

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 is important to protect your credit or debit card information
- Make a list of tips to follow when using credit or debit cards

What students will do

- Listen to scenarios about using credit and debit cards and make decisions about safe practices by moving to the designated area in the room that supports their decision.

KEY INFORMATION

Building block:

-  Executive Function
-  Financial knowledge and decision-making skills

Grade level: High school (9-12)

Age range: 13-19

Topic: Protect (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

STANDARDS

Council for Economic Education
Standard VI. Protecting and insuring

Jump\$tart Coalition
Financial decision-making - Standards 1 and 7

Preparing for this activity

- 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 or gymnasium.
- Print a copy of the game scenarios (in this guide) to read aloud.

What you’ll need

THIS TEACHER GUIDE

- [Playing a credit and debit card game \(guide\)](#)
[cfpb_building_block_activities_playing_the_credit_and_debit_game_guide.pdf](#)

Exploring key financial concepts

Theft of personal financial information is widespread. In 2017, the Federal Trade Commission received more than 133,000 reports from people who said their information was misused on an existing account or 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

- Explain to students they will play a game about credit and debit cards called “Do or Don’t.”
- Point to the “Do” and “Don’t” signs on either side of the game area.

- Describe that students will show whether or not they agree with a choice by moving toward either sign. In a Physical Education class or similar setting, you may want to encourage students to run to the appropriate sign.

Whole-class game

- Direct students to stand in the middle of the designated game area.
 - If space is limited, consider playing this game in the cafeteria, gym, or outside.
- As you read each scenario aloud, ask students to decide if they “do” or “don’t” agree with what the person in the scenario is doing. Ask them to show their choice by moving to the side of the room/space with the appropriate sign.
 - 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, reveal the answer.
- 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 review some of the ideas they’re taking away from this experience.
- Record their responses on the board or chart paper.
- You may want to ask students to copy the list for their own use.

Suggested next steps

Consider searching for other activities that address the topic of protection, including managing risk and preventing fraud and identity theft.

Measuring student learning

Assess student knowledge by observing their responses and listening to their justifications during discussion.

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 this page.
- Read a scenario aloud.
- Ask students, "Does this go in the 'Do' or 'Don't' category? Move to the side of the room that has the sign you agree with."

Scenario 1: 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 2: 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, email address, or Twitter handle. A thief could easily guess those.

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

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 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 the history of the computer you are using, someone else could use your card number to place an order. It's never safe to save personal information on a public computer.

Scenario 6: 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 (look in your purse 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 communicate 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 the Better Business Bureau's (BBB) Wise Giving Alliance or a similar organization. If you determine that the charity is legitimate and you decide to give, find a way to make a secure donation on their website.