

Do or Do Not Credit/Debit Game Scenario

Objective: Students will learn how to assess potential financial situations through the Do/Do Not scenarios.

This lesson has potential to be a great in class or online learning opportunity.

Online – Have each student write the word “DO” on one side of a piece of paper and “Do Not” on the other side in big, bold handwriting. Or if you want to skip this step all together, you could have students show their decision with a thumbs up or thumbs down.

In class – Prep the lesson by hanging a “Do” sign on one side of the classroom and a “Don’t” sign on the other side.

Procedure:

1. Begin by discussing the Key Financial Topic listed below.

Key Financial Topic to be Discussed:

Theft of personal financial information is widespread. Everyday people face financial challenges due to theft of information. While federal law protects you if you have unauthorized electronic withdrawals or purchases made using your debit card or unauthorized transactions on your credit card account, the protections are different for debit cards and credit cards. But for both types of cards, you should report the loss or theft of the card or the card information as soon as you learn about it.

2. Explain to students they will play a game about credit and debit cards called “Do or Do Not”
3. Point to the “Do” and “Do Not” signs on either side of the game area OR if teaching this lesson through an online learning platform, instruct students to get a piece of paper and write “Do” on one side and “Do Not” on the other (if online, you may also opt to have students do a thumbs up or thumbs down).
4. Describe that students will show whether they agree with a choice by moving toward either sign or if you are playing online, holding up the correct sign.

Note: In a Physical Education class or similar setting, you may want to encourage students to run, crab walk, skip, etc. to the appropriate sign.

Whole-class game

5. Direct students to stand in the middle of the designated game area.
 - If space is limited, consider playing this game in the cafeteria, gym, or outside.
6. As you read each scenario aloud, ask students to decide if they do or do not agree with what the person in the scenario is doing. Ask them to show their choice by moving to the side of the room/space with the appropriate sign or to hold up the appropriate sign.

Encourage students to think for themselves and not just “follow the crowd” during the game.
7. After all students have made their choice, ask a student from each side why they made the choice they made. Then reveal the answer.
8. Engage students in a brief discussion exploring the scenario and the implications of the action taken in the scenario.

9. When you are ready for the next scenario, ask the students to move back to the middle of the room/space.
10. Repeat these steps until you have read all the scenarios.
11. If you have a student that has a fun scenario let them be the “teacher” for a round. Before having them shout it out to the class, have them write it down and read it to you to be sure it works for the game.

Wrap-up

12. After you have played the game, discuss the main points with the students. What did they learn? How can they ensure they are protecting themselves from theft? Is there ever a safe time to share information? Etc.
13. Ask students to review some of the ideas they are taking away from this experience.
14. Record their responses on the board or chart paper – Or if teaching online keep a running note page going to send to all the students after the activity.

“Do or Don’t” Game Scenarios, Answers, and Instructions

- Print this page.
- Read a scenario aloud.
- Ask students, “Does this go in the ‘Do’ or ‘Don’t’ category? Move to the side of the room that has the sign you agree with.” (or hold up the sign that shows you do or don’t agree with the scenario).

Scenario 1: You owe your friend \$20. He asks to borrow your debit card so he can run to the ATM and get the cash out while you finish your homework. Do or Don’t?

Answer: Don’t - Your friend could withdraw all your money! It is also not a good idea to share your PIN with anyone else.

Scenario 2: Your debit card personal identification number (PIN) is 1234 because it is easy to remember. You are thinking about changing that PIN to something that is less common. Do or Don’t?

Answer: Do - When setting your PIN, avoid obvious numbers like your birthdate, house or apartment number, zip code, graduation year, email address, or Twitter handle. A thief could easily guess those.

Scenario 3: You receive a call from someone who claims to be with your bank and says they need to verify your account information. They ask for your account information and the numbers on your debit card. Do you share the information with them?

Answer: Don’t - A bank employee will never call a customer to ask for these details. Never provide this type of information to someone over the phone unless you initiated the call. It is likely the caller wanted your information for fraud purposes.

Scenario 4: You have lost your credit card. You are very busy today, so you plan to call your bank later in the week to work it out.

Answer: Don’t - If you put off calling your bank to notify them of your lost card, you could forget to do it. And someone could find and use your card in the meantime. Report immediately to avoid being responsible for any unauthorized uses and having to contact the company later about every unauthorized transaction that someone might make with your card.

Scenario 5: You are using a computer at the library to order some clothes online. The website asks you if you want to “save your credit card account information.” You are going to place another order later. Should you save your information?

Answer: Don’t - If you forget to clear the history of the computer you are using, someone else could use your card number to place an order. It’s never safe to save personal information on a public computer.

Scenario 6: You and your sister have debit cards linked to your parent’s account. Your sister asks if she can borrow your debit card for her vacation this weekend. Even though you have heard that tourists are often targeted for theft, you trust your sister to keep your card safe. Do you decide to let her borrow it?

Answer: Don’t - It’s never a good idea to lend someone, even a trusted family member, your debit card. And when traveling, tourists are encouraged to be extra careful with these cards (look in your purse before you leave a bus or taxi; doublecheck that you have your card after paying for a meal, etc.).

Scenario 7: You check your online bank statement, and you see a fraudulent charge on your account tied to your debit card. Do you call your bank to discuss the problem right away?

Answer: Do - Always report suspicious activity on your card account right away. And ask your bank if you can sign up for fraud notifications on your account. With this alert, you will typically receive a text from your bank when a transaction occurs that seems different from ones you typically make. Once you receive this type of alert, you can contact your bank right away to communicate whether or not you made that transaction.

Scenario 8: You receive a call from a charity raising money. Even though you are not familiar with the charity, it sounds like a worthy cause. Do you give them your credit card information to donate money?

Answer: Don't - Try this instead: Ask the person on the phone for detailed information about the charity (such as name, address, and telephone number) so you can do some research about the charity first. You may want to search the name of the organization online (especially with the word "complaint(s)" or "scam") to learn about its reputation or call the charity to find out if they have authorized the solicitation. You can also check whether the charity is trustworthy by contacting the Better Business Bureau's (BBB) Wise Giving Alliance or a similar organization. If you determine that the charity is legitimate and you decide to give, find a way to make a secure donation on their website.