### What We Learned Today

Today we learned that a bank is a safe place to keep money. We learned how you can interact with a bank and what a bank can do for you. We also learned about how to choose a bank by thinking about the services that are important to you.

#### Remember

It is not safe to keep large amounts of money at home. It's better to have the money kept safely in a bank.

#### **Practice At Home**

Practice what you will do when you visit a bank. Think about the words you will say and the objects, like checks and cards, that you will use. Practice how you will respect others' personal space if you come close to them in the bank.

| Words To Know           |   |  |
|-------------------------|---|--|
| ABLE<br>Account         | A place you where you can save money<br>for things in the future like school,<br>a vacation or something for your home.   |  |
| АТМ                     | Short for "Automated Teller Machine."<br>A machine that provides cash from your<br>own bank account and banking services<br>using a plastic card and a PIN<br>(personal identification number). |  |
| Bank Service<br>Charges | Fees paid by bank customers for<br>things like cashing checks or using<br>another bank's ATMs.  | FEE NOTICE-U.S.<br>HE OWNER OF THIS<br>EE OF <b>34</b> OO FOR F<br>Y FEES THAT NO<br>YOUR FINAT NO   |
| Check                   | A piece of paper telling a bank to pay<br>an amount of money to someone.  | The second secon |



Personal Finance for Individuals with Diverse Abilities What is a Bank? Take Home

Page 1

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| Checking<br>Account    | An account for money you will spend<br>using checks or a debit card. | **  |
|------------------------|--|---|
| Deposit                | Money put into a bank account.                                       |   |
| Interest               | Money paid for the use of saved or borrowed money.                   | No. And the second second   |
| Savings<br>Account     | An account for money you hold onto until needed.                     | Deposit Account<br>WALARE BLANKE<br>\$13,819.16<br>TO CONVENENCE BANNEDS +1234<br>TOOLYS BRONNED BLANKE<br>PREMI<br>TOOLYS BRONNED BLANKE |
| Special Needs<br>Trust | A way of helping you<br>save for your future.                        |   |

# **Additional Resources:**

There are many resources available online that will help both you and your caregiver find answers to questions you may have. Below is a set of resources that can be found by using the search guidelines provided.

### Information about ABLE Accounts

ABLE is not a national program and it is offered in different forms by different states. To find links to your state's program, search for "What are ABLE Accounts?"

### **Information about Special Needs Trusts**

Visit myfloridacfo.com, select the "search" button at the top of the page and search for "Special Needs Trusts".

**Consumer Financial Protection Bureau (CFPB): Guides for Managing Someone Else's Money** Search for "CFPB Guides for Managing Someone Else's Money".

Federal Deposit and Insurance Corporation (FDIC): Choosing and Using the Right Bank Account Search for "FDIC Choosing and Using the Right Bank Account".

# Federal Trade Commission (FTC) Online Security Information

- Computer Security: Search for "FTC Computer Security"
- Wi-Fi Hot Spots: Search for "FTC Wi-fi Hot Spots"
- Identity Theft: Search for "Identity Theft"