BUILDING BLOCKS TEACHER GUIDE

Playing a credit and debit game

Students play a game to practice and explore positive credit and debit card behaviors.

Learning goals

Big idea

Hackers and thieves are eager to steal credit and debit card information from unsuspecting consumers.

Essential questions

- How can I protect my financial identity when using a credit or debit card?
- What behaviors put me at risk for identity theft?

Objectives

- Understand why it's important to protect your credit or debit card information
- Explore tips to follow when using credit or debit cards

What students will do

- Listen to scenarios about using credit and debit cards and move to different parts of the room to show whether they agree with the practice in the scenario.

NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

- Executive function
- Financial knowledge and decision-making skills

Grade level: High school (9–12)

Age range: 13–19

Topic: Borrow (Managing credit), Protect (Managing risk, Preventing fraud and identity theft)

School subject: CTE (Career and technical education), English or language arts, Physical education or health, Social studies or history

Teaching strategy: Direct instruction, Gamification

Bloom's Taxonomy level: Remember, Evaluate

Activity duration: 15–20 minutes

National Standards for Personal Financial Education, 2021
Managing credit: 12-12
Managing risk: 8-1, 8-7, 12-11
Spending: 8-4, 12-7, 12-8, 12-9

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

Preparing for this activity

- ☐ While it's not necessary, completing the "Handling a lost or stolen card" activity first may make this one more meaningful.
- ☐ Create two posters: one with the word "Do" and one with the word "Don't" in large text.
- ☐ Hang each poster on opposite ends of the classroom, gym, or cafeteria.
    - You also might consider playing the game outside and putting the posters on opposite sides of a large area.
- ☐ Print a copy of the "Do or Don't" game scenarios and answers in this guide to read during the game.

What you'll need

THIS TEACHER GUIDE

- **Playing a credit and debit card game** (guide) cfpb_building_block_activities_playing-credit-debit-game_guide.pdf
- **"Do or Don't" game scenarios and answers**

Exploring key financial concepts

Theft of personal financial information is widespread. The Federal Trade Commission receives hundreds of thousands of reports a year from people who said their information was stolen and used on an existing account or used to open a new credit card account.

Federal law protects you if you have unauthorized electronic withdrawals or purchases made using your debit card or unauthorized transactions on your credit card account. The protections are different for debit cards and credit cards, but for both types of cards, you should report the loss or theft or the card or the card information as soon as you learn about it.

TIP

Because financial products, terms, and laws change, students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Ask students to share if they or someone they know has ever received a spam phone call, email or text message.
  - Ask volunteers to share if the message was an attempt at fraud or just junk.
- Read the "Exploring key financial concepts" section to students.
- Be sure students understand key vocabulary:
  - **Credit card:** An open-ended loan that allows you to borrow money up to a certain limit and carry over an unpaid balance from month to month. There is no fixed time to repay the loan as long as you make the minimum payment due each month. You pay interest on any outstanding credit card loan balance.
  - **Debit card:** A card used to make purchases at businesses (like grocery stores and gas stations) with money in your checking account.
  - **Fraud:** An illegal act that occurs when people try to trick you out of your personal information and your money.
  - **Unauthorized use:** Transactions to your ATM, debit, or credit card that you didn't make or approve (such as withdrawals, transfers, purchases, or charges) and for which you received no benefit.

TIP

Visit CFPB's financial education glossary at consumerfinance.gov/financial-education-glossary/.

Group work

- Tell students they'll play a game about credit and debit cards called "Do or Don't."
- Show students the "Do" and "Don't" signs and explain that students will move toward either sign to show whether or not they agree with what happens in a scenario you'll read.
  - In a physical education class or similar setting, you may want to encourage students to run to the appropriate sign.
- Direct students to stand in the middle of the game area.
- Read the first scenario and ask students to decide if they "do" or "don't" agree with what the person in the scenario is doing and move toward the appropriate sign.

    - Encourage students to think for themselves and not just "follow the crowd" during the game.

- After all students have made their choice and are standing on one side or the other, share the answer and the explanation.
- Engage students in a brief discussion exploring the scenario and the implications of the action taken in the scenario.
- When you're ready for the next scenario, ask the students to move back to the middle of the room/space.
- Repeat these steps until you've read all scenarios.

Wrap-up

- Ask students to share some things they learned from the game.
- If time allows, consider recording their responses on the board.
    - You may want to ask students to copy the list for their own use.

Suggested next steps

Consider searching for other CFPB activities that address the topics of borrowing, including managing credit, and protection, including managing risk and preventing fraud and identity theft. Suggested activities include " Creating a PSA about credit cards" and " 'Protecting your money' campaign".

Measuring student learning

Students' answers during the game and discussion can give you a sense of their understanding. **Keep in mind that students' answers may vary.** The important thing is for students to have reasonable justification for their answers.

"Do or Don't" game scenarios and answers

Instructions

- Print these scenarios or access them electronically.
- Read a scenario aloud.
- Ask students if they "do" or "don't" agree with what the person in the scenario is doing and to move toward the sign they agree with.
- After students make their choice, share the answer.

Scenario 1: Your debit card personal identification number (PIN) is 1234 because it's easy to remember. You're thinking about changing that PIN to something that's less common and harder to steal.

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

Scenario 2: Your friend asks to borrow your debit card so they can run to the ATM and get some cash.

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

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

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

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

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

Scenario 5: You're using a computer at the public library to order some clothes online. The website asks you if you want to "save your credit card account information." You click "Yes" since you're going to place another order later.

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

Scenario 6: Your sister asks if she can borrow your debit card for her vacation this weekend. Even though you've heard that tourists are often targeted for theft, you trust your sister to keep your card safe. So you decide to let her borrow it.

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

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

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

Scenario 8: You receive a call from a charity raising money. Even though you're not familiar with the charity, you feel that it would probably be helpful to give them money, so you give them your credit card information to make a donation.

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