

“Protecting your money” campaign

Students design a poster or pamphlet to teach consumers what to do if their ATM, debit, or credit card or card number is lost or stolen.

Learning goals

Big idea

A lost or stolen ATM, debit, or credit card or card number can result in unauthorized uses – which is a form of stealing.

Essential questions

- How can I protect my cards and account information?
- What should I do if my ATM, debit, or credit card or card number has been lost or stolen?

Objectives



- Review essential information and tips about what to do if an ATM, debit, or credit card or card number is lost or stolen
- Create an informational poster or pamphlet on this topic

What students will do

- Review information on government websites about what to do when an ATM, debit, or credit card or card number is lost or stolen.
- Create an informational poster or pamphlet with tips on what consumers can do if their ATM, debit, or credit card or card number is lost or stolen.

KEY INFORMATION

Building block:

-  Executive Function
-  Financial habits and norms

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, Fine arts and performing arts, Social studies or history

Teaching strategy: Competency-based learning, Project-based learning

Bloom’s Taxonomy level: Apply, Create

Activity duration: 45-60 minutes

STANDARDS

Council for Economic Education
Standard VI: Protecting and insuring

Jump\$tart Coalition
Financial decision-making: Standards 1, 2, 4, and 7

Preparing for this activity

- While it's not necessary, completing the "Handling a lost or stolen card" activity may provide students with context and background knowledge to make this a richer experience.
- Print copies of all student materials, or prepare for students to access them electronically.
- Secure access to the Internet so students can conduct research, or provide them with printed versions of research materials from the following two sources:
 - The Consumer Financial Protection Bureau (CFPB): <https://www.consumerfinance.gov/ask-cfpb/> ("Bank accounts and services" and "Credit cards" sections)
 - The Federal Trade Commission (FTC): <https://www.consumer.ftc.gov/articles/0213-lost-or-stolen-credit-atm-and-debit-cards>
- Gather art supplies or arrange for students to use technology resources to create an informational poster or pamphlet.

What you'll need

THIS TEACHER GUIDE

- "Protecting your money" campaign (guide)
[cfpb_building_block_activities_protecting-your-money-campaign_guide.pdf](#)

STUDENT MATERIALS

- "Protecting your money" campaign (worksheet)
[cfpb_building_block_activities_protecting-your-money-campaign_worksheet.pdf](#)
- Art supplies or desktop publishing/graphic design software

Exploring key financial concepts

Federal law protects you against unauthorized electronic debits to your bank or credit union account and unauthorized transactions to your credit card account. Such unauthorized uses occur when someone makes purchases or withdrawals using your card without your permission. The protections are

TIP

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

different for debit cards and credit cards and can vary depending on when the loss is reported. For any type of lost or stolen card, you should notify your bank or credit union immediately.

TIP

Visit [CFPB's financial education glossary](#) for terms and definitions you may find useful.

Teaching this activity

Whole-class introduction

- Distribute the “Protecting your money campaign” worksheet.
- Be sure students understand key vocabulary:
 - **Liability:** Something that is a disadvantage, money owed, or a debt or obligation according to law.
 - **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.
- Explain that students will create an informational poster or pamphlet that will help people protect themselves from the risks associated with the loss or theft of ATM, credit, or debit cards or the card numbers.
- To help get their ideas flowing, invite students to think of posters or pamphlets they’ve seen in public places that present important information or tips for making informed choices.
 - List some examples.
 - List characteristics that make these posters or pamphlets effective.
- Review the instructions and rubric on the worksheet so they clearly understand the expectations for their poster or pamphlet.
- Introduce students to the following websites:
 - <https://www.consumerfinance.gov/ask-cfpb/> – the question-and-answer page of the Consumer Financial Protection Bureau (CFPB) website. Direct students to the “Bank accounts and services” and “Credit cards” sections or have them search for the terms “debit cards,” “credit cards,” and “ATM cards.”
 - The Federal Trade Commission (FTC) website dedicated to this topic at <https://www.consumer.ftc.gov/articles/0213-lost-or-stolen-credit-atm-and-debit-cards>.

TIP

The information on these websites is also available in [Spanish](#), which can help support Spanish-speaking students who are English language learners.

Individual or group work

- Provide students with art materials or set students up to use technology resources to create their informational poster or pamphlet.
- Remind them to check the rubric to make sure they include all of the elements.
- Circulate around the room, answering questions and providing suggestions as needed.

Wrap-up

- Display the posters and pamphlets around the classroom or ask permission to display them around the school campus.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, including preventing fraud and identity theft.

Measuring student learning

If you choose to use the scoring rubric below to grade this activity, be sure to share it with all students so they know what criteria matters most and they can plan accordingly.

INFORMATIONAL POSTER OR PAMPHLET RUBRIC

Requirement	Points Possible	Points Achieved
Lists three actions to take if an ATM, debit, or credit card or card number is lost or stolen (e.g., call bank or creditor, send a confirming return receipt certified letter by mail, watch billing statements, close account)	60 points	
Provides a warning about what can happen when a card or card number is lost/or stolen	20 points	
Is well organized and visually pleasing	20 points	