

Facilitator Guide

Banking Essentials Workshop

Banking Essentials Workshop

Facilitator Guide

Banking Essentials Workshop

Duration: 90 minutes

Aims

This workshop aims to help learners understand how to open and manage a bank account.

Resources:

Workshop Facilitator Guide x 1 copy [This document]

Slides x 1 copy [Banking Essentials PPT]

Workbook x 1 copy per learner [Banking Essentials WB]

Calculators, pens

Learning Objectives

By the end of this workshop learners should be able to:

- Explain the difference between a basic bank account and a current account
- Plan how to open a bank account
- Identify elements of a bank statement
- Manage a bank account
- Discuss the use of debit cards

Trainer briefing

This training guide has been written to be used by both experienced trainers and those for whom training delivery is new. We appreciate the resources available to you to deliver the training can vary greatly, from online delivery, delivery in a community space or delivery in-branch. We have tried to take all situations into account but if you need to vary the delivery of activities to meet the available resources then please feel free to do so.

Learners

When delivering this training remember the learners come from all walks of life. For some learners, English is a second language so they may struggle or need help from family members, even children, during the session.

This training may bring up some personal feelings for the learners, for example, those for whom money is tight. This might result in some emotions during the course. Encourage them to take a break if they need to. There are some frequently asked questions at the end of this guide to help you deal with any tricky situations.

Guide Format

The guide is written as though you are speaking directly to the learners; although this gives an idea of what to say, it's important to inject your personality into the training to make it authentic. You will also notice there are 'Facilitator notes' which give you tips on how to run an activity and sections labelled 'Look for'; these give the ideal answer and help you guide the learner to the correct answer.

Workbook

The workbook accompanying this training has lots of space for learners to make notes as they go through the session. It also contains anything needed for an exercise, meaning you can run this session without the slides if necessary. Towards the back of the workbook is a section explaining any banking terminology, useful links and details of charities that can offer support. Encourage the learners to take the workbook home with them.

Exercises

The exercises in this workshop are to be undertaken at your discretion, if you think a particular exercise isn't relevant or may confuse your learners then feel free to exclude or replace it.


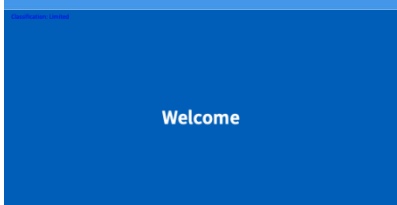
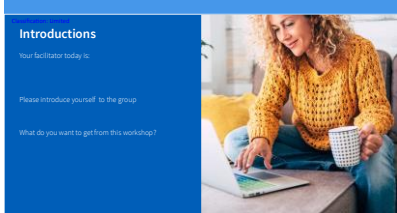

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Agenda

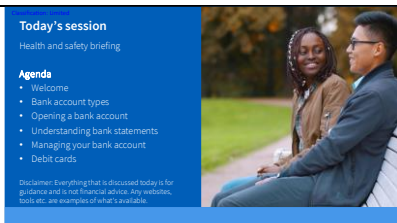
Module /Topic Title	Duration
Banking Essentials	90 mins
Welcome Introductions Workshop overview	10 mins
Bank account types Basic bank account Current account	15 mins
Opening a bank account What do you need? What to expect	20 mins
Understanding bank statements Walk through a bank statement Online banking Overdrafts	10 mins
Managing your bank account Making and receiving payments Other types of payment Cheques	10 mins
Debit cards <ul style="list-style-type: none"> • Making a purchase • Contactless payments • Paying online • Debit card safety 	15 mins
Questions	10 minutes

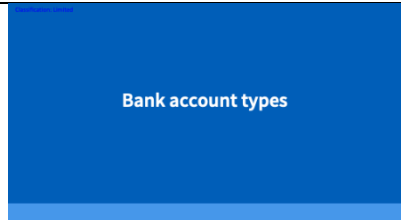
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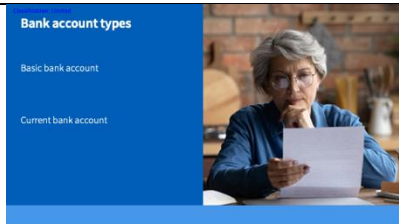

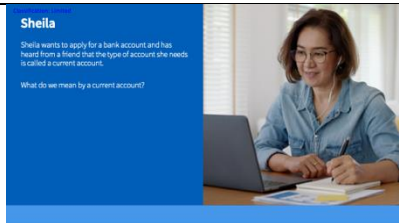
Topic 1 – Welcome		
Workbook page	Slide/Resources	Approach
Pages 3 – 4	  	<p>Facilitator note:</p> <p>Introduce yourself and outline what qualifies you to run the course. Emphasise that this is a safe space to ask questions about money, and to check understanding of financial language and practice.</p> <p>Ask the learners to introduce themselves – if the training is being delivered to a larger group, then ask the delegates to introduce themselves to the person on their right.</p> <p>Ask the learners to name one objective they'd personally like to get from the workshop.</p>
Overview	<p>Objectives</p> <p>By the end of this workshop, you should be able to:</p> <ul style="list-style-type: none"> • Explain the difference between a basic bank account and a current account • Plan how to open a bank account • Name parts of a bank statement • Manage a bank account • Use your debit card safely 	<p>Explain:</p> <p>This workshop aims to help learners understand how to open and manage a bank account.</p> <p>By the end of this workshop, you should be able to:</p> <ul style="list-style-type: none"> • Explain the difference between a basic bank account and a current account • Plan how to open a bank account • Identify elements of a bank statement • Manage a bank account

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		<ul style="list-style-type: none"> Discuss the use of debit cards
Agenda		<p>Facilitator note: Run through basic health and safety (fire exits, trip hazards etc). Run through the agenda.</p> <p>Read out the disclaimer: Everything that is discussed today is for guidance and is not financial advice. Any websites, tools etc. are examples of what's available.</p> <p>Hand out the workbook and explain it's for the learners to make notes as we go through the workshop and has some useful links to further information.</p>

Topic 2 – Bank account types		
Workbook page	Slide/Resources	Approach
Page 4		<p>Facilitator note: Introduce the topic and read out the section objective as follows:</p> <p>By the end of this section, you should be able to: Explain the difference between a basic bank account and a current account.</p>

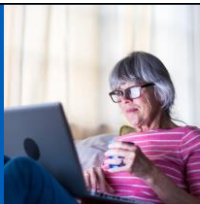
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		<p>Explain:</p> <p>There are lots of different types of bank accounts which can make it very confusing when you're not sure which is the best one for you.</p> <p>We're going to focus today on the two common types of accounts – a basic bank account and a current bank account.</p> <p>There is information in your workbook about where to find out further details of bank account types if you wish to explore this further.</p>
		<p>Facilitator note:</p> <p>This slide is hidden by default. To show it, go to the 'slide show' tab and select 'unhide slide'</p> <p>PLAY BANKING BASICS ANIMATED VIDEO IF APPROPRIATE</p>
Page 4		<p>Current Bank Accounts</p> <p>Ask:</p> <p>Sheila wants to apply for a bank account and has heard from a friend that the type of account she needs is called a current account. What do we mean by a 'current' account?</p> <p>Explain:</p> <p>This account is the most common type of bank account to help you manage your money on a day-to-day basis.</p> <p>If you have a current account, you can also apply for an overdraft, which is a type of short-term borrowing.</p> <p>We'll discuss overdrafts shortly, but you can also find out more about overdrafts in the Borrowing Basics learning on the website – the link is in your workbook.</p>

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<p>Page 4</p>	<div data-bbox="495 292 887 512"> <p>Sheila</p> <p>Sheila applied for a current account but has been told by the bank that she doesn't qualify for one because she has no credit history.</p> <p>The bank recommends that she applies for a basic account instead.</p> <p>What is a basic bank account?</p> </div> 
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		<ul style="list-style-type: none"> • Public records – these include things like official records showing if you’ve gone bankrupt or had court judgements around debt • Money links with others – For example, if you have applied for credit together with someone else, or have a joint mortgage • Search history – this shows if any credit agencies have checked your score in the past year. Lots of credit checks in a short period of time might show that you’ve been applying for a lot of credit during that time <p>You can sign up to one of the credit reference agencies to see what your score is, for free.</p>
	<p>Find your credit score</p> <ul style="list-style-type: none"> • Experian – money.savingexpert.com/creditclub • Equifax – www.clearscore.com • TransUnion – www.creditkarma.co.uk 	<p>So now you know what a credit score is, let’s see how you can use it.</p> <p>First, you can contact the credit reference agency to find out what your score is, and get a report, for free.</p> <p>There are 3 main agencies:</p> <ul style="list-style-type: none"> • Experian • Equifax • TransUnion <p>You can contact them by post or using the related website. They might ask if you want to sign up for a paid-for subscription, but you don’t need to do this – just ask for your free report</p>

	<div data-bbox="495 250 887 469"> <p>Building up your credit score</p> <ul style="list-style-type: none"> • Do: <ul style="list-style-type: none"> ✓ Use a bank account ✓ Stay within your limits ✓ Keep up with repayments ✓ Check you're on the electoral roll • Don't: <ul style="list-style-type: none"> ✗ Apply for credit too many times ✗ Pay late – or not at all ✗ Be tempted by 'payday loans'  </div>	<p>Now you have an idea of what these agencies use to work out your credit score, let's look at what you can do to make it as high as possible:</p> <p>The best way to do this is simply to get a bank account. Once you've had this for a while, it tells the credit agencies that you can manage your money. In particular, if you have things like Direct Debits set up (we'll look at these in a little while) it also shows you're paying your bills.</p> <p>If you have a bank account with an overdraft (more on this later) or a credit card with a borrowing limit, always be aware of this limit and keep your borrowing under the limit. Going over sends a message to prospective lenders that you can't manage your debts and loans.</p> <p>If you keep up with repayments on bills and other borrowing, your score will go up as it shows that you're reliable about managing your money. If you miss these, or don't pay on time, it may go down.</p> <p>The credit reference agencies use the electoral register to check your address. So make sure you're on this register, and that they've got your current address. If your address doesn't match what's on the register, your credit score can go down. If you don't have a permanent address and aren't on the electoral register, just make sure all the other info about you in your credit report is up to date. And if you're linked with someone else at this address – or elsewhere – don't forget that when their credit score goes up or down, it can affect yours too.</p> <p>If you apply for credit with lots of lenders in a short space of time, the banks tend to think you may be overstretching yourself, so it may be riskier for them to offer you credit or a loan, too. Again, they're thinking of repayments. This is just when you've</p>
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		<p>applied for and got credit from other lenders. If you've applied and been refused many times, this is not going to look good either.</p> <p>Don't be tempted to skip a payment, or pay (for instance, your credit card bill) late – even by a few days. If you keep doing this, it will show up on your credit history that you're not so good at paying on time.</p> <p>In general, any credit that you take out, as long as you repay it on time, will boost your credit rating. The only exception to this is what we call 'payday loans' – often these short term loans are only offered and taken as a last resort, by people who haven't been able to get credit elsewhere. These types of loans tend to have extremely high interest rates, and many mainstream lenders are put off if they see you've taken out one of these recently. There are often alternatives to these, and it pays to use other options.</p> <p>Facilitator note: If anyone wants to know more about credit scores, point them to the Borrowing Basics learning on the Lloyds Academy website.</p>
Page 5	<p>Bank account features</p> <p>Look at the list of bank account features – work out which features are available if you have a basic account, and which ones you need to have a current account to access.</p>	<p>Bank Account Features</p> <p>Exercise:</p> <p>In your workbook is a series of features available with the two bank account types. Tick each feature to show it's available with a basic account or just with a current account.</p> <p>We'll discuss these features and how they can help you as we go through the workshop.</p>

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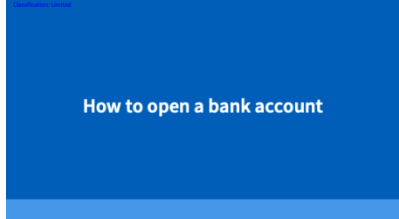

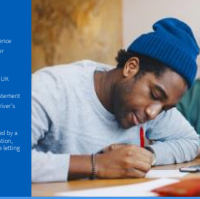
Page 5

Bank account features		
Feature	Current only	Both types
Ability to have wages, Universal Credit and other funds paid into the account		✓
Ability to pay bills by direct debit		✓
Access to overdraft facilities	✓	
Access to ATMs in the BSB network		✓
Ability to pay in or take out money over the counter at a bank branch or Post Office		✓

Facilitator note:


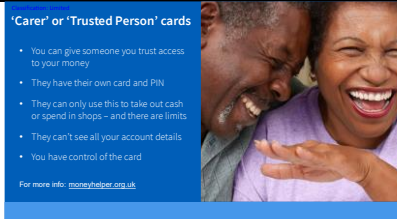
When they have finished the activity, run through the answers with the group. The answers are shown on the slide with a copy at the back of this facilitator guide for your reference.

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Topic 3 – How to open a bank account		
Workbook page	Slide/Resources	Approach
Page 6		<p>Facilitator note: Introduce the topic and read out the section objective as follows:</p> <p>By the end of this section, you should be able to: Plan how to open a bank account.</p>
	<p>Sam Sam's planning a trip to his local branch, to open an account. The bank has told him that he'll need to take along some ID to show them proof of his name and address. He'll need something with his photo on it and something else that shows his address. What documents do you think Sam could take?</p> 	<p>Explain: Meet Sam. He is heading to his local bank to open an account. The bank has told Sam that to open a bank account he will need to take along some identification to show the bank proof of his name and address. As with most banks, Sam will need to take one item with his photo on it and one or two items showing his address.</p>
Page 6	<p>Photo ID (proof of name)</p> <ul style="list-style-type: none"> • Driving license • Passport • EU ID • HMRC Tax Notification • Blue disabled drivers pass • Biometric residence permit • UK Armed Forces ID Card • Home Office Immigration Status Document accompanied by proof of right to reside • Home Office Application Registration Card • Biometric residence permit (BPP) <p>Proof of address</p> <ul style="list-style-type: none"> • Council tax bill • EU/EEA passport holding license • Beneficiary statement letter • HMRC Tax Notification • Utility bill • Bank building society or UK credit union statement • UK EU/EEA Privilege Document • Current UK personal driver's license • UK credit card statement • Tenancy agreement issued by a landlord, housing association, local council or registered letting agency 	<p>Ask: What types of things do you think Sam could take?</p> <p>Discuss: Discuss with the class what type of items Sam could take with him to prove his name and address.</p> <p>Look for:</p> <ul style="list-style-type: none"> • Photo ID (proof of name) • Driving license • Passport • EU ID • HMRC Tax Notification • Blue disabled drivers pass

		<ul style="list-style-type: none"> • Benefits entitlement letter • UK Armed Forces ID Card • Home Office Immigration Status Document accompanied by proof of right to reside • Home Office Application Registration Card • Biometric residence permit (BRP) • Proof of address • Council tax bill • Current EU/EEA photo driving licence • Benefits entitlement letter • HMRC Tax Notification • Utility bills (such as gas or landline phone bill) dated within the last six months • Bank, building society or UK credit union statement • UK, EU/EEA mortgage statement • Current UK provisional driver's licence • UK credit card statement • Tenancy agreement issued by a solicitor, housing association, local council or reputable letting agency <p>Facilitator note: This list is shown on the slide. If you aren't able to access the PowerPoint but have a whiteboard or flipchart you can jot the list down as the learners call them out. Add any additional items from the list that the learners didn't call out.</p>
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		<p>If a group chooses something which would be unacceptable to open an account, discuss with the group why that would not be applicable.</p> <p>If someone attending doesn't have any of the items of ID on the list then reassure them that there are charities who can help them.</p>
Page 7		<p>Explain:</p> <p>Sam takes his proof of ID (driving licence) and address (Council Tax bill) with him to the bank to open his account.</p> <p>The staff in the bank walk Sam through what he needs to do – in this case, Sam is asked to complete an application form.</p> <p>There are charities that can help you through the process, especially if you're having difficulty because you don't have proof of identity or address.</p> <p>Once Sam has been accepted, the bank will send him details of his account number and sort code and a bank card (we'll talk more about his later). He will need this information to send or receive payments so it's important to keep it safe.</p>
		<p>Explain:</p> <p>There may be a time – maybe due to illness or disability - where you rely on friends or family to help with shopping, paying the bills or taking out cash.</p> <p>If you need help looking after your money, or if you want to support someone else in this way, some banks now offer ‘carer’ or ‘trusted person’ cards.</p> <p>This is how they work:</p> <p>The trusted person gets their own card and PIN. The card number is different from yours, but it's usually linked to your account.</p> <p>They can use this card in shops or to take out cash. They won't be able to use it for online or over-the-phone payments, or to send money or pay someone outside the UK. Different banks set different limits – so this might be no more than £100 a week cash withdrawals and / or purchases.</p>

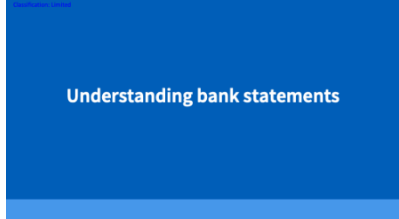

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		<p>They won't be able to see your account balance or other details. You have control of the card – you can keep a track of how it's being used and you can cancel it at any time.</p> <p>Trainer note: If people want to know more about this, the moneyhelper site has a useful page: Carer's Card Accounts (moneyhelper.org.uk)</p> <p>Banks that offer this kind of option include Lloyds, Bank of Scotland, Halifax, Starling and Santander</p> <p>Facilitator note: Take a moment to check how the learners are feeling and adjust the training accordingly.</p>
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Temperature check – Note down any feedback here:

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Topic 4 – Understanding bank statements		
Workbook page	Slide/Resources	Approach
Page 8		<p>Facilitator note: Introduce the topic and read out the section objective as follows:</p> <p>By the end of this section, you should be able to: Identify elements of a bank statement.</p>
Page 8		<p>Explain: Sam has just received his first bank statement. On page 8 of your workbook, there is a copy of his bank statement.</p> <p>Facilitator note: There is also a copy of this in Appendix 1 of this document and on the PowerPoint slide.</p> <p>Walk them through the following points on the statement:</p> <ul style="list-style-type: none"> • Information about the bank • Personal identifying information – this includes the bank account number, your full name and your address • Balance (how much money is in your account) • The period of time covered by your bank statement • Deposits (money coming into your account) – including cash deposits, cheques, money transfers sent to you, refunds and interest earned • Withdrawals (money coming out of your account) – this includes any spending, transfers that you've sent, cash machine withdrawals, automatic payments and bank fees

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<p>Page 9</p>	<p>Online banking</p>  <p>What are the risks of Sam sharing his password?</p>	<p>Explain:</p> <p>Sam can also check information about his bank balance online. The first time he does this he will be asked to set up a secure password and details so that the bank can make sure it's really him. He must then enter these details each time he logs in.</p> <p>Sam knows that he should never share this password with anyone else. Some banks may have the option for you to set up a biometric password when accessing via your mobile device. This is usually in the form of your fingerprint. This creates a secure way to log onto your account.</p> <p>Ask:</p> <p>What are the risks of Sam sharing his password?</p> <p>Look for:</p> <p>Security – with this information someone could log into his account and have access to his money.</p>
<p>Page 9</p>	<p>Sally's bank statement</p> 	<p>Overdrafts</p> <p>Facilitator Note:</p> <p>The bank statement for Sally is shown on the slide; if you are unable to share this then there is an example in the workbook for the learners to view.</p> <p>Ask:</p> <p>Let's look at the bank statement for Sally – you'll notice her account balance is negative – what does this mean?</p> <p>Look for:</p> <p>If the account balance is negative, (in this example -£45) it means Sally has more money going out than coming into her account.</p>

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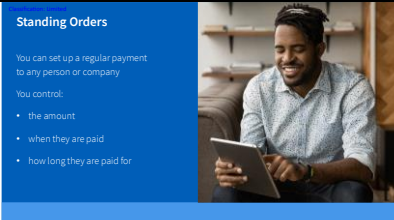



		<p>Explain:</p> <p>When this happens, it is called an overdraft.</p> <p>An arranged overdraft can act as a short-term safety net. You can use it to borrow money up to an agreed limit through your bank account – this is called your overdraft limit.</p> <p>An unarranged overdraft is when you have had more money come out of your account than the limit you had agreed with your bank first.</p> <p>When you go into an overdraft the bank will charge you a fee; this is a small fee if the overdraft was pre-arranged, but can be a larger charge if you go overdrawn without first getting the bank's approval.</p>
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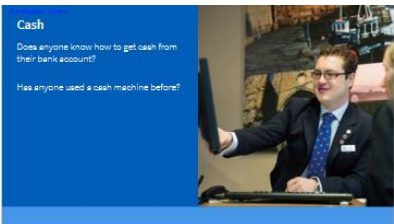
Topic 5 – Managing your bank account		
Workbook page	Slide/Resources	Approach
Page 10		<p>Facilitator note: Introduce the topic and read out the section objective as follows:</p> <p>By the end of this section, you should be able to: Manage a bank account.</p>
Page 10		<p>Payments Explain: You are easily able to make and receive payments to and from your bank account online. You can move money from your other accounts, and with some banks, you can also pay in cheques through your mobile banking app. You can also make payments into your account in person by going to your local branch, or by using one of the cash machines (which allow payments) at your bank. Some banks will also let you use your local post office to make payments into your account.</p>
Page 10		<p>Direct debits Explain: We've already discussed deposits and withdrawals – let's look at some of the other things you might see in your account. Ask: Have you heard of direct debits? A lot of companies like you to set them up to make regular payments to them, such as your electricity or gas bill. Explain: A direct debit involves you giving a company permission to take money from your bank account on an agreed date.</p>


		<p>Once you've set them up, these payments will be taken monthly by the company. The company will need to inform you of any changes to the date or amount to be taken as stated in the direct debit guarantee.</p> <p>You can cancel a direct debit at any time, however, check with your bank or building society you have given them enough notice. Generally, banks and building societies require at least a day's notice before the direct debit is due to be paid. As well as cancelling the direct debit at the bank, you should also contact the service provider advising them you are cancelling the contract, otherwise you may be liable for additional payments and fees.</p> <p>The Direct Debit Guarantee protects you if there is an error in the payment of your Direct Debit, for example if a payment is taken on the incorrect date or the wrong amount is collected.</p> <p>Discuss: Get the group to discuss which companies might want them to set up a direct debit and how this can benefit them by helping to pay bills.</p>
Page 10		<p>Standing Orders</p> <p>Explain: You could also choose to set up a standing order. These are like direct debits, but you are in control of the amount, when they are paid, and how long for. For example, you might want to set up a regular payment to a family member. You will need to input some details.</p> <p>Using a standing order means that you don't have to remember to pay them each time.</p>

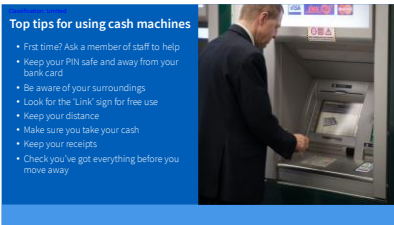
		<p>Once you set someone up as a payee (a person you are paying money to), you won't need to enter their details again if you want to set up a different payment for them in the future.</p> <p>You could also set up a standing order into one of your own accounts – for example, if you want to pay a certain amount into your savings account each month.</p> <p>Discuss: Encourage the class to discuss whether standing orders will be useful for them and what type of things they could use them for.</p>																																				
Page 11	<p>Activity: Direct Debits vs Standing Orders</p> <table border="1"> <thead> <tr> <th>Feature</th><th>Direct Debit</th><th>Standing Order</th></tr> </thead> <tbody> <tr> <td>Set up by the company</td><td></td><td></td></tr> <tr> <td>Set up by you</td><td></td><td></td></tr> <tr> <td>You can control the payment at any time</td><td></td><td></td></tr> <tr> <td>You aren't locked in</td><td></td><td></td></tr> <tr> <td>The company must inform you of any changes in advance</td><td></td><td></td></tr> </tbody> </table> <p>Activity: Direct Debits vs Standing Orders</p> <table border="1"> <thead> <tr> <th>Feature</th><th>Direct Debit</th><th>Standing Order</th></tr> </thead> <tbody> <tr> <td>Set up by the company</td><td>✓</td><td></td></tr> <tr> <td>Set up by you</td><td></td><td>✓</td></tr> <tr> <td>You can control the payment at any time</td><td>✓</td><td>✓</td></tr> <tr> <td>You aren't locked in</td><td>✓</td><td>✓</td></tr> <tr> <td>The company must inform you of any changes in advance</td><td>✓</td><td></td></tr> </tbody> </table>	Feature	Direct Debit	Standing Order	Set up by the company			Set up by you			You can control the payment at any time			You aren't locked in			The company must inform you of any changes in advance			Feature	Direct Debit	Standing Order	Set up by the company	✓		Set up by you		✓	You can control the payment at any time	✓	✓	You aren't locked in	✓	✓	The company must inform you of any changes in advance	✓		<p>Standing order vs direct debit</p> <p>Exercise: In your workbook is a grid with the two types of payments shown at the top and the possible features of each shown down the side. Put a tick under each payment type to correspond with the features that could be available. Remember some features might apply to both.</p> <p>Trainer note: When they have finished the activity, run through the answers with the group. The answers are shown on the slide with a copy at the back of this facilitator guide for your reference.</p>
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You can control the payment at any time																																						
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The company must inform you of any changes in advance																																						
Feature	Direct Debit	Standing Order																																				
Set up by the company	✓																																					
Set up by you		✓																																				
You can control the payment at any time	✓	✓																																				
You aren't locked in	✓	✓																																				
The company must inform you of any changes in advance	✓																																					
Page 11	<p>Cheques</p> <p>Sam has received a cheque through the post. Have you recently used or received a cheque?</p> 	<p>Cheques</p> <p>Facilitator note: This section is optional depending on your learners, you can choose to skip this section or just run through it at a high level if you think it will confuse them.</p>																																				

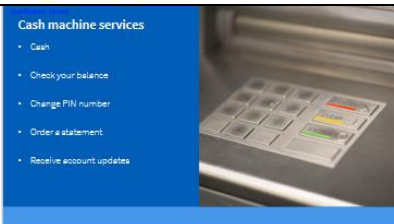
Banking Essentials Workshop

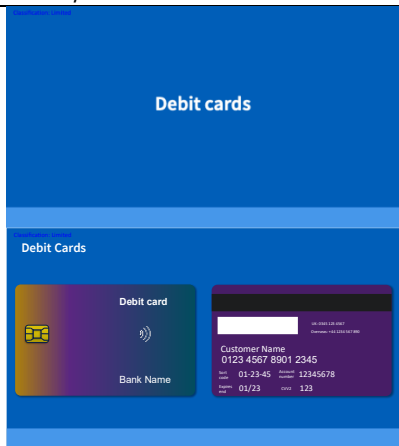
	 <p>Where you can pay in a cheque</p> <ol style="list-style-type: none"> 1. Halifax branch 2. Immediate Deposit Machine (IDM) 3. Building society branch 4. The Post Office 5. A cheque cashing provider 6. Mobile banking application 	<p>Ask: Sam has received a cheque through the post. Have any of you come across a cheque?</p> <p>Explain: A cheque (or check) is a paper form used to give money from one person or business to another. Cheque books are no longer provided as standard when a new bank account is opened, so if you need one, you may need to request one.</p> <p>If you get a cheque from someone, you can take it to a bank and redeem it for the amount stated on it. The bank then processes the cheque, taking the amount from the account of the person who gave you the cheque. You will usually see the amount in your bank account within a few days.</p> <p>You can pay cheques in at your bank and at the Post Office. Some UK banks now also let you pay cheques in using your mobile banking app by taking photos of them.</p> <p>Where you can pay in a cheque There are many different options to deposit a cheque.</p> <p>You can pay in a cheque in a branch of Halifax across the counter or you can post the cheque to your bank directly. The cheque will normally take 1 day to clear the day after you have paid it in.</p> <p>You can use an Immediate Deposit Machine (IDM) in a branch of Halifax to deposit up to 5 cheques without a physical bank card being present. You will receive immediate credit of funds and a receipt is provided by the IDM.</p> <p>You can pay in a cheque at your Building society or other financial institution using a pre-printed paying slip.</p>
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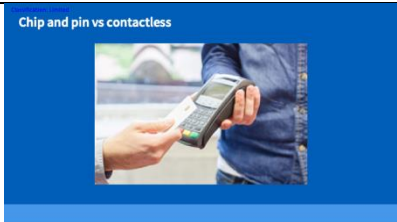
		<p>You can pay in your cheque at a Post Office using a pre-printed paying in slip. They have a vast network of branches across the UK, so you should find one close to you. The cheque will be added to your account when Halifax receive the cheque from the Post Office, this normally takes two working days.</p> <p>You can take your cheque to a cheque cashing provider, such as Cash Converters, who will verify the cheque to confirm it is genuine. Once they have done this they will give you cash for the amount of the cheque less their fee.</p> <p>You can pay in cheques using our mobile banking app (see Banking online module).</p> <p>Cash</p> <p>*** NOTE: SLIDE IS ANIMATED – CLICK TO SHOW EACH QUESTION ***</p> <p>Ask: You want to draw some cash from your bank account to pay for car parking and some treats when you next go out. Does anyone know how to get cash from their bank account?</p> <p>Explain: You can draw cash from the counter at your branch of your bank using either a cheque or your bank card or you can use a cash machine.</p> <p>Ask: Has anyone used a cash machine before to draw cash out of their bank account?</p> <p>Explain: You can draw cash from bank account using your bank debit card and PIN (personal identification number). The amount of cash you can withdraw is subject to the amount of cleared funds in your bank account and any limit placed on your card by your bank. For example, you may have a credit balance of £300 in your bank account, but your bank card will only let you withdraw £100 per day in cash.</p>
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	<div data-bbox="495 250 887 469"> <p>How to use a cash machine</p> <ol style="list-style-type: none"> 1. Find a cash machine 2. Make sure you are safe 3. Insert your bank card into the cash machine with the card's chip facing forward 4. Select the language to use 5. Type in your PIN when prompted 6. Select the service required 7. For cash, select the amount 8. Remove your card when prompted 9. Select if you want a receipt 10. Take your cash and receipt  </div>	<p>Your bank's cash machine can usually also be used to get a balance of your account, change your PIN, order a new cheque book and order a bank statement.</p> <p>How to use a cash machine</p> <p>*** NOTE: SLIDE IS ANIMATED – CLICK TO SHOW EACH STEP ***</p> <p>Facilitator: Depending on your learners, you can run through it at a high level if you think it will confuse them.</p> <p>Explain: These are the common steps when using a cash machine:</p> <p>Find your local bank's nearest cash machine which you can use your card to withdraw cash. If there is not one nearby, check that you can use your card free of charge in another banks cash machine.</p> <p>Check your surrounding area to make you are safe to use the cash machine. Is it daylight hours with plenty of people about or is dark with very few people about? Will you be alone or will someone else be with you?</p> <p>When you have located a cash machine to use, insert your card face up with the card's chip facing forward. Some cards may have arrows on them to help you when insert the card correctly.</p> <p>Some cash machines may ask you to select which language to use, particularly when you are using your bank's cash machine for the first time.</p> <p>When the cash machine has read your card, it will ask you enter your 4 digit PIN using the keypad.</p>
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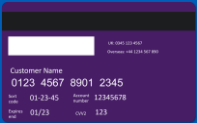
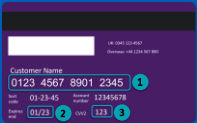

	 <p>Top tips for using cash machines</p> <ul style="list-style-type: none"> • First time? Ask a member of staff to help • Keep your PIN safe and away from your bank card • Be aware of your surroundings • Look for the 'Link' sign for free use • Keep your distance • Make sure you take your cash • Keep your receipts • Check you've got everything before you move away 	<p>The cash machine offers other services, select cash, if you wish to withdraw cash. Each bank's cash machines will offer you the opportunity to withdraw with or without a receipt or with a balance of your account as well.</p> <p>Select the amount you wish to withdraw from the options on the screen. There will be a button alongside each to help you select the one which you require. If the amount you wish to withdraw is not an option, then you also have the option to type in the amount separately.</p> <p>Once completed, the cash machine will tell you to remove your card from the machine and you then wait for the cash to be dispensed.</p> <p>The cash machine will then ask you if you require a receipt, you select 'yes' or 'no'. Remember to take your cash when it has been dispensed by the cash machine.</p> <p>Top tips for using a cash machine</p> <p>Explain: These are the common steps when using a cash machine: Find your local bank's nearest cash machine which you can use your card to withdraw cash. If there is not one nearby, check that you can use your card in another bank's cash machine. Other bank's cash machines may charge you for a cash withdrawal.</p> <p>Check your surrounding area to make you are safe to use the cash machine. Is it daylight hours with plenty of people about or is dark with very few people about? Will you be alone or will someone else be with you?</p>
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		<p>When you have located a cash machine to use, insert your card face up with the card's chip facing forward. Some cards may have arrows on them to help you when insert the card correctly.</p> <p>Some cash machines may ask you to select which language to use, particularly when you are using your bank's cash machine for the first time.</p> <p>When the cash machine has read your card, it will ask you enter your 4 digit PIN using the keypad.</p> <p>The cash machine offers other services, select cash, if you wish to withdraw cash. Each bank's cash machines will offer you the opportunity to withdraw with or without a receipt or with a balance of your account as well.</p> <p>Select the amount you wish to withdraw from the options on the screen. There will be a button alongside each to help you select the one which you require. If the amount you wish to withdraw is not an option, then you also have the option to type in the amount separately.</p> <p>Once completed, the cash machine will tell you to remove your card from the machine and you then wait for the cash to be dispensed.</p> <p>The cash machine will then ask you if you require a receipt, you select 'yes' or 'no'. Remember to take your cash when it has been dispensed by the cash machine.</p> <p>Cash machine services</p> <p>Explain: The basic services offered by most cash machines are cash, checking your balance, changing your PIN, order a statement or mini statement and receive account updates. The more complex cash machines may offer cheque deposits and bill payments.</p>
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Topic 6 – Debit cards		
Workbook page	Slide/Resources	Approach
Page 12		<p>Facilitator note: Introduce the topic and read out the section objective as follows:</p> <p>By the end of this section, you should be able to: Discuss the use of debit cards.</p> <p>Explain: Sam was given a debit card once he was accepted for a bank account. And if you have a current account, you're likely to get one too. But some of the basic bank accounts don't give these out – they only give you a cashpoint card.</p> <p>This is what they look like – yours may look a bit different but it will have the same information on it (TRAINER NOTE: IF LEARNERS HAVE ANY OLDER-STYLE CARDS, THESE ARE LIKELY TO HAVE MOST OF THIS INFO EMBOSSED, ON THE FRONT – POINT OUT THAT WHEN THESE CARDS ARE RENEWED, THIS IS WHAT THEY'LL LOOK LIKE – BANKS CHANGED TO PUT MORE INFO ON THE BACK, TO MAKE THEM SAFER)</p> <p>Your bank will tell you what your spending limits are for your card, including how much cash you can withdraw each day.</p> <p>Ask: Sam decides to use his debit card to pay for the weekly shopping in the local supermarket. What are the different ways could he use the debit card to pay at the checkout?</p>

		<p>Look for: Sam has seen other people use their cards to pay for shopping and they either insert their card into the machine (chip and pin), or tap the card on the machine (contactless).</p> <p>Explain: Let's look at those two options in more detail.</p>
Page 12 & 13		<p>Chip and pin and contactless</p> <p>Explain: When you use the chip and pin method of payment to make a purchase you will need to insert your card into the machine and type in the unique PIN (personal identification number) you were given. Only you will know this PIN, remember not to share the pin with anyone as this will allow them to make payments using your card. Once the transaction is approved, remove the card. The bank will take the cost of the purchase out of your bank account. If you don't have enough money in your account for the purchase, the transaction will fail.</p> <p>If your purchase is under a certain amount (most banks let you set your own limit), you can pay using the contactless method. To do this simply tap your card against the machine. You might find that sometimes you are still asked to pay using chip and pin; this is to prevent fraud, especially if this is the first time you've used your card. Once the machine beeps it will process the transaction – again if you don't have enough money in your account the transaction will fail.</p> <p>Discuss: Ask the group to discuss this method of paying for items and how safe they feel it is. Reassure them where appropriate.</p>


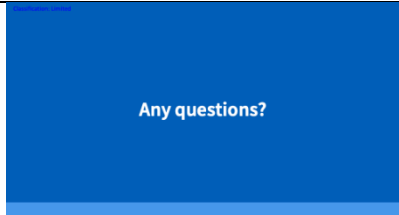
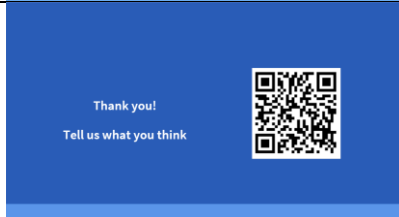
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<p>Page 13</p>	<p>Online payments</p> <p>What information does the online shop need?</p>  <p>Online payments continued</p> <p>They will ask for:</p> <ol style="list-style-type: none"> 1. Card number 2. Expiry date 3. CVW/CV2 code 	<p>Online Purchases</p> <p>Ask: Where else can Sam use his card to pay for items or services?</p> <p>Look for: Online using the internet.</p> <p>Ask: What information will Sam need to give the website so they can process the payment?</p> <p>Look for: The type of card they are using – 'debit card'. On other websites, it may say 'visa' or 'pay by card'. The 16-digit long card number from the debit card (this is usually on the front of the card but may appear on the back of newer cards). The expiry date is shown on the card. The 3-digit code (sometimes called a CVW code or CVV2) is on or next to the signature strip on the back of her card. Those three numbers verify the transaction.</p>
<p>Page 13</p>	<p>Staying safe online</p> <ul style="list-style-type: none"> • Research companies online to make sure they're trustworthy • The bank may do extra checks when you buy online 	<p>Explain: Sam asks his friend how he can be safe when using his card to pay online. His friend tells him the following rules: Research companies online to make sure they're trustworthy. The friend also explains that most banks use security checks when you're paying online to help keep you safe – for example sending you a text message or asking you to approve the purchase via your banking app.</p>

	<div><div><div>Keeping your card safe</div><ul style="list-style-type: none">• Keep it in a safe place• Keep it separate from your PIN• Don't share your card with others• Contact your bank if it's lost or stolen</div><div></div></div>	<p>Explain:</p> <p>There are plenty of things you can do to keep your card safe when you're out and about, too.</p> <p>First, keep it in a safe place. If you get into the habit of always keeping it in a purse or wallet, for instance, you'll always know where it is, and you're less likely to lose it than if it's just put loose into a bag or backpack as you go out the door.</p> <p>We've talked about keeping it away from your PIN, too. This means if your card does get stolen, at least the thief hasn't also got the PIN as well.</p> <p>Don't be tempted to share your card – or its details – with anyone else. If you need someone to help with shopping or paying bills, think about getting them a trusted person's card. This will have its own card number and PIN, different to yours.</p> <p>If the worst happens and you do find that it's been lost or stolen, get in touch with your bank straight away. They can help you cancel the card and order a new one. Most banks also let you freeze the card using their banking apps. This is really useful if you think it's lost, then find it later on. You can freeze it using the app, then unfreeze it when you find it.</p>
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Banking Essentials Workshop



Topic 7 – Review		
Workbook page	Slide/Resources	Approach
	 <p>Essential banking skills review</p> <p>You should now be able to:</p> <ul style="list-style-type: none"> • explain the difference between a basic bank account and a current account • plan how to open a bank account • identify elements of a bank statement • manage a bank account • discuss the use of debit cards 	<p>Facilitator note:</p> <p>Review the workshop with the delegates by running back through the objectives and reminding them about their goal they would put money towards at the end of the month.</p> <p>You should now be able to:</p> <ul style="list-style-type: none"> • Explain the difference between a basic bank account and a current account • Plan how to open a bank account • Identify elements of a bank statement • Manage a bank account • Discuss the use of debit cards.
	 <p>Any questions?</p>	<p>Facilitator note:</p> <p>Ask the learners if they have any questions about what's been covered. Encourage learners to help and support each other.</p>
	 <p>Thank you!</p> <p>Tell us what you think</p>	<p>Facilitator note:</p> <p>Encourage learners to scan the QR code here and complete our short post-session survey around levels of confidence now they have completed the training, plus any other comments or feedback about the session.</p>

Banking Essentials Workshop



	A blue rectangular graphic with the white Halifax logo centered in the middle.	<p>Explain: This is the end of this workshop. Thank you for attending, we hope it's been useful.</p> <p>Please keep your workbooks so that you can refer back to your notes. The workbook also contains helpful links to information on the internet as well as a Jargon Buster to help you understand the terminology of budgeting.</p>
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Annex

Bank Account Features

Feature	Current only	Both types
Ability to have wages, Universal Credit and other funds paid into the account		✓
Ability to pay bills by direct debit		✓
Access to overdraft facilities	✓	
Access to ATMs in the LINK network		✓
Ability to pay in or take out money over the counter at a bank branch or Post Office		✓

Payment Features

Feature	Direct Debit	Standing Order
Set up by the company	✓	
Set up by you		✓
You can cancel the payment at any time	✓	✓
You are in control	✓	✓
The company must inform you of any changes in advance	✓	

Annex

Bank Account Statement

Personal details

Document requested by:
MR JOHN DOE
20 SHERWOOD ST,
LONDON W1F 7ED

(Address last updated 15 Oct 2019)

CURRENT ACCOUNT

Money In
Money Out

£1,999.13
£1,903.79

21 October 2020

Your Account
Sort Code
Account Number

11-04-20
123456789

01 July 2020 to 31 July 2020

Balance on 01 July 2020
Balance on 31 July 2020

£505.91
£601.25

☐

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
03 Jul 20	KINDER HOME CARE S	BP	362.94		868.85
03 Jul 20	BRIGET BOAKYE	FPO		200.00	668.85
06 Jul 20	WORLDREMIT LTD	DEB		279.59	389.26
07 Jul 20	ALMA FRUIT AND VEG	DEB		11.00	378.26
07 Jul 20	ALMA FRUIT AND VEG	DEB		11.99	366.27
07 Jul 20	ALMA FRUIT AND VEG	DEB		85.00	281.27
10 Jul 20	KINDER HOME CARE S	FPI	413.28		694.55
13 Jul 20	www.wave.com	DEB		421.95	272.60
13 Jul 20	THE*JUICEPLUS+COMP	DEB		49.99	222.61

Account details

Statement date range

Account balance

Outgoing money

Incoming money

