additional Banking Services offered by financial institutions.


Let's look at some specific topics we'll explore today.

# Banking Basics

### Workshop Topics

This workshop will cover the following topics:

- Financial Institutions
- Checking Accounts
- Savings Accounts
- ATMs
- Banking Alternatives
- Online/Mobile Banking



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*Slide 7: Workshop Topics*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: Workshop Topics

**Say:** This workshop will cover the following topics:

- Financial Institutions
- Checking Accounts
- Savings Accounts
- ATMs
- Banking Alternatives
- Online/Mobile Banking

**Say:** Discussing these topics will help you understand how to use financial institutions, like banks and credit unions, to your advantage.


Now, let's discuss what Financial Institutions are.

# Banking Basics

## Financial Institutions

Financial Institution topics include:

- What is a Financial Institution?
- Banks vs. Credit Unions



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**Slide 8: Financial Institutions**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Financial Institutions

**Say:** All of us will need to utilize a financial institution at some point in our lives.

To better understand what Financial Institutions are and how they can help you, let's discuss the following:

- What is a financial institution?
- Banks vs. Credit Unions

### What is a Financial Institution?

Deals with financial and monetary transactions such as:

- Deposits
- Loans
- Investments
- Currency Exchanges

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A Broad range of business operations, including:

- Banks
- Trust Companies
- Insurance Companies
- Brokerage Firms
- Investment Dealers

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*Slide 9: What is a financial institution?*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: What is a Financial Institution?

**Say:** So, what is a financial institution?

A financial institution, by definition, is a company engaged in dealing with financial and monetary transactions, including deposits, loans, investments, and currency exchange.

Financial institutions encompass a broad range of business operations within the financial services sector, including:

- Banks
- Credit Unions
- Insurance Companies
- Brokerage Firms
- Investment Dealers

**Ask:** By a show of hands, who here belongs to a financial institution like a bank or credit union? What popular financial institutions are we familiar with?

**Facilitator Note:** Allow the learners to shout out different banks or institutions they can name.

**Say:** Great! Let's start with banks.

# Banking Basics

### Banks

A bank is a type of financial institution that accepts deposits, offers checking and savings account services to individuals and small businesses, and offers business, personal, and mortgage loans.

**Services Offered:**

- Checking and Savings
- Mortgages
- Loans
- Credit Cards
- Money Transfers
- ATM Access

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**Slide 10: Banks**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Banks

**Say:** A bank is a type of financial institution that accepts deposits, offers checking account services, does business, personal, and mortgage loans, and offers savings accounts to individuals and small businesses. Banks offer consumers various services, including but not limited to:

- Checking/savings accounts
- Mortgages for homes
- Personal loans
- Education loans
- Credit cards
- Money transfers
- ATM access

**Ask:** What other services might a bank provide?

**Answers:** This can include; notary services, investment consultation, safety deposit boxes, currency exchange, and much more.

**Say:** Deciding which bank will be best for you will take some research and consideration. Every individual's financial need is unique, and we recommend meeting with a financial representative to discuss your options further to make the best-informed decision that suits your need.

Let's move to the next slide, where we will discuss Banks vs. Credit Unions.

# Banking Basics

Banks vs. Credit Unions	
Banks	Credit Unions
<ul style="list-style-type: none"><li>• For profit</li><li>• Insured by the FDIC or Federal Deposit Insurance Corporation for up to \$250,000.00</li><li>• Anyone can join</li><li>• Loan interest rates are higher</li><li>• Deposit interest rates are lower</li><li>• Better access to services, products, and technology</li></ul>	<ul style="list-style-type: none"><li>• Not for profit</li><li>• Insured by the NCUA or National Credit Union Administration for up to \$250,000.00</li><li>• You have to be a member to join</li><li>• Loan interest rates are lower</li><li>• Deposit interest rates are higher</li><li>• Access to services, products, and technology is not easily obtained</li></ul>

## Slide 11: Banks vs Credit Unions

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### Slide Title: Banks vs. Credit Unions

**Say:** Along with banks, there are also financial institutions called Credit Unions.

**Ask:** What is a Credit Union?

**Facilitator Note:** Discuss answers together. A Credit Union functions like a commercial bank offering savings and checking accounts, loans, and more. Credit Unions are non-profit.

**Say:** Let's discuss the differences between a bank and a credit union.

Banks:

- For-profit
- Insured by the FDIC or Federal Deposit Insurance Corporation for up to \$250,000.00
- Anyone can join
- Loan interest rates are higher
- Deposit interest rates are lower
- Better access to services, products, and technology

Credit unions:

- Not for profit
- Insured by the NCUA or National Credit Union Administration for up to \$250,000.00
- You have to be a member to join
- Loan interest rates are lower
- Deposit interest rates are higher
- Access to services, products, and technology is not easily obtained

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# Banking Basics

Banks vs. Credit Unions	
Banks	Credit Unions
<ul style="list-style-type: none"><li>• For profit</li><li>• Insured by the FDIC or Federal Deposit Insurance Corporation for up to \$250,000.00</li><li>• Anyone can join</li><li>• Loan interest rates are higher</li><li>• Deposit interest rates are lower</li><li>• Better access to services, products, and technology</li></ul>	<ul style="list-style-type: none"><li>• Not for profit</li><li>• Insured by the NCUA or National Credit Union Administration for up to \$250,000.00</li><li>• You have to be a member to join</li><li>• Loan interest rates are lower</li><li>• Deposit interest rates are higher</li><li>• Access to services, products, and technology is not easily obtained</li></ul>

*Slide 11: Banks vs Credit Unions*

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

## Slide Title: Banks vs. Credit Unions (continued)

**Say:** Consider the information we covered on the last slide.

**Ask:** Which financial institution type do you think is best for your needs? Why?

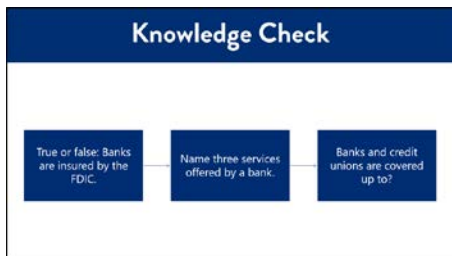
**Facilitator Note:** Facilitate discussion around this question. Guide participants toward restating the features of banks and Credit Unions covered previously.

**Say:** Credit unions may offer you lower-cost services and better interest rate options for both loans and deposits. Banks will provide more services, products, and advanced technologies. Consider factors like these in deciding which type of institution will best serve your needs.

**Ask:** Are there any questions before we move forward?

**Say:** Let's move to the next slide to review the information covered in this section of the workshop.

# Banking Basics



The slide titled "Knowledge Check" contains three questions in blue boxes:

- True or false: Banks are insured by the FDIC.
- Name three services offered by a bank.
- Banks and credit unions are covered up to?

## Slide 12: Knowledge Check

*Estimated duration:*

*Participant Guide Page*

*Notes:*

### Slide Title: Knowledge Check

**Say:** I would like to review some of the information we covered in this workshop section. Let's jump right in!

**(Click) Ask:** True or false. The FDIC insures banks and Credit Unions.

**Answer:** False. Banks are insured by the FDIC, and the NCUA insures credit unions.

**(Click) Ask:** Name three services offered by a bank.

**Answer:** Any of the options from the previous slide.

**(Click) Ask:** Banks and credit unions are insured up to what amount?

**Answer:** \$250,000.00

**Facilitator Note:** Allow for additional follow-up questions, if necessary.

**Say:** Next, we'll discuss checking accounts.




# Banking Basics

## Checking Accounts

Checking Account topics include:

- What is a Checking Account?
- Why Open a Checking Account?
- Checking Account Activity



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**Slide 13: Checking Accounts**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Checking Accounts

**Ask:** By a show of hands, how many of us have experience with a checking account?

**Say:** Utilizing a checking account can be a valuable tool to manage your finances.

In this section, we will cover these checking account-related topics:

- What is a checking account?
- Why open a checking account?
- Checking Account Activity

Now, we'll discuss checking accounts and their features.

## Banking Basics



*Slide 14: What is a checking account? (Video)*

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### **Slide Title: What is a Checking Account?**

**Say:** Let's take a moment to watch this video together, then have some conversation afterward. Be sure to write down any questions you may have.

**Facilitator Note:** Press play on the video. Watch the video with the learners.

**Ask:** I'd like to hear your thoughts on the information presented in the video. Who would like to share?

**Facilitator Note:** Facilitate a brief discussion with the learners and then move to the next slide.

**Say:** Thinking of opening a checking account? Let's explore why it might be right for you.

# Banking Basics

### What is a Checking Account?

Checking accounts are financial accounts used for day-to-day cash deposits and withdrawals. You can access your money with a debit card, through online money transfers, or by writing checks.

Why open a checking account?

- Safe and convenient
- Access to debit or ATM cards
- Access to checks
- Hard copies of transactions
- Access to online banking

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**Slide 15: What is a checking account?**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: What is a Checking Account?

**Say:** So, what is a checking account?

Checking accounts are used for daily cash deposits and withdrawals. You can access your money with a debit card, through online money transfers, or by writing checks.

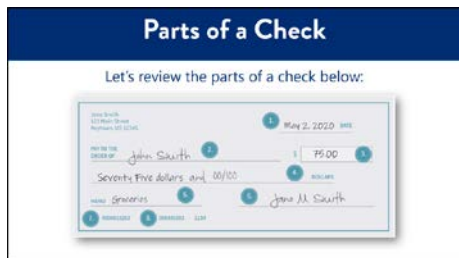
Why might you open a checking account? A checking account is a convenient, all-inclusive place to keep money for expenses. Your employer can directly deposit your paychecks there, and you can pay your bills from your checking account.

**Say:** Some other reasons for opening a checking account include:

- Safe and convenient- Banks offer insurance on your money, which is a safe place to manage assets.
- Access to debit or ATM cards- ATM cards or debit cards give you the freedom to access your money quickly.
- Maintain a hard copy of your transactions- Checking accounts give you access to hard copies of your financial transactions. This makes it easier to manage your finances successfully.
- Access to online banking- Online banking offers you an array of services that you can access without having to visit an in-person location.
- Access to checks- Some consumers prefer writing checks to pay for their everyday needs, and checking accounts allow you to do this.

**Say:** When was the last time you wrote a check? Do you still remember how? Let's go over the parts of a check.

# Banking Basics



## Slide 16: Parts of a Check

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### Slide Title: Parts of a Check

**Say:** Let's take a moment to become familiar with a check and the parts of a check. Sometimes you may write checks, and other times, you might receive checks as payment. It's good to have a basic understanding of them and how to use them.

### Explain:

1. Date - This is where you write today's date.
2. Pay to the order of - This is where you write the name of the person or company receiving the money. If you're making a withdrawal for yourself, you may write the check to yourself or "Cash" here.
3. Numeric amount box- The check amount is written in this box.
4. Written amount- The amount in words is written on this line. You start at the left edge of the line, and when you're finished, you will draw a line through the remaining empty space until you reach the word "Dollars." This practice helps to protect against anyone changing the value of the check.

**\*Continued on next page\***

# Banking Basics



## Slide 16: Parts of a Check

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

## Slide Title: Parts of a Check (continued)

**Say:**

5. **"For" or memo-** To describe what you bought or why you wrote the check.
6. **Signature line-** Your signature should be the last thing you complete. It gives the bank permission, or authorization, to release the money to the payee.
7. **Account number-** This is the 10-digit account number unique to your account and tells the bank which account the money comes from.
8. **Routing number-** This is the bank routing number that identifies the bank that issued the check. You need this number to set up a direct deposit. Direct deposit allows your employer to electronically deposit your paycheck directly into your account without giving you a paper check.

Be sure to write clearly in ink and record every check in your register.

Now, Let's take a moment to review writing a check.

# Banking Basics



## Slide 17: How to write a check

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

## Slide Title: How to Write a Check

**Facilitator Note:** Have participants locate the “How to Write a Check” page in their PG and fill in each check item with you.

**Say:** In your Participant’s Guide, locate your “How to Write a Check” sheet. Follow along by writing in each section as I explain the parts of a check.

**Facilitator Note:** Click to bring up each Check item listed below.

### Explain: Check items

- **(Click)** Date: Today's date
- **(Click)** Payee: Grocery Store
- **(Click)** Cost of groceries in numerals: \$46.73
- **(Click)** Cost of groceries in words: Forty-six and seventy-three/100
- **(Click)** What you bought: Groceries
- **(Click)** When you're finished entering these items, don't forget to sign your check!

**Say:** Are there any questions on how to fill out a check?


**Facilitator Note:** Allow discussion for any questions and answers

**Say:** You may also receive a check as a gift or form of payment. Let’s look at how to endorse a check now.

# Banking Basics

**How to Endorse a Check**

Let's practice endorsing the check:



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**Slide 18: How to write a check**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: How to Endorse a Check

**Facilitator Note:** Continue on the “How to Write a Check” page in the PG.

**Say:** Now, let's cover how to Endorse a Check.

When depositing a check, you need to inform the bank that you have approved the transaction by endorsing the check.

On the back of the check near the top, you'll write your signature **(Click)** and "For deposit only" on the line below **(Click)**.


If you are using a mobile deposit feature, be sure to make a note that you completed a deposit so you don't accidentally deposit it again. If you try to deposit the check again, your bank may charge you a fee.

Now that we are familiar with writing checks, let's take some time to practice writing some on our own.

# Banking Basics

**Checking Activity**

Let's practice writing out some checks!



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**Slide 19: Checking Activity & Debrief**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Checking Activity & Debrief

**Say:** In your participant guides, locate the check worksheet. It will have a few blank checks on it. You will have 10 minutes to complete this activity. Please feel free to work on your own, or if you have questions, let me know, and I will be happy to help.

**Facilitator Note:** Allow the learners time to practice writing checks. Circulate through the room to review participant work and address questions. Be sure to give them a five- and one-minute warning.

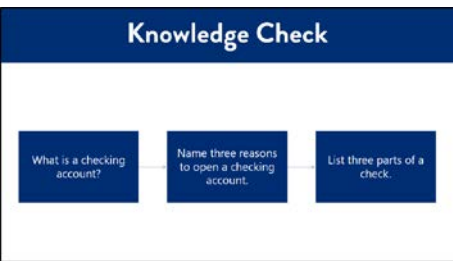
**Discuss:** Create some conversation around the activity. Ask the learners to volunteer to share what types of checks they practiced writing for each topic.

**Ask:** Are there any questions about how to write a check?

**Say:** Now, I want to take a moment to review the information we just covered in this section of the workshop.



# Banking Basics



**Knowledge Check**

What is a checking account?

Name three reasons to open a checking account.

List three parts of a check.

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*Slide 20: Knowledge Check*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: Knowledge Check

**Say:** I would like to review some of the information we covered in this workshop section. Let's jump right in!

**(Click) Ask:** What is a checking account?

**Answer:** Financial accounts used for day-to-day financial transactions.

**(Click) Ask:** Name three reasons to get a checking account.

**Answer:** Any of the options from the previous slide

**(Click) Ask:** List three parts of a check.

**Answer:** Any of the options from the previous slide

**Facilitator Note:** Field any follow-up questions for clarification.

**Say:** Checking accounts are essential, and there are many reasons why consumers choose to open them up. We encourage you to research financial institutions and find one that best meets your unique needs.


Checking accounts aren't your only option. In the next section, consider savings accounts and their features.

# Banking Basics

### Savings Account

Savings Account topics include:

- What is a Savings Account?
- Withdrawal Limits



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**Slide 21: Savings Accounts**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

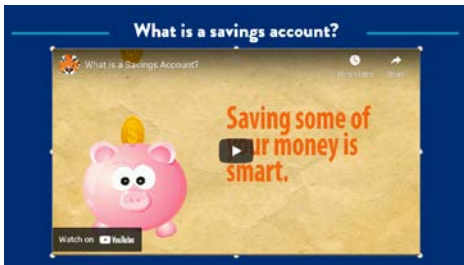
## Slide Title: Savings Accounts

**Say:** Along with checking accounts, you will want to consider if opening a savings account is right for you. In this section, we will discuss:

- What is a savings account?
- Savings account limitations

So, why might a Savings Account be helpful to you? Let's explore Savings Accounts further.

# Banking Basics



## *Slide 22: What is a Savings Account? (Video)*

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### **Slide Title: What is a Savings Account?**

**Say:** As we watch this video together, write down any questions you may have while viewing.

**Facilitator Note:** Press play on the video. Watch the video with the learners.

**Ask:** Can someone summarize the main points of the video for us?

**Facilitator Note:** Facilitate a brief discussion with the learners and then move to the next slide.

**Say:** Now, let's look a little closer at the features savings accounts offer.

### What is a Savings Account?

A savings account is a financial bank account that allows you to deposit money, save, and withdraw funds, all while earning interest.

Why open a savings account?

- Safe and convenient
- Emergency flexibility
- Overdraft protection
- Don't depend on credit
- Earn free money

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**Slide 23: What is a savings account?**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: What is a Savings Account?

**Say:** A savings account allows you to deposit money, save, and withdraw funds, all while earning interest. The financial institution will determine the interest rate. Savings accounts offered by most banks, credit unions, and other financial institutions are FDIC insured and will generally pay you interest on your deposits.

So, why open a savings account? There are many reasons:

- Safe and convenient- Placing your money with a financial institution automatically offers you safety and convenience in accessing your money.
- Emergency flexibility- In the event of an emergency, you have money saved to help alleviate the difficult times.

**\*Continued on next page\***

### What is a Savings Account?

A savings account is a financial bank account that allows you to deposit money, save, and withdraw funds, all while earning interest.	Why open a savings account? <ul style="list-style-type: none"><li>Safe and convenient ✓</li><li>Emergency flexibility ✓</li><li>Overdraft protection ✓</li><li>Don't depend on credit ✓</li><li>Earn free money ✓</li></ul>
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*Slide 23: What is a savings account? (continued)*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: What is a Savings Account? (continued)

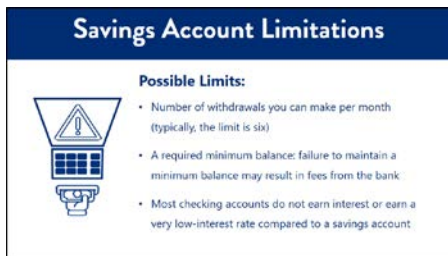
### Say:

- Overdraft protection- You can connect your savings account to your checking account and protect yourself from overdraft fees.
- Don't depend on credit- With a savings account, you don't have to leverage credit or loans to pay for your purchases, which ultimately helps you keep your credit history in good standing.
- Earn free money- Most banks offer interest on your savings account, which means they will pay you to save it! Take advantage of the free money. Every little bit adds up!

**Ask:** Are there any questions about savings accounts?

**Facilitator Note:** Allow for any follow-up questions and answers.

**Say:** Having a savings account is a great way to manage your finances, but there are some limitations. We'll discuss those now.



**Savings Account Limitations**

**Possible Limits:**

- Number of withdrawals you can make per month (typically, the limit is six)
- A required minimum balance: failure to maintain a minimum balance may result in fees from the bank
- Most checking accounts do not earn interest or earn a very low-interest rate compared to a savings account

## Slide 24: Savings Account Limitations

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### Slide Title: Savings Account Limitations

**Say:** Savings accounts have some limitations, including:

- Limiting how many withdrawals you can make per month (typically, the limit is six)
- A required minimum balance: failure to maintain a minimum balance may result in fees from the bank
- Most checking accounts do not earn interest or earn a very low-interest rate compared to a savings account

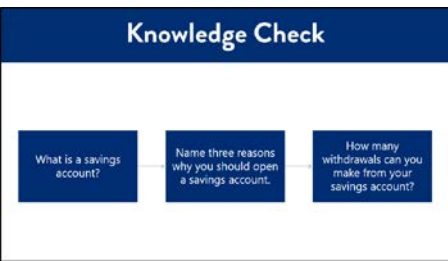
Some accounts may have specific limitations, so it's best to speak with the financial institution before opening an account.

**Ask:** Checking account limitations can sometimes make accessing your funds difficult. Can someone share a time they experienced frustration around accessing their money?

**Facilitator Note:** Facilitate conversation about their experiences and the challenges with financial management.

**Say:** This is a good time to mention that Goodwill offers a suite of Financial Literacy workshops to help you master your finances, including Financial Goal-Setting, Credit Basics, Budgeting, and more. These workshops can significantly expand your knowledge and help you build a path toward financial independence, so check them out.

Time for another Knowledge Check!



**Knowledge Check**

What is a savings account?

Name three reasons why you should open a savings account.

How many withdrawals can you make from your savings account?

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*Slide 25: Knowledge Check*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: Knowledge Check

**Say:** I would like to review some of the information we covered in this workshop section. Let's jump right in!

**(Click) Ask:** What is a savings account?

**Answer:** A savings account is a financial bank account that allows you to make deposits, save, and withdraw funds, all while earning interest.

**(Click) Ask:** Name three reasons why you should open a savings account.

**Answer:** Any of the options from the previous slide

**(Click) Ask:** Name two possible limitations on checking accounts.

**Answer:** Limit of six withdrawals per month, minimum balance, low-interest rate

**Facilitator Note:** Check for follow-up questions and clarify answers when necessary.


**Say:** There are times when you may need some quick cash. Having access to ATM services might be a good option. Let's discuss ATMs now.

# Banking Basics

## ATMs

ATM topics include:

- What is an ATM?
- ATM Safety Tips



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**Slide 26: ATMs**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: ATMs

**Say:** Now, let's talk about ATMs and how to use them. In this section, we will cover the topics:

- What is an ATM?
- ATM safety tips

Let's talk more about why ATMs might be helpful to you.



# Banking Basics

**What is an ATM?**

Who knows what ATM stands for?

*Slide 27: What is an ATM?*

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

## Slide Title: What is an ATM?

**Facilitator Note:** Allow some time after each question for student answers.

**Ask:** So, what is an (ATM)?

**(Click) Say:** ATM stands for Automated Teller Machine. ATMs allow you to withdraw money, make deposits, and much more. At some ATMs, you can print a bank statement, check your account, transfer money between your accounts, and even purchase stamps. You can use ATMs at your bank or find them at various other locations.

**Ask:** Why use ATMs?

**(Click) Say:** ATMs are a fast and safe way to manage your money and get access to your cash. They can be accessed 24/7. Most allow you to select a preferred language as well.

**Ask:** Is there a fee for using an ATM?

**\*Continued on next page\***

# Banking Basics

**What is an ATM?**

Who knows what ATM stands for?

**Slide 27: What is an ATM?**

**Estimated duration:**

**Participant Guide Page:**

**Notes:**

## Slide Title: What is an ATM? (Continued)

**(Click) Say:** Banks don't typically charge a fee to their customers, but ATM fees usually apply elsewhere. These fees may be cheaper than a check cashing service, however.


**Ask:** How do you use an ATM?

**(Click) Say:** To use an ATM, place your ATM or debit card into the machine and enter your Personal Identification Number (PIN). Your PIN is a digital password that you create. Then, follow the directions on the screen and select the service you are looking for (deposit, withdrawal, transfer funds, etc.).

**Ask:** What difficulties or problems might arise while using an ATM?

**Facilitator Note:** Allow time for a brief conversation around their answers.

**Say:** Let's look at some helpful ATM safety tips.



**ATM Safety Tips**

Here are some personal safety tips when using an ATM:

- Use ATM's in safe places
- Protect your card and pin information
- Take your cash and receipts
- Check the ATM for tampering
- Do not immediately count your money

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**Slide 28: ATM Safety Tips**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: ATM Safety Tips

**Say:** Most ATMs give out cash, and many accept deposits, so it makes sense to be alert and aware of your surroundings whenever you use an ATM. Here are some personal safety tips when using an ATM:

Use an ATM in a safe place- Make sure the area is well-lit and be aware of your surroundings. It may be a good idea to have someone with you at night.

Always protect your bank card and PIN- Be cautious with your card information and pin because this information can easily be stolen and used for fraudulent purchases.

Always take your cash and receipts- This will help protect your financial information.

Check the ATM for any signs of tampering- A card skimmer is a device attached to the payment terminal of an ATM that is used to steal your card information when inserting your card to withdraw money. You can often spot a card skimmer with your inspection. If the card reader slot feels loose or is oddly a different color scheme than the bank's branding, or the keyboard doesn't feel right (too thick, buttons don't press easily, etc.), these are often signs that a skimmer is in place.

Do not immediately count your money- Always count the cash later when you are in your car or return home.

**Say:** When you implement these helpful tips, you minimize the risk to your money and your overall well-being. Any questions?

**Facilitator Note:** Allow time for any follow-up Q&A before moving to the next slide.

# Banking Basics

**Knowledge Check**

What does ATM stand for?

Name three services you can access at an ATM.

List three ATM safety tips.

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*Slide 29: Knowledge Check*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: Knowledge Check

**Say:** I would like to review some of the information we covered in this workshop section.

**(Click) Ask:** What does ATM stand for?

**Answer:** Automated Teller Machine

**(Click) Ask:** Name three services you can access at an ATM.

**Answer:** Cash withdrawals, cash deposits, bank account balance

**(Click) Ask:** List three ATM safety tips.

**Answer:** Any of the options from the previous slide

**Facilitator Note:** Allow time for follow-up questions and answers, if necessary.


**Say:** Did you know that you have options for financial services outside of a traditional bank? There are banking alternatives.

# Banking Basics

### Banking Alternatives

Banking Alternative topics include:

- Alternatives to Banking
- Financial Apps



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**Slide 30: Banking Alternatives**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Title Slide: Banking Alternatives

**Say:** In this next section, let's discuss those Banking Alternatives. Topics in this section include:

- Alternatives to banking
- Financial Apps

**Ask:** What if you're not a member of a traditional bank or credit union? Are there other services out there to help you manage your money?

**Facilitator Note:** Allow a brief moment for participants to name other banking alternatives they may be familiar with.

**Say:** So, what other banking alternatives are available? Let's take a look.

Banking Alternatives		
<b>Check Cashing Services</b>	<b>Money Transfer and Remittances</b>	<b>Payday Loans</b>
<b>Advantages:</b> <ul style="list-style-type: none"><li>• Accessible hours</li><li>• Access to cash immediately</li><li>• No bank account needed</li></ul>	<b>Advantages:</b> <ul style="list-style-type: none"><li>• Send/receive money</li><li>• Send money to bank, ATM card, or as a cash payment</li></ul>	<b>Advantages:</b> <ul style="list-style-type: none"><li>• Access to cash</li><li>• No need to have a bank account</li><li>• Good credit is not required</li></ul>
<b>Disadvantages:</b> <ul style="list-style-type: none"><li>• Applicable fees</li><li>• No reimbursement for lost or stolen money</li><li>• Does not impact credit score (good/bad)</li></ul>	<b>Disadvantages:</b> <ul style="list-style-type: none"><li>• Transfer fees</li><li>• Pick up fees</li><li>• Exchange rates</li><li>• Money safety while traveling</li></ul>	<b>Disadvantages:</b> <ul style="list-style-type: none"><li>• Fast way to recurring debt</li><li>• Interest rates are very high</li></ul>

*Slide 31: Banking Alternatives*

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

## Slide Title: Banking Alternatives

**Say:** It is possible to address your financial needs without being a bank customer. Here are some alternatives:

Check Cashing Services- This business offers financial services for people who do not have a bank account. You can complete various transactions at these locations. There are limits and often fees associated with all services they provide. Do your research and check the rates of check cashing services vs. a bank account.

Money Transfers and Remittances- Transferring your money to another state/county is known as a remittance or money transfer. Many financial institutions offer this service on a safe, affordable, and convenient basis. This service is popular for people who send money back home for a family or have an emergency.

Payday Loans- Payday loans allow you to borrow money typically due in full on your next payday. Payday loans are often short-term loans or cash advances. These loans also have fees and charges associated with them.

**Ask:** Has anyone experienced a situation where using an alternative banking solution worked for them?

**Say:** Let's look at some additional banking alternatives.

Banking Alternatives, Continued		
<b>Prepaid Cards</b>	<b>Online Banks</b>	<b>Online Lenders</b>
<b>Advantages:</b> <ul style="list-style-type: none"><li>You don't need a bank</li><li>No minimum balances</li><li>Only spend what is on the card</li><li>You can add a direct deposit or schedule deposits to the card</li></ul>	<b>Advantages:</b> <ul style="list-style-type: none"><li>You can earn higher interest rates</li><li>Easy access to your accounts</li><li>Sometimes lower fees</li></ul>	<b>Advantages:</b> <ul style="list-style-type: none"><li>Rates could be lower</li><li>Immediate access to money</li></ul>
<b>Disadvantages:</b> <ul style="list-style-type: none"><li>Fees associated with using the card</li><li>Some businesses won't accept prepaid cards</li><li>Does not help build up your credit</li></ul>	<b>Disadvantages:</b> <ul style="list-style-type: none"><li>No access to cash or ATMs</li><li>Fees</li><li>Lack of customer service or access to help</li></ul>	<b>Disadvantages:</b> <ul style="list-style-type: none"><li>More expensive than a physical bank</li><li>Associated fees</li></ul>

**Slide 32: Banking Alternatives, Continued**

**Estimated duration:**

**Participant Guide Page:**

**Notes:**

## Slide Title: Banking Alternatives, Continued

**Say:** Prepaid Cards- Prepaid cards are cards you put money on that you can use for everyday purchases. You can only spend what you have available, but you can always add more funds when needed. If the prepaid card has the Visa or MasterCard logo, it can be used anywhere Visa or MasterCard is accepted.

Online Banks- Online banks don't have physical locations, so everything happens online. You have the ease of digital access, but you won't be able to visit a physical location for assistance.

Online Lenders- Lending sites allow you to borrow money, often with applied fees. Some lending sites allow individuals to borrow money directly from other individuals.

**Ask:** Any questions on banking alternatives?

**Facilitator Note:** Allow time for follow-up Q&A, if necessary.

**Ask:** Do you think using these alternative banking options is better than traditional savings and checking accounts? Why or why not?

**Facilitator Note:** Allow time for a discussion of participant thoughts and ideas.

**Say:** While alternative banking options are available, research which suits your financial needs. Using traditional banking services may be more advantageous for long-term financial planning.

Now, let's look at another alternative to having a checking account: the Pay Card.

# Banking Basics

## Banking Alternatives – Pay Cards

What is it?	Pay Cards	Advantages
A pay card (or payroll card) is a prepaid card that employers can use to pay employees. Each payday, the card is loaded with the employer's wages for that pay period. Employees can use the pay card like a debit card, withdraw wages through an ATM, bank cashier, or purchase where they receive cash back.	<b>Who uses it?</b> Typically, employers offer pay cards to employees who either choose to have a pay card or have no bank account.  This is a convenient alternative to paper checks without fees.	<b>Advantages</b> <ul style="list-style-type: none"><li>• These help consumers manage their money without the use of a financial institution</li><li>• They can be used like debit cards</li><li>• No overdraft fees</li></ul> <b>Disadvantages</b> <ul style="list-style-type: none"><li>• Fees associated with the card for ATM use, replacement, cards, inactivity etc.</li><li>• ATMs cannot provide full amount of deposit on the card in cash</li><li>• Fewer protections such as fraud, lost, stolen pay cards</li></ul>

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Slide 33: Banking Alternatives – Pay Cards

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Estimated duration:

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Participant Guide Page:

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Notes:

## Slide Title: Banking Alternatives – Pay Cards

**Ask:** Does anyone here know what a pay card is?

**Facilitator Note:** Create some discussion around what the learners think a pay card might be.

**Say:** A pay card (or payroll card) is a prepaid card that employers can use to pay employees. Each payday, the card is loaded with the employee's wages for that pay period. Employees can use the pay card like a debit card, withdraw wages through an ATM or bank cashier, or purchase where they receive cash back.

Who uses it? Typically, employers offer pay cards to employees who either choose to have a payment card or do not have a bank account. A pay card is a convenient alternative to paper checks without needing check cashing services.

**\*Continued on next page\***



Banking Alternatives – Pay Cards		
<b>What is it?</b> A pay card (or payroll card) is a prepaid card that employers can use to pay employees. Each payroll, the card is loaded with the employer's wages for that pay period. Employees can use the pay card like a debit card, withdraw wages through an ATM, bank cashier, or purchase where they receive cash back.	<b>Who uses it?</b> Typically, employers offer pay cards to employees who either choose to have a pay card or have no bank account.  This is a convenient alternative to paper checks without fees.	<b>Advantages</b> <ul style="list-style-type: none"><li>• These help consumers manage their money without the use of a financial institution</li><li>• They can be used like debit cards</li><li>• No overdraft fees</li></ul> <b>Disadvantages</b> <ul style="list-style-type: none"><li>• Fees associated with the card for ATM use, replacement, cards, inactivity, etc.</li><li>• ATMs cannot provide full amount of deposit on the card in cash</li><li>• Fewer protections such as fraud, lost, stolen pay cards</li></ul>

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**Slide 33: Banking Alternatives – Pay Cards**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Banking Alternatives – Pay Cards (continued)

**Say:** Like all banking alternatives, there are advantages and disadvantages to using pay cards.

### Advantages:

- These help consumers manage their money without the use of a financial institution
- They can be used like debit cards
- No overdraft fees

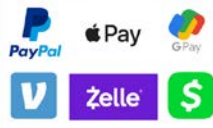
### Disadvantages:

- Fees associated with the card for ATM use, replacement cards, inactivity, etc.
- ATMs cannot provide the full amount of deposit on the card in cash
- Fewer protections such as fraud, lost, stolen pay cards

**Ask:** Does anyone have any questions?

**Say:** Let's talk about how the apps on our phones can help us bank.

# Banking Basics

Financial Applications	
<b>Financial Applications (Apps)</b> 	<b>Services:</b> <ul style="list-style-type: none"><li>• Send money</li><li>• Receive money</li><li>• Pay for purchases</li><li>• Transfer money to people and accounts</li><li>• Savings</li></ul>

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*Slide 34: Financial Applications*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: Financial Apps

**Ask:** How many of you are familiar with Financial Apps?

**Facilitator Note:** Discuss what the learners think these apps are.

**Say:** In addition to the services we have discussed in this workshop, you can use financial apps to complete transactions when you are on the go.

**Ask:** Who here is familiar with PayPal and how to use it?

**Facilitator Note:** Allow for participant answers

**Say:** Can you name other applications we use in today's tech-savvy world to process financial transactions?

**Facilitator Note:** Possible answers include: Zelle, Cashapp, Venmo, Apply Pay, Google Pay

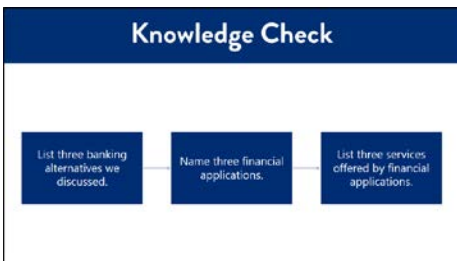
**Say:** There are others, but these tend to be the most popular. These apps can be accessed through smart devices like phones and tablets, allowing you to:

- Send money
- Receive money
- Pay for purchases
- Transfer money to people and accounts
- Savings

Explore the features and risks of these apps to determine which ones may be right for you.

Let's check our understanding of banking alternatives.

# Banking Basics



**Knowledge Check**

List three banking alternatives we discussed.

Name three financial applications.

List three services offered by financial applications.

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*Slide 35: Knowledge Check*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: Knowledge Check

**Say:** It's time for another Knowledge Check. Let's review what we've covered.

**(Click) Ask:** List three banking alternatives we discussed.

**Answer:** Any of the options from the previous slide

**(Click) Ask:** Name three financial apps.

**Answer:** Any of the options from the previous slide

**(Click) Ask:** List three services offered by financial apps.

**Answer:** Any of the options from the previous slide

**Facilitator Note:** Check if there are any follow-up questions.


**Say:** Smart devices and computers can be used to access all kinds of financial services. Let's look at the features of online banking.

# Banking Basics

### Online/Mobile Banking

Online and Mobile Banking topics include:

- What is Online Banking?
- Online Financial Safety



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**Slide 36: Online/Mobile Banking**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Online/Mobile Banking

**Say:** Even if you are a traditional bank customer, there may be options for you to conduct your banking needs virtually through online and mobile banking. In this section, we'll discuss the following:

- What is online banking?
- Online financial safety

Let's explore how online/mobile banking might help you.

# Banking Basics

What is Online Banking?	
<b>Online Banking:</b> Online banking allows you to manage your bank account over the internet using a computer or mobile device. There's no need to visit a bank branch, and you can do all your banking tasks when it's most convenient for you, including outside of normal banking hours.	<b>Services Provided:</b>  Let's talk about transactions you can complete via online banking.
<b>Mobile Banking:</b> Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet.	

## Slide 37: What is Online Banking?

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### Slide Title: What is Online Banking?

**Say:** What is Online Banking? Online banking allows you to manage your bank account over the internet using a computer or mobile device. There's no need to visit a bank branch, and you can do all your banking tasks when it's most convenient for you, including outside of regular banking hours.

Be sure to note the difference between online banking and online banks. Online banks don't have physical branch locations, while online banking is often an option for traditional banks.

**Ask:** In what situations might you need to access your bank account virtually?

**Facilitator Note:** Allow time for participant answers and a brief discussion.


#### **Explain:**

Mobile/Online banking allows you to:

- Monitor your account activity
- Keep track of where your money is going each month
- View deposits, withdrawals, and payments
- See checks after they clear
- Check your account balance
- Apply for loans or credit cards
- Open new accounts
- Print and review account statements
- Save an electronic record of your banking document

**\*Continued on next page\***

# Banking Basics

What is Online Banking?	
<b>Online Banking:</b> Online banking allows you to manage your bank account over the internet using a computer or mobile device. There's no need to visit a bank branch, and you can do all your banking tasks when it's most convenient for you, including outside of normal banking hours.	<b>Services Provided:</b>  Let's talk about transactions you can complete via online banking.
<b>Mobile Banking:</b> Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet.	

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**Slide 37: What is Online Banking? (continued)**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: What is Online Banking? (continued)

**Say:** Other standard features of online banking may allow you to:

- Transfer funds from one account to another.
- Schedule payments and pay your bills securely from your account.
- Track your spending and build your savings with money management tools.
- Set up alerts to inform you of a low balance, when payments are due, and when checks post.

Naturally, there are safety concerns to keep in mind while using virtual platforms for banking.

**Ask:** Can anyone think of any potential hazards?

**Facilitator Note:** Allow time for participant answers and a brief discussion.



## Slide 38: Online Financial Safety

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### Slide Title: Online Financial Safety

**Say:** Protecting your finances is crucial no matter what form of banking you use, especially online. Here are some helpful safety tips for online banking:

Do not use public Wi-Fi connections to access your online banking services- Accessing public Wi-Fi hot spots makes it easy for hackers to obtain your login and banking information without you knowing it.

Refrain from saving your passwords to your phone or smart device auto-save function- In the event you lost that device or it was stolen, your information is saved on your device, making it easy to access your financial information

Monitor your account regularly- You should always be aware of your account standing. Be vigilant about transactions and usage that you may not recognize. If you notice this, contact your financial institution's fraud department immediately.

**\*Continued on next page\***



**Slide 38: Online Financial Safety (continued)**

**Estimated duration:**

**Participant Guide Page:**

**Notes:**

**Slide Title: Online Financial Safety (continued)**

**Say:**

Always type your bank's web address in the browser- This ensures that you always access your bank's official website and not a fake website where hackers can obtain your information.

Create a strong password and change it frequently- Make it a habit to change your passwords frequently. Ensure it is a strong password that includes numbers, letters, and special characters. The more you follow this formula for passwords, the harder it is for hackers to steal your information.

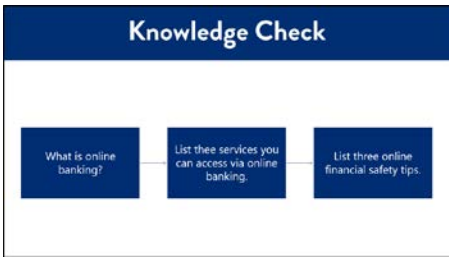
**Ask:** Can anyone think of some additional safety tips that you can use when accessing your accounts online?

**Facilitator Note:** Allow time for participant answers and a brief discussion.

**Say:** Now that we have familiarized ourselves with the information in this section of the training, let's move to our last Knowledge Check.



# Banking Basics



The slide titled "Knowledge Check" contains three blue boxes with white text, connected by horizontal lines. The first box asks "What is online banking?". The second box asks "List three services you can access via online banking.". The third box asks "List three online financial safety tips.".

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*Slide 39: Knowledge Check*

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*Estimated duration:*

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*Participant Guide Page:*

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*Notes:*

## Slide Title: Knowledge Check

**Say:** I would like to review some of the information we covered in this workshop section. Let's jump right in!

**(Click) Ask:** What is online banking?

**Answer:** The ability to access your bank and complete transactions via a smart device or computer over the internet.

**(Click) Ask:** Name three services you can access via online banking.

**Answer:** Any of the options from the previous slide

**(Click) Ask:** List three online financial safety tips.

**Answer:** Any of the options from the previous slide

**Facilitator Note:** Check if there are any follow-up questions.

**Say:** The next slide will take us into the next topic of this workshop, where we will discuss additional resources available to you through Goodwill.

# Banking Basics

**Workshop Summary**

Thanks for participating in this workshop!  
You are now able to:

Compare Types of Financial Institutions	Differentiate Between Checking and Savings Accounts	Explore Additional Banking Services
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**Slide 40: Next Steps**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Workshop Summary

**Say:** Thank you for your participation in today's workshop. Hopefully, you now feel more confident in your banking abilities! You should now be able to:

- Compare financial institution types to determine which might be the best for you
- Determine which features of checking and savings accounts might benefit your financial needs
- Explore additional banking services like check cashing, Pay Cards, and mobile banking apps.

Always secure and protect your financial information. Staying on top of your finances will help bring you peace of mind as you navigate life. Take advantage of the options you have available, and take the time to plan out what might work best for you and your future.

**Facilitator Note:** Please move to the next slide to close your session.



## *Slide 41: Additional Resources*

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

### **Slide Title: Additional Resources**

**Do:** List/provide Goodwill resources and features available online and by appointment (see below)

**Say:** Career Navigators can assist you with the following services:

- Creating a resume
- With job preparation and job training
- Job search strategies (including leads and searching)
- Mock interviews
- Career path development
- Job readiness workshops
- Basic computer skills
- Virtual services

Physical career centers also have the following technology available:

- Computers
- Phones
- Fax/printer

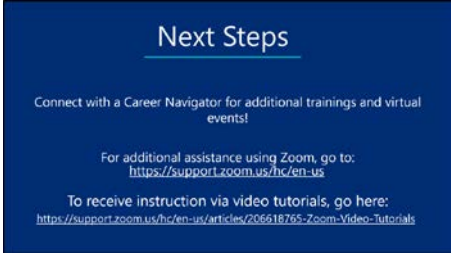
**Explain:** Career Advisor and Career Navigators can also help you use and navigate the [www.mycareeradvisor.com](http://www.mycareeradvisor.com) website, as well as provide information about job openings, hiring events, and training.

www.mycareeradvisor.com has:

- An online chat feature available
- Skills 2 Succeed
- Online professional presence

For more information, call (602) 535-4444.

# Banking Basics



**Next Steps**

Connect with a Career Navigator for additional trainings and virtual events!

For additional assistance using Zoom, go to:  
<https://support.zoom.us/hc/en-us>

To receive instruction via video tutorials, go here:  
<https://support.zoom.us/hc/en-us/articles/206618765-Zoom-Video-Tutorials>

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**Slide 42: Next Steps**

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**Estimated duration:**

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**Participant Guide Page:**

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**Notes:**

## Slide Title: Next Steps

**Say:** If you would like to receive additional information on other workshops or career services we offer, please meet with a career navigator. Also, if you are looking for Zoom support or video tutorials, you can work with a navigator to gain access to these resources.

**Facilitator Note:** Please move to the next slide to close out your session.

# Banking Basics



**Slide 43: Questions**

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

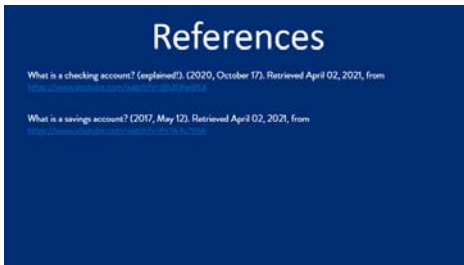
**Slide Title: Questions?**

**Say:** This concludes our workshop. I hope you enjoyed the information we covered today on Banking Basics. This workshop is designed to bring a basic level of awareness about financial institutions and empower learners to research and find an institution that will meet their financial needs. If you have more specific questions, we recommend you visit a local financial institution in your area and speak with a qualified and competent financial advisor regarding your financial management. Thank you.

**Discuss:** I would like to open the floor up for any questions you may have for me today.

**Facilitator Note:** Facilitate 5-10 mins of questions with the team. Also, keep track of the questions, so the L&D team can create an FAQ for the teams to use moving forward.

# Banking Basics



## *Slide 44: References*

*Estimated duration:*

*Participant Guide Page:*

*Notes:*

## **Slide Title: References**

**Facilitator Note:** This slide gives credit to those resources and information used to help create this workshop. Share these references as necessary.

**Say:** That is the end of the workshop; please feel free to come to see me if you have questions. Thank you for attending today's workshop.