

# “Protecting your money” campaign

Students design a poster or brochure to tell 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 a poster or brochure on this topic

### 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 habits and norms
-  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, 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

#### National Standards for Personal Financial Education, 2021

Managing credit: 12-12

Managing risk: 8-1, 8-7,12-11

Spending: 8-4, 12-8

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.

## 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 a poster or brochure with tips on what consumers can do if their ATM, debit, or credit card or card number is lost or stolen.

## 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.
- Print copies of all student materials, or prepare for students to access them electronically.
- Obtain computers or tablets with Internet access for students so they can conduct research, or provide them with printed versions of research materials from the following sources:
  - The Consumer Financial Protection Bureau (CFPB): <https://www.consumerfinance.gov/ask-cfpb/> ("Bank accounts" and "Credit cards" sections)
  - The Federal Trade Commission (FTC): <https://consumer.ftc.gov/articles/lost-or-stolen-credit-atm-debit-cards>
- Gather art supplies or arrange for students to use computers or tablets with design software to create a poster or brochure.

## What you'll need

### THIS TEACHER GUIDE

- "Protecting your money" campaign (guide)  
[cfpb\\_building\\_block\\_activities\\_protecting-your-money-campaign\\_guide.pdf](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](cfpb_building_block_activities_protecting-your-money-campaign_worksheet.pdf)
- Computers or tablets with Internet access
- Art supplies or computers/tablets with 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 ATM, debit, or credit card without your permission. The protections are different for ATM/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, credit union, or credit card company immediately.

### TIP

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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 if they or someone they know has ever lost their ATM, debit, or credit card or had their card or card number stolen.
  - If so, ask volunteers to share what they know about the experience.
- 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.
  - **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.
- Tell students they’ll create a poster or brochure that will help people protect themselves from the risks associated with the loss or theft of ATM, credit, or debit cards or card numbers.

### TIP

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Visit CFPB’s financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://consumerfinance.gov/financial-education-glossary/).

- To help get their ideas flowing, invite students to think of posters or brochures they've seen that present important information or tips.
- Introduce students to the following webpages:
  - <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 “Credit cards” sections or have them search for the terms “debit cards,” “credit cards,” and “ATM cards.”
  - The Federal Trade Commission (FTC) webpage on this topic at <https://consumer.ftc.gov/articles/lost-or-stolen-credit-atm-debit-cards>.

### Tip for differentiating instruction

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

## Individual work

- Distribute the “Protecting your money campaign” worksheet.
- Give students computers or tablets and art supplies.
- Review the instructions on the worksheet so they clearly understand the expectations for their poster or brochure.
- Circulate around the room, answering questions and providing suggestions as needed.

## Wrap-up

- If time allows, ask a few volunteers to show their poster or brochure to the class and share something they learned.
- Display the posters and brochures around the classroom.
  - When time allows, you can have students participate in a gallery walk to view one another’s work:
    - Have students begin at their own poster or brochure.
    - Tell them to move to the next poster or brochure on the right.
    - Count to 10 and then have students move to the next poster or brochure on the right.
    - Repeat until students are back at their own poster or brochure.
- You also could ask permission to display the posters and brochures around the school campus.

## 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 [“Playing a credit and debit game”](#) and [“Reporting fraud or identity theft to authorities”](#).

## Measuring student learning

Students’ posters/brochures and answers during discussion can give you a sense of their understanding. **Keep in mind that students’ posters/brochures may vary, as there may not be only one right approach.** The important thing is for students to have reasonable justification for their approach.

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 matter most and they can plan accordingly.

### SCORING RUBRIC

Requirement	Points Possible	Points earned
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	
Provides a warning about what can happen when a card or card number is lost or stolen	20	
Is well organized and visually pleasing	20	
<b>Total points</b>	<b>100</b>	