

# Money Moves: Modern Banking & Identity Protection™



FREE DIGITAL LESSONS

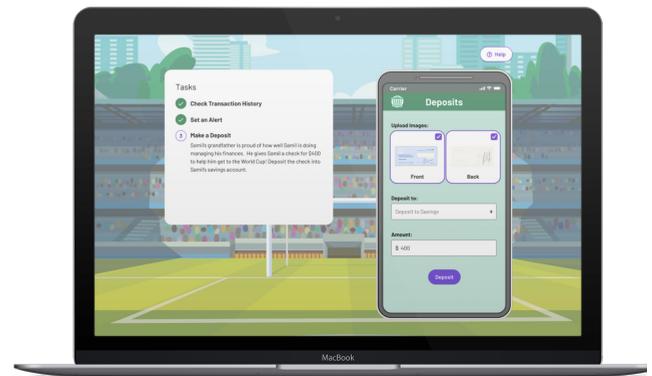
## Smart Banking Skills for Teens

Research finds that being involved in banking institutions at a young age can make a positive impact on a student’s financial well-being, yet only a little over half of the fifteen-year-olds in the U.S. have bank accounts\*. Digital banking may help to close this gap, but too often young people don’t know the basics for how to navigate banking apps and how to protect themselves from scams and identity fraud.

**Money Moves: Modern Banking & Identity Protection™** is a digital program that helps students develop strategies for managing their finances through online and mobile banking tools.

### THE LEARNING EXPERIENCE

- EVERFI’s self-graded, interactive lessons help students develop simple, actionable strategies to better manage their finances and protect themselves when using payment applications.
- Real-world scenarios prime students for long-term behavioral change using problem-solving and self-reflection activities.
- Detailed score reports and offline extension activities help teachers maximize their impact across all students.



Mobile Deposit Activity

**Grade Level:** 9th - 12th

**Total Lessons:** 4 digital lessons; 15-20 minutes each

**Curriculum Fit:** Finance, Economics, CTE, Social Studies, Business, FACS

**Standards Alignment:** Jump\$tart National Standards in K-12 Personal Finance Education, US State Financial Literacy Standards



\* Source: Tim Ranzetta, "Question of the Day: What percentage of 15-year-olds have a bank account?" Next Gen Personal Finance blog, March 12, 2018

“EVERFI is a great program and is one of the most helpful educational tools I have used in 26 years of teaching.”

— Lisa Meyers, South Doyle High School, Tennessee

## LESSON SCOPE AND SEQUENCE

### 1. Introductory Financial Concepts

- Identify the benefits of account management services that financial institutions provide.
- Compare and contrast checking and savings accounts.
- Describe the benefits of compound interest vs. simple interest.

### 2. Modern Digital Banking

- Compare the costs of online and traditional banking.
- Describe the features, benefits, and uses of online banking portals and mobile banking apps.
- Understand how online banking portals and mobile banking apps can be used to manage money, pay bills and make money transfers.

### 3. Identity Theft & Fraud Protection

- Determine methods of controlling personal information in order to practice safe internet usage.
- Identify scams or attempted fraud online or over the phone.
- Understand the difference between scams and fraud and how their differences impact how they can be dealt with if they occur.
- Explain consumer rights, responsibilities, remedies, and the importance of consumer vigilance.
- Investigate sources of assistance in resolving identity theft and fraud.

### 4. Peer-to-Peer Transactions

- Compare costs and benefits of different virtual payment applications.
- Summarize the risks and protections of virtual payment applications.
- Identify the signs of possible scams or fraud specific to virtual payment applications.
- Explain the steps users can take to ensure the safe use of virtual payment applications.

Ready to Start? Register now at  
[EVERFI.COM/K-12](http://EVERFI.COM/K-12)

## LESSON ACTIVITIES:

### Tracking Spending Electronically

Use the app on his mobile phone.

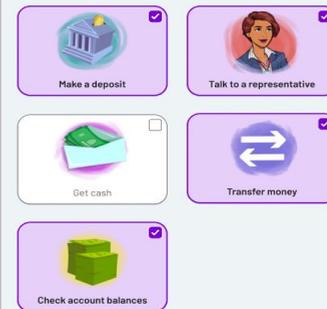


That's not going to work! Laurence downloaded the app a week ago, but he never activated his account. He decides to go into the financial institution and talk to someone.

Continue →

### Mobile Banking Tools

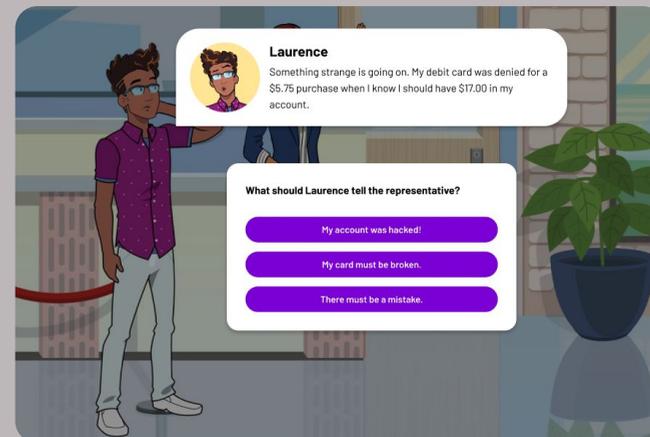
Select all of the activities Samil could do through his banking app.



Submit



### Finding Help After Possible Fraud



# EVERFI

EVERFI, Inc. empowers educators to bring real-world learning into the classroom and equip students with the skills they need for success - now and in the future. 3 of 5 U.S. school districts use EVERFI's digital resources to teach topics like financial literacy, social-emotional learning, career readiness, and prevention education.

EVERFI  
2300 N Street NW  
Washington, DC 20037  
(202) 625-0011  
<http://www.everfi.com/k-12>