

[RETIRED] INTERACTIVE: Basic Banking Activities

We have retired this resource. You may continue using it, but we are no longer monitoring or updating its content. Visit www.ngpf.org for newer resources.

Interactives:

[GCF ATM Simulation](#)

[GCF Deposit Simulation](#)

[The Mint Writing a Check](#)

[GCF Pay Debit Simulation](#)

In this series of simulations, you will practice paying bills, using an ATM, writing a check, depositing a check, and using your debit card. Each simulation has a narration that will guide and prompt you to conduct various transactions.

Part I: Use an ATM

[5 mins]

Practice using an ATM through [this simulation](#). When you are done, answer the following questions:

1. What was the first thing you did before you used the ATM? Why is it important to do this?

2. Let's assume that your checking account *has* overdraft protection. Now, let's say you forget to check how much money you have in your checking account, and you withdraw the \$40.00 from your checking account even though you do not have enough money. What happens as a result?

3. Have you used an ATM before this simulation?

a. If so, what was similar or different?

b. If not, what steps were surprising for you?

Part II: Write a Check

[5 mins]

Many people think that checks are obsolete. However, it is common to receive your salary through a paycheck or even pay your rent using a check. Making mistakes on your check can result in missed payments and additional fees, so knowing how to write a check correctly is important! Practice writing a check in [this interactive](#), and then answer the following questions:

4. What information goes into the "Pay to the Order Of" line?

5. Why do you think you have to spell out the numerical amount you put in the white box?

BONUS: What do the three numbers at the bottom of the check stand for?

Part III: Deposit a Check

[5 mins]

Sometimes, you may not want to use an ATM or mobile app to deposit your check and instead want to go inside the bank and speak to a teller. Practice depositing a check in this way through [this simulation](#). When you are done, answer the following questions:

*Tip: for the signature step (the last step), you need to drag the signature from the blue piece of paper to the correct spot on the check.

6. You did a lot of steps in this simulation to deposit a check. List these steps in order below so that the next time you go to the bank, you'll save yourself a lot of time.

7. Have you ever deposited a check in this manner before?

a. If so, how did this online simulation compare to your experience?

b. If not, what surprised you about the process?

Part IV: Make a Payment Using Your Debit Card

[5 mins]

When using your debit card, it’s important to select the right options at the machine so that the money comes out of the right account. [This simulation](#) will help you practice making a payment using your debit card. When you’re done, answer the following questions:

8. A checking account has cash that you can use at your disposal. So, when the pharmacist asked “Cash or Credit?”, why did you say “debit” instead of either of the other two options?

9. A lot of credit and debit cards now come with embedded chips for increased security. If your card had been a chip embedded card in this simulation, how would your experience have been different, if at all?

10. As “you” said in the simulation, the card machines confuse you. Don’t worry - you are not alone! Many people make mistakes when using their cards at a machine. Why do you think this is?

