Facilitator's Guide

3–5

Secret Agent Savings

A Teach Children to Save Lesson

TEACH CHILDREN TO SAVE®

ABA FOUNDATION®

WELCOME

Thank you for being a Teach Children to Save volunteer! It is because of volunteers like you that this program has been a success for over two decades. Children need bankers like yourself to share important financial lessons and help get them on the road to financial success. Whether you are a seasoned volunteer or just getting started, you can be sure that your time and effort will pay off!

This guide contains everything you will need to deliver a high-quality lesson that teaches students about the importance of keeping their money and personal information safe. Students role-play as secret agents with the Central Savings Agency (CSA). As you read about two friends, students will identify and correct the money mistakes they hear being made in the story. In doing so, students will learn about the dangers of sharing personal information, carrying large amounts of cash, and making careless spending decisions. At the end of the lesson, you will share how using a bank helps to keep money and information safe.

As you review the guide, be sure to add your own notes and personalize the lesson as you see fit. The scripts and directions are provided as a guide, but you have the ability to make it your own based on your own delivery style.

This is a very flexible lesson! You can use it with any size group, including in an auditorium or gym. You can also do the entire lesson without using slides or handouts. Using a few props can also make it extra fun!

What's Your Why?

Before stepping in front of a group of children, it can help to remind yourself of WHY you are doing this. Think about your own experiences learning about money (or not) as a young person and what you've seen as an adult. Why is this lesson important for children to have?

IN THIS GUIDE

This Facilitator Guide has information to help you prepare for and deliver the lesson, handouts and other materials to use when teaching it, and information for you to give to the teacher or host. Here's a breakdown of what you'll find and the purpose of each section.

Overview

This section includes background information to help you understand what will be covered in this lesson.

- **Lesson Summary:** A description of the lesson, including what students will do and learn
- **Recommended Grade Levels:** The grades this lesson targets, although there is some flexibility
- **Time Required:** Guidance about the amount of time the lesson should take to present
- **Objectives:** What students should be able to do at the end of the lesson
- **Key Terms:** Kid-friendly definitions for banking terms you might use during the lesson

Preparation

Get ready to teach the lesson by reviewing the information in this section and preparing any materials you will need.

- **Delivery Options:** Choices you should make ahead of the lesson about how to deliver certain portions
- **Materials:** What you will need in order to conduct the lesson

Delivery

The lesson itself is divided into the following sections with slide-by-slide guidance on what to do or say, but you are welcome to customize it to your presentation style. Consider adding notes before you teach the lesson.

- **Introduction:** Introducing yourself and the lesson to the students
- **Central Savings Agency:** Taking on the role of secret agents and learning about the secret mission
- **Money Mishaps:** Read a story while students identify poor money habits
- **Conclusion:** Wrapping up the lesson and thanking the students for their time and attention
- **Virtual Adaptations:** Suggestions for adapting the lesson to a virtual environment

Coordinating with the Teacher or Host

It is important to connect with the teacher or host ahead of time to ensure you are both on the same page and provide details about the lesson.

- **Questions to Ask:** Topics to address ahead of the lesson to make sure it goes well
- **Information for the Teacher or Host:** Details to share, including potential extension activities

OVERVIEW

Lesson Summary

In this lesson, students learn the importance of keeping their money and personal information safe. Students role-play as secret agents with the Central Savings Agency (CSA). As you read about two friends, students will identify and correct the money mistakes they hear being made in the story. In doing so, students will learn about the dangers of sharing personal information, carrying large amounts of cash, and making careless spending decisions. At the end of the lesson, you will share how using a bank helps to keep money and information safe.

Recommended Grade Level

Grades 3 to 5

Time Required

30 to 40 minutes

Objectives

At the end of this lesson, students will be able to:

- Recognize and correct common money mishaps
- Explain the importance of keeping personal information private.
- Describe ways to protect personal information.

Key Terms

- **Automated Teller Machine (ATM):** A machine that allows people to get cash, check how much money is in their bank accounts, and perform other banking activities using a card and their PIN
- **Bank:** A place where people can save and manage their money, get loans, and receive other financial services
- **Bank Account:** A way to keep your money safe at the bank and access it when you need it
- **Careless Spending:** Using money without thinking carefully about whether it's a good idea
- **Identification (ID):** A card or document that shows who you are
- **Personal Identification Number (PIN):** A secret number used to access your bank account or ATM
- **Savings:** Keeping something, such as money, to use later
- **Secret Agent:** Someone who works secretly to keep people and information safe
- **Security:** Keeping something safe from danger or theft
- **Social Security Card:** A card that shows your Social Security number, which is very private information
- **Spending:** Using money to buy things

My Notes

Come back and add notes about how this lesson went after you deliver it. That way you'll have them to look back on if/when you have the opportunity to teach it again.

PREPARATION

Delivery Options

This is a highly flexible lesson that can be delivered in person or virtually with no technology or using the provided PowerPoint slides. Review the suggestions below and decide what will work best for you based on your personal preferences and the setting in which you will be presenting.

Central Savings Agency

This portion of the lesson can be enhanced by bringing props and wearing clothes to look like a secret agent. Examples include wearing or holding dark sunglasses and wearing dark and/or more formal clothing. **The Top Secret Mission Handout** can be printed out and placed in an envelope. An optional **Top Secret Envelope Label** is provided that can be printed out and attached to the envelope if desired.

Money Mishaps

Use the slides to read the story or forgo technology and use the handouts. If you want students to follow along, provide them with a copy of the story, too.

Materials

- ❑ **Secret Agent Savings PowerPoint Slides** (Coordinate how to display this in advance.)
- ❑ **Secret Agent IDs** (Provide one badge per student, teacher, and volunteer. Cut them out in advance or make sure there are scissors available for the students to cut them out.)
- ❑ **Pencils or Pens** (Provide one per student or coordinate with the teacher or host in advance to ensure students have access to writing utensils during the lesson.)
- ❑ **Dark sunglasses** (Optional — Wear these when you arrive and at the beginning of the lesson for a “secret agent” look.)
- ❑ **Top Secret Mission Handout:** (Optional — Take a printed copy if you plan to read the mission without using the slides.)
- ❑ **Top Secret Envelope Label:** (Optional — Print and adhere to a large envelope to add visual interest and enthusiasm with students.)
- ❑ **Money Mishaps Handout:** (Optional — One copy per student.)
- ❑ **Money Mishaps Answer Key:** (Optional — One copy to use when reading the story and discussing the mistakes made by the characters.)
- ❑ **Information for the Teacher or Host** (Bring a copy or provide the electronic version. Be sure to include the Savings Tips Exit Ticket.)

DELIVERY | Introduction

SLIDE 1

Introduce yourself to the class. Say, **"Hello. My name is Ms./Mrs./Mx./Mr._____."** (Students generally address adults in school settings as Ms./Mrs./Mx./Mr. Most use their last name.)

Say, **"I'm here today as a volunteer from (Bank Name). Today we're going to learn about something very important: keeping you and your money safe."**

Say, **"Before we do that, though, I have a question for you."**

Take Note

Have you noticed that the lesson's script is in bold and in quotations? Feel free to use this during the lesson or make it your own. You can adjust what you say to fit your personal style of speaking or presenting.

DELIVERY | Central Savings Agency

SLIDE 2

Ask, **"Who can tell me what a secret agent does?"** Accept several student responses.

Say, **"To me, secret agents are people who do their jobs without anyone else knowing it."**

SLIDE 3

Ask, **"What if I'm a secret agent sent here to spy on (Teacher's Name) without them knowing it? How would you know or be able to tell — aside from the fact that I probably wouldn't ask that question?"**

Say, **"Or, I might be here to keep (Teacher's Name) safe. That's another thing secret agents do sometimes. Think there's anyone out to get (Teacher's Name)? I hope not!"**

Say, **"Well, the truth is I'm not really a secret agent. But then again, if I was, would I tell you? Probably not."**

Say, **"I thought, though, that today we can all pretend to be secret agents."**

DELIVERY | Central Savings Agency

SLIDE 4

Say, **"Specifically, we're going to be agents for the Central Savings Agency, the C.S.A."**

Say, **"That's right, the Central Savings Agency — the top secret, super special agency charged with making sure people save their money and don't lose it to reckless habits or silly slip ups."**

SLIDE 5

Say, **"As secret agents for the Central Savings Agency, you're going to need some identification."**

SLIDE 6

Say, **"Let's get each of you a CSA ID."**

Pass out a **Secret Agent ID** to each student.

Say, **"Write your name at the top of your badge and then tuck it away where no one can see it. Secret agents don't wear their badge on their shirt. They keep them hidden but can always reach for it quickly if they need it. For example, you could tuck it under a book, in your pocket, or even sit on it."**

DELIVERY | Central Savings Agency

SLIDE 7

Say, **"Now that we all have our badges and they are tucked away, let's make sure we know how to use them. Have you ever seen a show where a police officer is going to catch a bad guy? They yell 'stop,' hold up a hand, and then reach for their badge, right?"**

Say, **"That's what we're going to do. Let's practice. On the count of three, yell 'stop,' hold up one hand, and show me your badge."** (Count to three.)

Respond according to their level of enthusiasm.

- If it was really quiet, say **"Let's try that again. If I was the bad guy, I don't think I'd have stopped. Let's be more assertive this time. Ready? One, two, three."**
- If their response was a bit overzealous, say, **"That is sure to stop someone, but we're just going to be stopping someone here in the room with us — not all the way down in the gym. Let's try it again at a little lower volume."**

Just-Right Responses
You don't want the class to be so loud they interrupt other classrooms, but you also want them to be just loud enough they are having fun with it. However, if you're doing this lesson in an auditorium, encourage the high volumes. They'll love it!

Say, **"Alright, we have our badges. We know how to stop a bad guy. What do you think we need now? Any ideas?"**

Accept several student responses.

DELIVERY | Central Savings Agency

SLIDE 8

Say, **"We need a mission! Every secret agent needs a mission, and it looks like ours has come in. Let me just authenticate it so we can read it."**

Take out your cell phone and act like you are entering a password or using facial recognition.

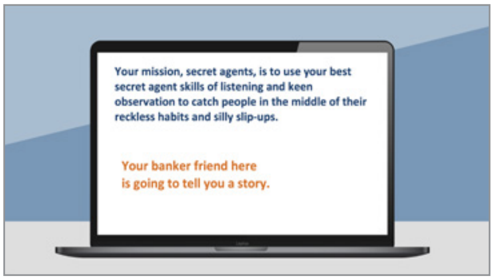
SLIDE 9

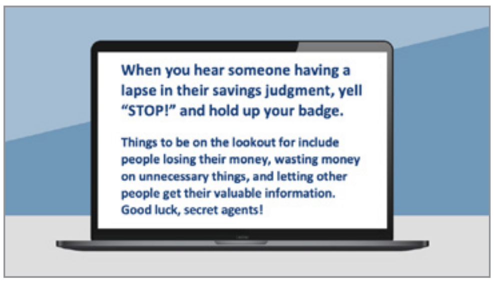
Say, **"Here we are! The head of the C.S.A. sent this message just for us."**

Ask, **"Are you ready?"**

Say, **"You'll need to listen carefully. Missions can only be read once before they disappear."**

DELIVERY | Central Savings Agency





SLIDES 10-11

Read, "**Your mission, secret agents, is to use your best secret agent skills of listening and keen observation to catch people in the middle of their reckless habits and silly slip-ups."**

Read, **"Your banker friend here — hey, that's me — is going to tell you a story."**

Read, **"When you hear someone having a lapse in their savings judgment, yell 'STOP' and hold up your badge."**

Read, **"Things to be on the lookout for include people losing their money, wasting money on unnecessary things, and letting other people get their valuable information. Good luck, secret agents!"**

Optional

Say, **"To make it easier to follow along, I'll give each of you a copy of the story. If you want, circle or draw a star next to the parts where a savings mishap is made."**

Distribute a copy of **Money Mishaps** to each student.

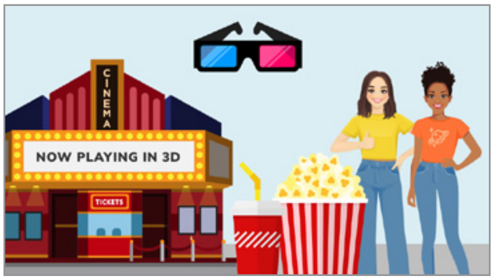
DELIVERY | Money Mishaps

SLIDES 12-35

Using the slides as illustrations, read **Money Mishaps** to the class. Stop each time students play their part, yelling 'STOP' and showing their **Secret Agent IDs**.

Reference the notes with details about each "slip-up" that is intended to get students' attention. If students yell out when it isn't intended, ask what they noticed and respond accordingly. If the point is valid, acknowledge it. If not, help to correct any misunderstanding.

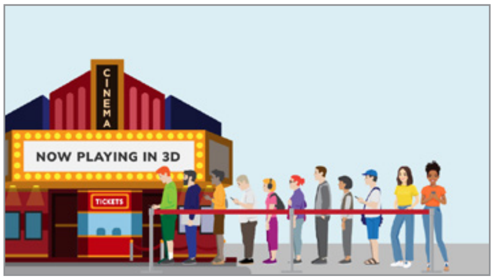
With each pause, try not to linger for too long and get back to the story.



SLIDES 12-13

Say, **"Sarina Spender is heading off to the movies with her BFF Lucy Luckless. They're planning to see the latest 3-D movie and can't wait. They want to be sure to get the biggest tub of popcorn and the largest drinks they have at the theater."**

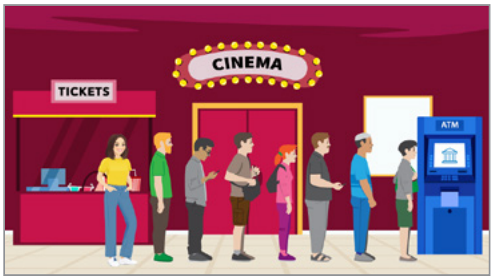
Say, **"3-D movies are expensive, and so are snacks at the movie theater. So, you can imagine this is going to be quite a costly outing."**



SLIDE 14

Say, **"When Sarina gets to the movie theater, Lucy is already there, along with a whole line of people waiting to buy tickets."**

DELIVERY | Money Mishaps



SLIDE 15

Say, **“Sarina finds Lucy standing at the theater’s ATM waiting to get cash for their big adventure. There’s even a line there!”**

SLIDE 16

Say, **“Lucy turns to Sarina and says, ‘I need to put in my PIN. Is it my birthday, or is it my house number? I can never remember!’”**

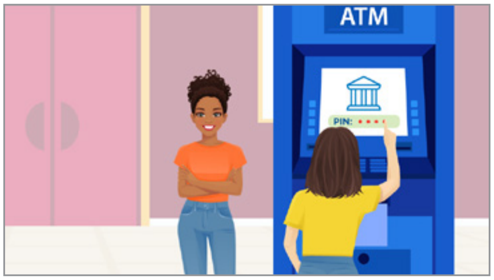
PIN

PINs or Personal Identification Numbers are used to gain access to your money using your ATM or debit card. If someone overhears Lucy, they would know this secret information. Her entire savings could be wiped out if someone got this information and her debit card.

Facilitation Tip

If students don’t call out **“stop”** in the place indicated, pause and ask questions to prompt them, such as, **“Is this a good idea?”** and **“Does this seem like a smart decision?”** Another strategy is to hold up your own hand to indicate that they should as well.

DELIVERY | Money Mishaps



SLIDE 17

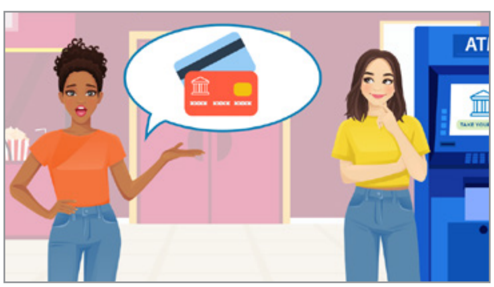
Say, **"'Let's try my birthday first — 3-7-0-4. Nope. That didn't work,' says Lucy."**

DATE OF BIRTH
Strangers don't need to know your date of birth. It was a bad idea for Lucy to announce it in public. You also should never use your birthday for your PIN. It is too easy for people to guess.

SLIDE 18

Say, **"'Let's try my house number – 2372.' This time it works. Lucy takes her cash from the machine, beaming with delight and eyeing the snack bar."**

HOUSE NUMBER
Just like your birthday, your house number or address shouldn't be used for your PIN. Your PIN should be a random number that people can't figure out easily.



SLIDE 19

Say, **"Sarina looks at Lucy with surprise. 'You really should know your PIN, and why do you even need to get cash anyways?' she asks."**

Say, **"Without even waiting for Lucy to answer, Sarina explains to Lucy that she could have just used her debit card when buying the ticket. She wouldn't have needed the PIN if she'd done that."**

If needed, point out to students that this is actually wise advice. When used to pay for things, you don't need to provide your PIN — only when used to obtain cash or access other services at an ATM.

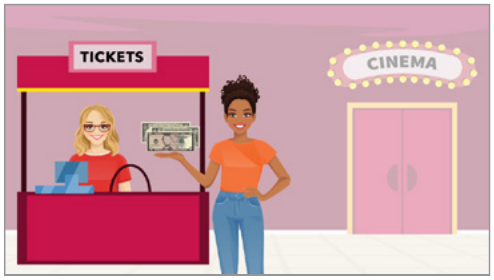
DELIVERY | Money Mishaps

SLIDE 20

Say, **"'Plus,' Sarina says, 'I have tons of cash on me. I have enough in my wallet to pay for both of us!'"**

Say, **"Sarina opens her wallet up wide so Lucy can see her pile of cash — a whole stack of ones, fives, tens, and even 20-dollar bills."**

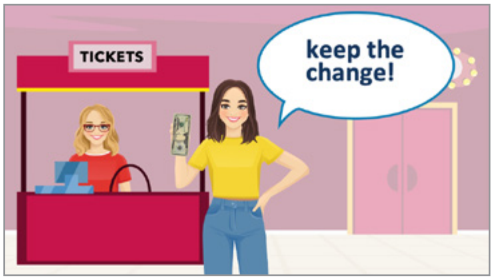
CARRYING CASH
It is important to keep our money safe. Carrying large amounts of money is never a good idea. It is easy to lose and puts you at a greater risk of having it stolen, especially if you tell people you have it. A better idea is to keep your money in a safe place where people wouldn't think to look, or even better, at a bank.



SLIDE 21

Say, **"When they get to the counter, Sarina pays first. With all the cash and coins in her wallet, she gives the cashier the exact amount."**

DELIVERY | Money Mishaps



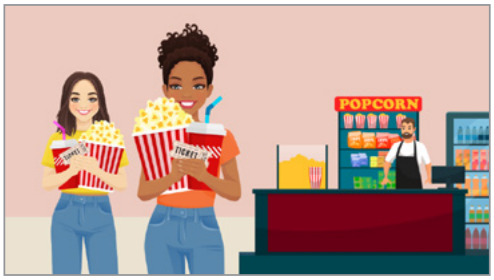
SLIDE 22

Say, **"Lucy, on the other hand, only got $20 bills from the ATM. She tells the person at the counter to 'keep the change.' She's got plenty of money now!"**

CARELESS SPENDING

Lucy is being careless with her money. If she tells every cashier to keep the change, she'll never have money to save. It is fine to leave a tip for great service, but be sure to know how much you are spending on it.

One way to try to save small amounts of money is to keep the change from purchases and put it in savings. Lots of people put their spare change in a jar at the end of every day and find they have a large amount of money when the jar is full.

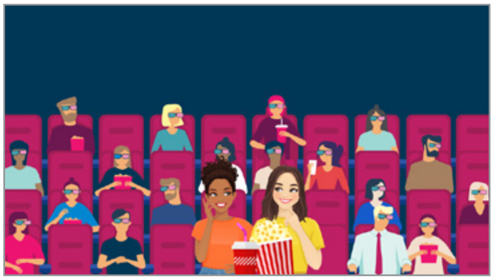


SLIDE 23

Say, **"With tickets in hand, the girls head to the snack bar to load up on popcorn and drinks. They decide they are going all out. Each gets the biggest tub of popcorn possible, with extra butter, and the most gigantic drink, too."**

Say, **"The snacks are so big the girls can barely carry them back to the theater without spilling. They sit down just as the previews begin."**

DELIVERY | Money Mishaps



SLIDE 24

Say, **“About halfway through the movie — and halfway through their popcorn and drinks — both girls decide a run to the bathroom is needed.”**

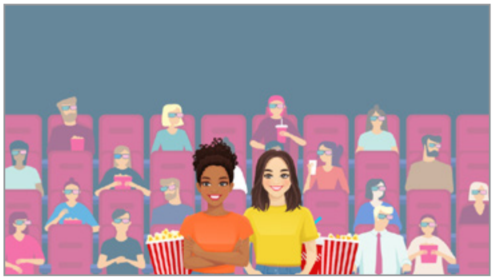
Say, **“They whisper to each other and make a plan. They’ll go together as quickly as they can so they don’t miss too much of the movie.”**

SLIDE 25

Say, **“Looking at their things, they decide they will just leave them there. They won’t be gone long!”**

Say, **“They leave all their stuff by their seats and head to the bathroom.”**

KEEP BELONGINGS SAFE
Leaving your purse or wallet out where someone else may get it is never a good idea. It is even worse in a dark place like a movie theater, where people might not notice someone taking your things.



SLIDE 26

Say, **“When they get back, they settle into their seats and don’t touch the rest of their popcorn or drinks. They are way too full!”**

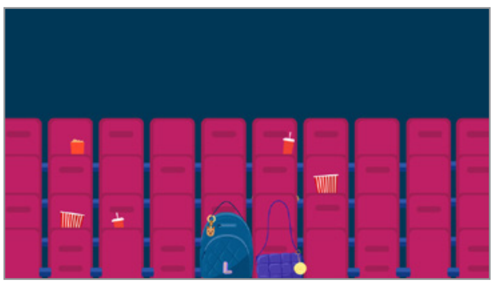
DELIVERY | Money Mishaps

SLIDE 27

Say, **“When the movie is over, Sarina and Lucy get up to leave. They pick up their half-eaten tubs of popcorn and their half-full drinks and head for the doors. Each takes one more sip of their drinks before tossing the rest in the trash on their way out.”**

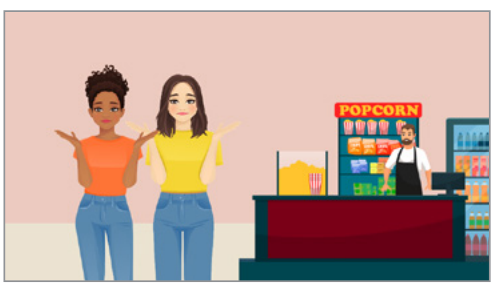
WASTEFUL SPENDING

The girls bought more popcorn and drinks than they needed and ended up throwing much of it away. They could have saved money and not wasted food if they had shared or gotten smaller sizes.



SLIDE 28

Say, **“Neither realizes that their bags, which they left on the floor when they went to the bathroom, are gone.”**



SLIDE 29

Say, **“When they get to the lobby, they decide they need one more treat before they leave; this time they’ll split a candy bar. When they go to get their money, they quickly realize they don’t have their bags.”**

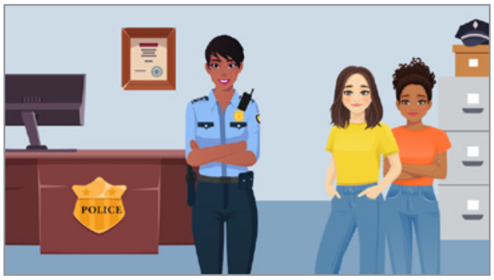
DELIVERY | Money Mishaps

SLIDE 30

Say, **"Sarina and Lucy head back into the theater, but they can't find them anywhere. They tell the theater manager, who promises to look around and let them know if they are found."**

SLIDE 31

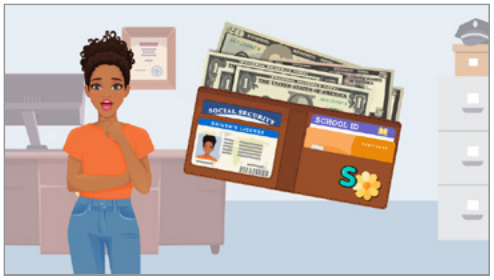
Say, **"Not only are they missing their wallets now, but also their keys. Luckily, Lucy had her cell phone in her pocket. She calls her mom to come and get them."**



SLIDE 32

Say, **"When Lucy's mom gets there, she tells the girls they are going straight to the police station to file a report. At the station, a police officer asks the girls to write down everything that was in their purses and wallets."**

DELIVERY | Money Mishaps



SLIDE 33

Say, **“Sarina thinks through what was in it the last time she checked. She knew about the cash, but what else was in there? She had her driver’s license, her school ID, and Social Security card, which she’d had since she was a kid. Her mom always told her to keep that in a safe place.”**

SOCIAL SECURITY CARD

It is good that Sarina knows what was in her wallet, but bad she was carrying her Social Security Card in it. This important card shows your Social Security number, and it should always be kept in a safe and private location. If an identity thief gets this number, they can use it to pretend to be you, which can cause all sorts of problems down the road.

DELIVERY | Money Mishaps

SLIDE 34

Say, **“When they were all done, they went home and hoped to get a call that the police or the theater manager had found their purses. They just couldn’t imagine what they were going to do without them. After all, they wanted to go see another movie tomorrow.”**

EXCESS SPENDING

Students might call attention to back-to-back movie outings as an example of excess spending. If so, acknowledge this. If students don’t point it out, it is fine to keep going.

SLIDE 35

Say, **“Great job spotting the savings mishaps, secret agents. You were great at spotting Sarina and Lucy’s money mishaps!”**

DELIVERY | Conclusion

SLIDE 36

Say, **“Bankers like me may not be secret agents, but we do commit to keeping private information a secret.”**

Say, **“Banks and bankers do many things to make sure your money and your information are safe. That’s an advantage to opening a savings account and keeping any money you save in a bank where the pros are always on the case.”**

SLIDE 37

Thank the students for letting you come to their class and for paying attention and listening.

Let them know that you hope to see them someday at the bank taking advantage of the safety that bank accounts offer.

DELIVERY | Virtual Adaptations

This section provides suggestions for delivering this lesson in a virtual format in which the banker is presenting the lesson using a video conferencing tool such as Microsoft Teams or Zoom. The recommendations presume that the students are together with the teacher in a classroom and they can view both the banker and the presentation on a screen or television. Ideally, a camera should also be focused on the classroom so the banker can see the students. Further adaptations will be required if everyone (presenter, teacher, and students) participates virtually from their own location.

Section	Virtual Adaptation
Introduction Slides 1	Ask the teacher to provide a brief introduction and then introduce yourself.
Central Savings Agency Slides 2 – 12	Provide a digital version of the **Secret Agent IDs** in advance. Ask that they print them out in advance and provide them to the students when directed.
Money Mishaps Slides 12 – 35	Minimal adaptations required, As needed, ask the teacher or host to call on students to respond.
Conclusion Slides 36 – 37	No adaptations are needed.

CENTRAL SAVINGS AGENCY

CENTRAL SAVINGS AGENCY
SAVE AND PROTECT

CSA

SECRET AGENT

Name: ____________________

CENTRAL SAVINGS AGENCY

CENTRAL SAVINGS AGENCY
SAVE AND PROTECT

CSA

SECRET AGENT

Name: ____________________

CSA

CENTRAL SAVINGS AGENCY

Your mission, secret agents, is to use your best secret agent skills of listening and keen observation to catch people in the middle of their reckless habits and silly slip-ups.

Your banker friend here is going to tell you a story.

When you hear someone having a lapse in their savings judgment, yell **“STOP”** and hold up your badge.

Things to be on the lookout for include people losing their money, wasting money on unnecessary things, and letting other people get their valuable information.

Good luck, secret agents!

Top Secret Envelope Label

TOP SECRET

CSA

CENTRAL SAVINGS AGENCY

MONEY MISHAP

Sarina Spender is heading off to the movies with her BFF Lucy Luckless. They're planning to see the latest 3-D movie and can't wait. They want to be sure to get the biggest tub of popcorn and the largest drinks they have at the theater. 3-D movies are expensive, and so are snacks at the movie theater. So, you can imagine this is going to be quite a costly outing.

When Sarina gets to the movie theater, Lucy is already there, along with a whole line of people waiting to buy tickets. Sarina finds Lucy standing at the theater's ATM waiting to get cash for their big adventure. There's even a line there! Lucy turns to Sarina and says, "I need to put in my PIN. Is it my birthday, or is it my house number? I can never remember!"

"Let's try my birthday first — 3-7-0-4. Nope. That didn't work," says Lucy. "Let's try my house number – 2372." This time it works. Lucy takes her cash from the machine, beaming with delight and eyeing the snack bar. Sarina looks at Lucy with surprise. "You really should know your PIN, and why do you even need to get cash anyways?" she asks.

Without even waiting for Lucy to answer, Sarina explains to Lucy that she could have just used her debit card when buying the ticket. She wouldn't have needed the PIN if she'd done that.

"Plus," Sarina says, "I have tons of cash on me. I have enough in my wallet to pay for both of us!" Sarina opens her wallet up wide so Lucy can see her pile of cash — a whole stack of ones, fives, tens, and even 20-dollar bills.

When they get to the counter, Sarina pays first. With all the cash and coins in her wallet, she gives the cashier the exact amount. Lucy, on the other hand, only got $20 bills from the ATM. She tells the person at the counter to "keep the change." She's got plenty of money now!

With tickets in hand, the girls head to the snack bar to load up on popcorn and drinks. They decide they are going all out. Each gets the biggest tub of popcorn possible, with extra butter, and the most gigantic drink, too. They are so big the girls can barely carry them back to the theater without spilling. They sit down just as the previews begin.

MONEY MISHAP (Continued)

About halfway through the movie — and halfway through their popcorn and drinks — both girls decide a run to the bathroom is needed. They whisper to each other and make a plan. They'll go together as quickly as they can so they don't miss too much of the movie. Looking at their things, they decide they will just leave them there. They won't be gone long! They leave all their stuff by their seats and head to the bathroom.

When they get back, they settle into their seats and don't touch the rest of their popcorn or drinks. They are way too full! When the movie is over, Sarina and Lucy get up to leave. They pick up their half-eaten tubs of popcorn and their half-full drinks and head for the doors. Each takes one more sip of their drinks before tossing the rest in the trash on their way out.

Neither realizes that their bags, which they left on the floor when they went to the bathroom, are gone. When they get to the lobby, they decide they need one more treat before they leave; this time they'll split a candy bar. When they go to get their money, they quickly realize they don't have their bags.

Sarina and Lucy head back into the theater, but they can't find them anywhere. They tell the theater manager, who promises to look around and let them know if they are found.

Not only are they missing their wallets now, but also their keys. Luckily, Lucy had her cell phone in her pocket. She calls her mom to come and get them. When Lucy's mom gets there, she tells the girls they are going straight to the police station to file a report. At the station, a police officer asks the girls to write down everything that was in their purses and wallets.

Sarina thinks through what was in it the last time she checked. She knew about the cash, but what else was in there? She had her driver's license, school ID, and Social Security card, which she'd had since she was a kid. Her mom always told her to keep that in a safe place.

When they were all done, they went home and hoped to get a call that the police or the theater manager had found their purses. They just couldn't imagine what they were going to do without them. After all, they wanted to go see another movie tomorrow.

MONEY MISHAP

Sarina Spender is heading off to the movies with her BFF Lucy Luckless. They're planning to see the latest 3-D movie and can't wait. They want to be sure to get the biggest tub of popcorn and the largest drinks they have at the theater. 3-D movies are expensive, and so are snacks at the movie theater. So, you can imagine this is going to be quite a costly outing.

When Sarina gets to the movie theater, Lucy is already there, along with a whole line of people waiting to buy tickets. Sarina finds Lucy standing at the theater's ATM waiting to get cash for their big adventure. There's even a line there! Lucy turns to Sarina and says, **"I need to put in my PIN. Is it my birthday, or is it my house number?** I can never remember!"

PIN
PINs or Personal Identification Numbers are used to gain access to your money using your ATM or debit card. If someone overhears Lucy, they would know this secret information. Her entire savings could be wiped out if someone got this information and her debit card.

"Let's try my **birthday** first — 3-7-0-4. Nope. That didn't work," says Lucy.

DATE OF BIRTH
Strangers don't need to know your date of birth. It was a bad idea for Lucy to announce it in public. You also should never use your birthday for your PIN. It is too easy for people to guess.

"Let's try my house number – **2372**."

HOUSE NUMBER
Just like your birthday, your house number or address shouldn't be used for your PIN. Your PIN should be a random number that people can't figure out easily.

This time it works. Lucy takes her cash from the machine, beaming with delight and eyeing the snack bar. Sarina looks at Lucy with surprise. "You really should know your PIN, and why do you even need to get cash anyways?" she asks.

Without even waiting for Lucy to answer, Sarina explains to Lucy that she could have just used her debit card when buying the ticket. She wouldn't have needed the PIN if she'd done that.

MONEY MISHAP (Continued)

"Plus," Sarina says, "I have tons of cash on me. I have enough in my wallet to pay for both of us!" Sarina opens her wallet up wide so Lucy can see her **pile of cash** — a whole stack of ones, fives, tens, and even 20-dollar bills.

CARRYING CASH
It is important to keep our money safe. Carrying large amounts of money is never a good idea. It is easy to lose and puts you at a greater risk of having it stolen, especially if you tell people you have it. A better idea is to keep your money in a safe place where people wouldn't think to look, or even better, at a bank.

When they get to the counter, Sarina pays first. With all the cash and coins in her wallet, she gives the cashier the exact amount. Lucy, on the other hand, only got $20 bills from the ATM. She tells the person at the counter to **"keep the change."** She's got plenty of money now!

CARELESS SPENDING
Lucy is being careless with her money. If she tells every cashier to keep the change, she'll never have money to save. It is fine to leave a tip for great service, but be sure to know how much you are spending on it.

One way to try to save small amounts of money is to keep the change from purchases and put it in savings. Lots of people put their spare change in a jar at the end of every day and find they have a large amount of money when the jar is full.

With tickets in hand, the girls head to the snack bar to load up on popcorn and drinks. They decide they are going all out. Each gets the biggest tub of popcorn possible, with extra butter, and the most gigantic drink, too. They are so big the girls can barely carry them back to the theater without spilling. They sit down just as the previews begin.

About halfway through the movie — and halfway through their popcorn and drinks — both girls decide a run to the bathroom is needed. They whisper to each other and make a plan. They'll go together as quickly as they can so they don't miss too much of the movie. Looking at their things, they decide they will just leave them there. They won't be gone long! **They leave all their stuff by their seats** and head to the bathroom.

KEEP BELONGINGS SAFE
Leaving your purse or wallet out where someone else may get it is never a good idea. It is even worse in a dark place like a movie theater, where people might not notice someone taking your things.

MONEY MISHAP (Continued)

When they get back, they settle into their seats and don't touch the rest of their popcorn or drinks. They are way too full! When the movie is over, Sarina and Lucy get up to leave. They pick up their half-eaten tubs of popcorn and their half-full drinks and head for the doors. Each takes one more sip of their drinks before **tossing the rest in the trash** on their way out.

WASTEFUL SPENDING
The girls bought more popcorn and drinks than they needed and ended up throwing much of it away. They could have saved money and not wasted food if they had shared or gotten smaller sizes.

Neither realizes that their bags, which they left on the floor when they went to the bathroom, are gone. When they get to the lobby, they decide they need one more treat before they leave; this time they'll split a candy bar. When they go to get their money, they quickly realize they don't have their bags.

Sarina and Lucy head back into the theater, but they can't find them anywhere. They tell the theater manager, who promises to look around and let them know if they are found.

Not only are they missing their wallets now, but also their keys. Luckily, Lucy had her cell phone in her pocket. She calls her mom to come and get them. When Lucy's mom gets there, she tells the girls they are going straight to the police station to file a report. At the station, a police officer asks the girls to write down everything that was in their purses and wallets.

Sarina thinks through what was in it the last time she checked. She knew about the cash, but what else was in there? She had her driver's license, school ID, and **Social Security card**, which she'd had since she was a kid. Her mom always told her to keep that in a safe place.

SOCIAL SECURITY CARD
It is good that Sarina knows what was in her wallet, but bad she was carrying her Social Security Card in it. This important card shows your Social Security number, and it should always be kept in a safe and private location. If an identity thief gets this number, they can use it to pretend to be you, which can cause all sorts of problems down the road.

When they were all done, they went home and hoped to get a call that the police or the theater manager had found their purses. They just couldn't imagine what they were going to do without them. After all, they wanted to **go see another movie tomorrow**.

EXCESS SPENDING
Students might call attention to back-to-back movie outings as an example of excess spending. If so, acknowledge this. If students don't point it out, it is fine to keep going.

Questions to Ask

Coordinating with the Teacher or Host

Connect ahead of time to get answers to the questions below.

GENERAL QUESTIONS	ANSWERS
How many students do you expect to participate?	
Would you like me to send you a copy of the lesson and the educator materials in advance?	
What is the best way for me to show PowerPoint slides (i.e., send them to you in advance, bring them on a jump drive, connect my own laptop, etc.)?	
Several times during the lesson, I will call on students to answer questions or volunteer to be part of the lesson. Would you prefer to select students to respond, or should I?	
If students lose focus, how would you like me to get their attention? Should I use a call-and-response phrase such as “1-2-3 eyes on me” or will you step in?	

ACTIVITY QUESTIONS	ANSWERS
• **Central Savings Agency:** Will the students have access to pencils or pens to write their names on their **Secret Agent IDs**?	
• **Money Mishaps:** Would you prefer that I provide a copy of the story to each student or ask them to focus on me as I read to them?	

Information for the Teacher or Host

Thank you for hosting a Teach Children to Save lesson!

The information below and the handouts on the pages that follow provide additional background information for you as the educator or program leader. Feel free to use any of the suggested extension activities as a way for further understanding of the lesson and/or as a means of assessing student understanding.

Secret Agent Savings: A Teach Children to Save Lesson for Grades 3 to 5

In this lesson, students learn about the importance of keeping their money and personal information safe. Students role-play as secret agents with the Central Savings Agency (CSA). The volunteer will read a story about two friends, while students identify and correct the money mistakes they hear being made. In doing so, students will learn about the dangers of sharing personal information, carrying large amounts of cash, and making careless spending decisions. At the end of the lesson, the volunteer will share how using a bank helps to keep money and information safe.

Objectives

At the end of this lesson, students will be able to:

- Recognize and correct common money mishaps.
- Explain the importance of keeping personal information private.
- Describe ways to protect personal information.

Key Terms

- **Automated Teller Machine (ATM):** A machine that allows people to get cash, check how much money is in their bank accounts, and perform other banking activities using a card and their PIN
- **Bank:** A place where people can save and manage their money, get loans, and receive other financial services
- **Bank Account:** A way to keep your money safe at the bank and access it when you need it
- **Careless Spending:** Using money without thinking carefully about whether it's a good idea
- **Identification (ID):** A card or document that shows who you are
- **Personal Identification Number (PIN):** A secret number used to access your bank account or ATM
- **Savings:** Keeping something, such as money, to use later
- **Secret Agent:** Someone who works secretly to keep people and information safe
- **Security:** Keeping something safe from danger or theft
- **Social Security Card:** A card that shows your Social Security number, which is very private information
- **Spending:** Using money to buy things

Suggested Extension Activities

1. Direct students to complete the **Savings Tips Exit Ticket** with three tips for keeping money safe.
2. Challenge students to choose one of the money mishaps from the lesson and write about how it could have been avoided.
3. Invite students to write a “Secret Agent’s Report” pretending they are reporting back to the Central Savings Agency on what they learned about keeping money safe.
4. Provide students with materials to create banker badges and write about the role of bankers in keeping money and personal financial information safe.
5. Reinforce students’ understanding through creative writing with students writing short stories involving a character who makes money mistakes and learns to avoid them by using safe practices.

Connection to National Standards

This lesson addresses the following national standards:

National Standards for Personal Financial Education

- **III.** Saving 4-1 When people save money, they are choosing not to spend money today to be able to buy something in the future.
- **II.** Spending 4-6 Payment methods for making purchases include cash, checks, debit cards, and credit cards.
- **III.** Saving 4-4 Safety and ease of access are factors to consider when deciding where to keep savings.
- **VI.** Managing Risk 4-1 People are exposed to risk when there is a chance of loss or harm. Risk is an unavoidable part of daily life.
- **VI.** Managing Risk 8-1 Financial loss can occur from unexpected events that damage health, wealth, income, property, and/or future opportunities.
- **VI.** Managing Risk 8-7 Identity theft is the use of someone else’s personal identification information to commit a crime.

Name:____

Savings Safety Tips

Exit Ticket

List three tips for keeping money and personal information safe.

1 ____

2 ____

3 ____

Name:____

Savings Safety Tips

Exit Ticket

List three tips for keeping money and personal information safe.

1 ____

2 ____

3 ____

Name:____

Savings Safety Tips

Exit Ticket

List three tips for keeping money and personal information safe.

1 ____

2 ____

3 ____