Modern World

Facilitator Guide

Part I

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Session One: Introduction, Overview and How to use an alarm clock

Goals for the session: Participants will be introduced to the curriculum and will set group rules with the facilitator. Link the purpose of the group to each participant's PROS goal. Teach participants how to use an alarm clock.

Equipment Needed: Smart phone and digital alarm clock

Start the group by introducing yourself and the group. Make sure that everyone in the room is scheduled to be in the group and take group attendance. Once introductions are made and a brief description of the group has been provided to the participants, let participants know the structure of the group. Each session will contain background about why the technology to be learned is important for daily use, modelling of how to use the technology and an opportunity to practice on how to use it. Homework will also be assigned in some sessions. Start with the introduction below and then move into the first activity, establishing group rules.

Modern World is all about using modern technology to get your daily needs met. You will learn all types of skills including how to use an alarm clock, how to cook using a microwave, how to set up a Facebook account and use the internet to find resources, how to use an ATM machine, and the difference between debit and credit cards. Before we start the group lesson today, we will set some ground rules.

It's important to start any group off by creating some ground rules. This will help to create a safe space where everyone feels comfortable to learn and share experiences.

Activity: (Supplies Needed: Whiteboard and markers)
Establish group rules. Ask group participants what rules they want to establish for the group. You may want to consider rules around attendance, lateness, language/profanity, and not talking while another person is talking.

Introduction: Technology is an important part of everyone's lives nowadays. It is around us every day and we don't even realize it. It can help people make day to day tasks easier but many people can be intimidated by technology. This group will help ease your fears of using technology. You will learn how to use technology in a fun and comfortable environment. Let's read through an article about why technology is important to get us started!

Why is Modern Technology Very Important to People? By: Jennifer Gate
Article Source: http://EzineArticles.com/4479179

For many years now our state of modernization has been improved. Decades after decades, there are so many improvements we can see in our society. Each of them has been a very big impact in our lives. Just imagine the world we have today compared to the one we had a century back. Thanks to the incredible human minds of our scientists and inventors, we are now living in a very comfortable world of today.

We can all say that technology is important. It has made our lives easier. We can enjoy life to the fullest while having these modern gadgets and equipment. We are to savor all the works of the inventors that made them.

One of the best breakthroughs of technology is the improvements it made concerning health and nutrition. Now, we can fight the coming of diseases and we can sure them easily. We can now enjoy our lives better because we know how to cure such health hazards that we get. Lengthening our lives will be achievable these days. Not to mention all the equipment, supplements and other helpful means that will help us stay healthy and strong.

In terms of communication, there are a number of improvements which technology has contributed to the society. Unlike before when the ancient people use messengers to hand in a single letter from one country to another which takes weeks or even months to send. Now, it will only take us a few clicks and dials to send a message from across the globe. This is possible because of our satellite. The internet is one thing we will always be thankful to science about. Since the dawn of computers and the internet, our lives have never been the same again. It has changed the way we look at many things like communication, interacting with people, business, jobs, marketing, information, and many others. Education has also been improved. We can now use modern equipment for students to use in schools. It is a way for them to see a bigger picture of what they are studying. Before, we used the blackboard and other visual aids. Now, we are using projectors in school where we can present to the students what the actual thing looks like. They can also have access to the internet which will somehow help their study habits to be easier.

Transportation has been improved as well. We can now fly to another country very easily. Reach our destinations of a thousand miles within just hours.
Many years from now, we can reach new heights with our technology, especially now that there is non-stop improvement to all. We are not only imagining about the future but we are in it right now.

Discussion Questions:
Why do you think modern technology is important?
How do you think your life would change if you were able to use more technology?

<u>Learning how to use an alarm clock:</u>
We will be demonstrating two ways of how to set an alarm. The first will be to use a smart phone to set an alarm. We will also be using a digital alarm clock to set an alarm. I will demonstrate this a couple of times then you will have the opportunity to try.

Steps to setting an alarm on a smart phone:

1. Open the clock app on your phone
2. Click on the alarm tab on the top of the screen
3. Add the start time for the alarm. Be sure to check AM or PM.
4. Click done or set
5. You're all done. Your alarm will ring at the set time.

Now take turns practicing setting the alarm. You can play with things like the ringtone and volume. You can also set the number of days per week that you want the alarm to ring on.

Steps to setting an alarm on a digital clock:

1. Press down on the alarm and hour buttons at the same time until you reach the desired hour for the alarm to ring at.
2. Now do the same with the alarm and minute buttons. Remember to press and hold the alarm button while you are pressing the minute button. This could take a while. Be patient.
3. Make sure that your hour is set on AM or PM depending on what time you want the alarm to ring.

4. You're all set! Your alarm will ring at the set time.

Now take turns practicing setting the alarm.

Discussion Questions:
When would you use an alarm?
How would it be helpful in your everyday life? Share your experiences with using an alarm with the rest of the group.
How does using an alarm help you achieve everyday tasks?

Homework:
Practice setting and using an alarm each day until the next group session. Report back to the group on how it went.

Session Two: Learning How to Use a Microwave Oven

Goals for the session: Participants will learn how to use a microwave oven. They will learn techniques for successful microwave cooking as well as precautions to take when using a microwave.

Review homework from the previous session-practicing how to set and use an alarm clock. Ask group participants for feedback on how it went. Brainstorm suggestions for how to improve practice opportunities that didn't go so well.

Using a microwave

Today's session is about how to use a microwave. Using a microwave can be an easy and quick way to cook and reheat meals and snacks. Let's read an article about using a microwave and some tips for using a microwave. Then we will have the opportunity to practice for ourselves.

MICROWAVING: COOKING TERM EXPLANATION

Source: http://www.clackamascareers.com/media/uploads/LITINCTELessonPlan-Culinary-SuccessfulMicrowaving.pdf

The microwave oven added the term, "Microwaving" to our cooking language. "Microwaving" means to cook, heat, or defrost foods with microwave energy. Microwaving is a type of cooking, which has its own special benefits, and produces its own food characteristics. Some microwaved foods may be different from what you expect when cooking in a conventional oven or on the range top. The difference may be in appearance, in improved flavor and juiciness, or in cooking technique. The microwave oven is called an "oven" because it looks more like an oven than any other conventional appliance, but it can take over many of your top-of-range jobs with less time, attention and clean-up. Foods which you used to bake in a conventional oven will taste the same, but may look different. For example, a casserole will heat through quickly, but will not crust over, because the air in a microwave oven is room temperature, not hot and dry. Like any skill, successful microwaving cooking takes a little practice. Until you are used to its speed, you may overcook. Some foods will be removed from the oven before they look done, because they finish cooking with internal heat. This article is designed to teach you what to expect, and how to achieve successful results with microwaving. You'll find learning to microwave easy and exciting.

HOW A MICROWAVE WORKS

Microwaves are very short, high-frequency radio waves, and your microwave oven is similar to a miniature broadcasting system. Microwaves are the same type of energy as AM, FM, or CB radio, but the wave length is much shorter. Where other types of radio waves broadcast over a distance, the microwave broadcasting system is self-contained. When the door is closed and the oven is turned on, a transmitter, called a magnetron, sends a signal to a receiver within the oven. The moment you open the door, the microwave oven stops broadcasting, just as your radio will not play if the station has "signaled off." No energy will be received from the oven while the door is open. The receiver deflects the microwave energy into the metal-lined oven cavity, where it agitates food molecules. Since microwaves cannot penetrate metal, all the energy remains inside the oven, where it turns to heat in the food.

PRECAUTIONS TO AVOID POSSIBLE EXPOSURE TO EXCESS MICROWAVE ENERGY:

1. Do not attempt to operate the oven with the door open since open-door operation can result in harmful exposure to microwave energy. It is important not to defeat or tamper the safety interlocks.
2. Do not place any object between the oven front face and the door or allow soil or cleaner residue to accumulate on sealing surfaces.
3. Do not operate the oven if it is damaged. It is particularly important that the oven door close properly and that there is no damage to the (1) door (bent), (2) hinges and latches (broken or loosened), (3) door seals and sealing surfaces.
4. The oven should not be adjusted or repaired by anyone except properly qualified service personnel.
5. On models equipped with automatic temperature control, DO NOT OPERATE, with the temperature probe trapped between door and oven front.

SOME FOODS DO NOT MICROWAVE WELL

No single appliance does everything well, and your microwave oven is no exception. Some things should not be done, either because results are not satisfactory, or because conventional cooking is more efficient.

EGGS IN SHELLS and shelled boiled eggs can burst.

PANCAKES do not crust, however, they reheat well.

UNPACKAGED POPCORN is too dry to attract microwave energy.

CANNING requires prolonged high temperatures.

DEEP FAT frying can cause burns.

BOTTLES with narrow necks may shatter if heated.

LARGE food loads, such as a 25 lb. turkey or dozen potatoes cook more efficiently in a conventional oven.

Activity: (Supplies needed: copies of Handout #1: Tips for Successful Microwave Cooking)
Read through Handout #1: Tips for Successful Microwave Cooking to learn some helpful tips and tricks to make using a microwave even better.

Now that we have learned some tips for using a microwave, why don't we give it a try? Here are the steps to using a microwave to make popcorn. Let's read through the steps and then try it out!

Steps to using a microwave to make popcorn:

1. Remove the plastic overlap and unfold the popcorn bag.
2. Place the bag in the center of the microwave. Make sure the right side is up. It is labeled.

3. Set on high for 4 minutes.
4. Watch the bag! Don't leave the bag unattended while popping. Stay and listen! Cooking times will vary by microwave.
5. Stop the microwave when popping slows down to 2-3 seconds between pops. You don't want to burn your popcorn.
6. The bag is HOT! Remove the bag from the microwave and carefully pull on the top diagonal corners.
7. Be careful not to come in contact with escaping steam. It is HOT!
8. Enjoy!

Activity: (Supplies needed: Handout #2: Tips for Successful Microwave Cooking Worksheet, whiteboard and markers or copies of the handout and pens) ***You can do this activity together as a group and use the handout as a guide.***

Homework:
Practice using the tips we learned today by using the microwave to heat up leftovers or to make a snack. Report back to the group next session.

Session Three: Learning How to Use a DVD Player

Goals for the session: Participants will learn how to connect and use a DVD player. Participants will be able to verbalize how these skills are useful for independence in the community.

Review homework from the previous session-practicing how to set and use a microwave oven. Ask group participants for feedback on how it went. Brainstorm suggestions for how to improve practice opportunities that didn't go so well.

Using a DVD Player:
Questions to consider:

1. Why is this an important skill?
2. How can your life improve if you have this skill? Think about the impact it might have on your social life? On your mental health symptoms?

Having a DVD player can be important for people because it can increase their socialization with others. You can invite friends over for a movie night or just to come hang out. Watching a movie might also help to distract you when you are experiencing symptoms of your mental health condition. You may want to watch a comedy to make you laugh and get you in a better mood. Or you may want to watch any type of movie to help distract you from hearing voices. Can you think of other reasons that having and using a DVD player would be helpful for your life?

Discussion Question:
How would learning or improving on this skill increase your independence and potentially improve your life?

Now that we have talked about why you would like to learn how to use a DVD player and how it will help you with independent living skills, let's learn how to set one up. We will read through the directions together and then we will practice doing it together.

How to Connect a DVD Player to a TV:
http://electronics.howstuffworks.com/how-to-connect-dvd-player-to-tv.htm

There's no need to wait in long lines, pay a fortune for tickets and popcorn and sit in a noisy theater just to watch high quality movies. With a DVD player, you can enjoy your favorite movies without and expensive hassles or distractions. In just a few moments, you can take the DVD player out of the box; connect it to your TV and sit back to watch a film. Read the steps listed below and learn about how to connect a DVD player to a TV.

1. Turn off the power to your TV
2. Set the DVD player on a shelf near the TV. Make sure the DVD cables will reach the TV from the shelf you choose. Because the player has a motor inside, it creates heat. Placing the DVD player on top of your TV may cause overheating (source: Fleischmann).
3. Connect your DVD player by plugging in the audio/video input jacks. Plug one end of the three-pronged cord that came with the DVD player into the terminals on the TV marked LINE IN. The colors on the plugs correspond to the colors in the TV terminals.
4. Plug the other end of the cord into the terminals on the DVD player marked LINE OUT. Again, insert the plugs into the terminals with corresponding colors.

5. Plug the AC power cord into an electrical outlet in the wall. Always plug in the power cord after you have connected all the other plugs. Connecting the electricity first may set the TV channels incorrectly (Source: Sony).
6. Refer to the user manual to change the language display on the DVD screen if necessary.
7. Check that the clock is set correctly. If the clock doesn't set itself, refer to the user manual to manually change the time (Source: Sony).
8. Insert a DVD into the player to see if your connection was successful. Remember that DVDs come with menus, so they will not play automatically. You must use the remote control to select the desired options (Source: Fleischmann).

It may also be helpful for you to see a video demonstration on how to do this. Visit http://allabouthomeelectronics.com/category/connection-cables/ to see a video of how to do this.

Time to Practice! Practice following these steps with the group members to set up a DVD player.

Discussion Questions:
Do you know how much a DVD player costs?
Have you thought about whether or not it's more cost effective to rent or buy DVDs or subscribe to Netflix?
Where can you get DVDs for free? Have you thought about renting them from your local library?

Homework:
Shop around online or in the stores and compare prices for different types of DVD players.
Go to your local library and look at the selection of DVDs they have available.

Session Four: Learning about Debit and Credit Cards

Goals for the session: Participants will learn about debit and credit cards. They will learn the difference between them, safety tips when using debit and credit cards, and how to avoid credit card debt.

Review homework from the previous session-setting up a DVD player and doing research about where to get DVDs from. Ask group participants for feedback on how it went. Brainstorm suggestions for how to improve practice opportunities that didn't go so well.

Today's session is all about using debit and credit cards. Having either a credit or debit card can come in handy. It can be good to have one if you want to purchase something online. It can be a safe alternative to carrying cash. But there are some things to look out for when using debit or credit cards. Let's read a little bit about that now.

ATM vs. debit cards: The difference

https://handsonbanking.org/adults/basics-banking-services/atm-debit-cards/atm-vs-debit-cards-the-difference/

Learn the differences between ATM cards, debit cards, and credit cards.

ATM cards

An ATM card is a PIN-based card. That means that in addition to using it at ATMs, you may also be able to use it to make purchases (by entering your Personal Identification Number) if the merchant is using one of the same electronic ATM networks that's listed on the back of your card.

Debit card

A debit card looks just like a regular ATM card, and you can use it at ATMs. The difference is that a debit card has a Visa® or MasterCard® logo on its face. That means you can use a debit card wherever Visa® or MasterCard® debit cards are accepted, for example, department stores, restaurants, or online.

Credit card

A debit card is **not** a credit card. When you use a debit card, the money is deducted from your checking account. With a credit card, you're borrowing money to be repaid later. ATM and debit cards allow you to use ATMs, a safe and convenient way to manage your money. There are millions of ATMs worldwide and you can use many ATMs 24 hours a day, 7 days week. ATM and debit cards are also a convenient way to make purchases without carrying cash that help you keep better track of the money you spend.

We will learn more about ATM cards in another session. Let's learn more detailed information about credit cards and how they work.

Credit Card Basics: Everything You Should Know

https://www.forbes.com/sites/moneybuilder/2013/06/11/credit-card-basics-everything-you-should-know/#525c266d42c0

The credit card is one of the most divisive products among all the financial tools available. Ask around and you're sure to find people who pay all their expenses using credit cards as well as others who swear the products are the embodiment of pure evil. Opinions among financial experts and thought leaders are just as mixed.

A credit card is nothing but a tool. Whether its effects are helpful or harmful depends on the skills and knowledge of the user, a person with the power to choose how to use the tool. Here is everything you need to know in order to make the most out of this particular financial tool, taking advantage of its benefits without falling into any traps.

Credit cards are not for everyone. Like tools, in the wrong hands, they can be dangerous. If you have personality traits like a tendency to lack self-control, if you're in the process of repairing your finances, or if you're not ready for personal responsibility, avoid credit cards until you are mentally and emotionally prepared.

What is a credit card?

Physically, a modern credit card is a rectangular piece of plastic, graphite, or a metallic alloy, that identifies a financial account. All contain a magnetic strip on the back, and some contain an RFID chip. An account number and the owner's name or business name may be imprinted on the front.

Behind the scenes, the credit card represents a type of financial account. By using credit cards, customers can offer a bank's money instead of their own to pay for a product or service today, and over time, they repay the bank. For the benefit of using someone else's money, customers will often need to pay interest, as expected with other types of loans. This is where problems can arise. Using other people's money is often preferable than using your own because it lets you keep your own money available for other purposes, but if you buy something with someone else's money while not being able to repay that type of loan, the results can destroy your own financial future.

Credit cards are like DVRs for money. Digital video recorders allow users to "time-shift." Television channels, at least for now, have regular schedules during which they air programs, but if you're not free

at 8:00 PM to watch The Big Bang Theory, your DVR allows you to watch the program from the beginning at your convenience.

When this is the philosophy behind the use of credit cards, users avoid financial problems.

How does a credit card work?

When you choose to pay with a credit card and you hand the card to a cashier or submit your card number over a secure internet connection, the merchant you're dealing with validates your account and whether the bank will allow the purchase to go through. If everything looks good, your purchase is added to your credit account. Many companies are involved with each swipe of a credit card, and money exchanges hands between all these companies each time a card is used. Merchants pay fees to accept credit cards, and eventually the card-issuing banks receive part of this as revenue.

Once a month, the bank accumulates your credit card purchases and sends you a bill. The best option and only option I recommend, for dealing with that bill is to pay in full by the due date. If not, you have to pay a minimum amount, determined by the bank, to avoid extra fees.

Even if you avoid extra fees, an interest fee will be added to what you owe the following month. Interest adds up quickly, and could make a $100 purchase cost $200 in total or more rather quickly. When this happens, it's more than just time-shifting; it's as if waiting to watch your 30-minute recorded show would require 60 minutes of your life.

When you pay on time and in full, the bank considers you a well-behaved customer, and will report this behavior to other companies that evaluate whether you're a good borrower. You want these companies to consider you a good borrower, because it could have financial consequences in the future.
Banks, in their roles as credit card issuers, don't want all users to be well-behaved customers. The companies profit from these customers, but the most profitable customers are those who don't pay bills in full but are rarely late. Because of all this profit, some taken from merchants, stores often have no choice but to raise prices for everyone as a result of the increased popularity of credit cards.

Why do people hate credit cards?

Using a credit card makes it easier to spend money. Scientific studies have shown that people are more likely to complete a purchase if they intend to pay with a credit card than if they intend to pay with cash. Cash just seems more scarce, so people are more likely to try to conserve it. Credit cards don't produce the same kind of psychological barrier.

Also, with cash only, you can never spend more money than you have. With credit cards, that's easy. The bank doesn't check your savings account before approving your purchase, they just check to make sure you're under your credit limit — a total amount the bank determines you'll be allowed to borrow at any one time — and the transaction doesn't appear to be fraudulent. In fact, even if the transaction would put you above your credit limit, the bank will likely approve the transaction anyway just so they can charge you a fee for being over the limit.

As a result, people spend more money with credit cards than they would otherwise. This just creates more profit for the banks while making it possible for users to destroy their financial future. In practice, many people do let credit cards harm their financial future, and they do so without even realizing the mess they've made for themselves until it's very difficult to clean up.

Discussion Questions:
Do you have an ATM, debit or credit card? Can you share your experiences with using these cards?
If you have or have had a credit card, can you talk about any issues you may have had with getting into debt you couldn't afford to pay off?

Activity: Using a Debit Card (Supplies needed: computer and screen with internet connection to watch a YouTube video

Let's watch a few videos on how to use a debit cards.

Follow these links
How to Use a Debit Card: https://www.youtube.com/watch?v=suBMENWW1wA
Credit cards are swiped just like debit cards are when making purchases. The only difference is that you are not asked for a PIN. Instead, you sign the bottom of the receipt.

Activity: (Supplies needed: whiteboard and markers, handout #2-Venn Diagram)
Let's make a Venn diagram. Use the handout of all of the benefits and disadvantages of credit cards and debit cards. Note that there is some overlap. Use the Venn diagram to have a visualization of the overlap.

Session Five: Learning how to use fax and copy machines

Goals for the session: Participants will learn how to use copy and fax machines. They will learn places where they can access these services as well as why using these machines may be helpful in their everyday lives.

Review the previous session-using credit cards and debit cards. Brainstorm suggestions for how to improve practice opportunities that didn't go so well.

Today's session is all about using fax and copy machines. Let's take a few minutes to talk about why knowing how to use these machines is important and how they can help you in your daily lives. Can you think of a time when you needed to make copies of important documents? Where did you go for help? Were you able to problem solve on your own or did you need to ask someone for help?

Discussion Questions:
What kind of important documents would you need to make a copy of and why?
Where would you go if you needed to make a copy?
Can you think of a time when you needed to send a fax?
What kind of documents would you need to fax?

Possible answers to these questions would be a photo ID or social security card for a job interview. Other answers may include copies of medical documents. Participants may have had to fax their resume if they were looking for a job. Other possible answers may be faxing a copy of a bill to an insurance company. A little self-disclosure may be one way to encourage conversation if participants have difficulty brainstorming answers.

Think about the places in your community that you would visit if you needed to make a copy. Most local libraries will allow you to make copies for a nominal fee. Some local pharmacies also have copy machines. Another option is to go to an office supply store like Staples. All of these places may have copy machines that are available for use. Here are the steps to using a copy machine. It's not as complicated as you may think. We will also watch a video to demonstrate this. Then we can practice using a copy machine here on site to get you to feel comfortable doing this.

Step 1: Lift the top of the machine (the lid) and place the document you want to copy on the glass plate of the copier. You will find options on the edge of the glass plate to help you to determine where to place your document. Place the document face down. You can also use the feeder. If you choose to use the feeder, place the document face up in the feeder.
Step 2: Select the number of copies you want using the keypad on the machine. Select color or black and white. Note: making color copies is more expensive than black and white copies so consider whether or not you really need a color copy.
Step 3: Once you are done with all the settings, it's time to copy! Press the large button on the machine (it's usually green), which is the copy button.

Activity: (Supplies needed: a computer and projector with internet access)
Now let's watch a video to help demonstrate how to make a photocopy. **Click on this link to watch a YouTube video on how to make a photocopy. https://www.youtube.com/watch?v=M8Ku_u5bmUI**

Discussion Question:
You will see that the "copy" button is a green key on the machine in the video. What other steps of using a copy machine were a little different than the instruction steps?
Can you rate your level of comfort with the idea of making a copy on your own? Use the scale from 1-5 (5 being the most comfortable and 1 being most uncomfortable).

Now let's try practicing this skill using a copy machine.
Bring the group to the office copy machine and have each participant making a copy using the steps that were just explained. Bring the group back to the group meeting space and debrief them on their experience.

Now that you've had the opportunity to practice making photocopies, let's learn how to send a fax. Here are the steps to sending a fax.

1. Place the document you want to send in the document feeder face down.
2. Enter the fax number you want to send to.
3. Press the "Send" or "Go" button.
4. You will hear the machine dial the number. Then you will hear a long beep. This means that there is a connection. The machine will count the pages as they are being sent.
5. There will be one last beep that will signify that the fax was sent.
6. The machine will print a confirmation page.

Now that we have reviewed the steps to sending a fax, let's take a look at a video that shows you the process of sending a fax.

Activity: (Supplies needed: a computer and projector with internet access)
Now let's watch a video to help demonstrate how to send a fax. **Click on this link to watch a YouTube video on how to send a fax. https://www.youtube.com/watch?v=oR05xdavY-4&t=4s**

Who wants to try to send a fax? Let's practice the steps to sending a fax now. We can send a test fax to another fax machine in the PROS program. Remember to follow the steps we just learned and saw in the video.

Have group participants practice sending a fax to another fax machine in the program. Ask participants about their level of comfort about using the fax machine.

Homework: Ask your PROS service coordinator or someone else you know that has access to a copy or fax machine to let you make a copy or send a test fax. Report back to the group on your experience.

Session Six: Learning how to use an ATM machine

Goals for the session: Participants will learn how to use an ATM machine. Participants will learn about banking at an ATM and learn safety tips when using an ATM.

Review homework from the previous session-using a fax and copy machine. Ask group participants for feedback on how it went. Brainstorm suggestions for how to improve practice opportunities that didn't go so well.

Using an ATM can help you to get your banking needs met and save you time! We will learn about all of the types of banking that you can do using an ATM. We will also learn about some important tips for safety when using an ATM.

Activity: (Supplies needed: whiteboard and markers)
Let's brainstorm all of the things you can do at an ATM. Let's make a list now based on your own knowledge and experience. Or maybe you haven't used an ATM but you have heard about all of the banking functions that you can accomplish at an ATM. *Possible answers include withdrawing money, depositing cash or checks, transferring money from one account to another, and viewing statements and account activity.*

Now that we have made a comprehensive list, let's do a little more background work on ATM machines. Let's review the steps to using an ATM to withdraw cash. Then we will watch a video so you can see the steps.

Steps to Using an ATM:
Step 1: Insert Card.
Step 2: Select your language.
Step 3: Enter your PIN.
Step 4 : Choose withdrawal under transaction type
Step 5 : Select the account type (checking or savings)
Step 6 : Enter the amount
Step 7: Select if you would like a receipt
Step 8 : Remove your card
Step 9: Take your cash

Activity: (Supplies needed: computer and projector (with internet connection)
How to Use an ATM: https://www.youtube.com/watch?v=jUwEQoZm9G0

Let's now take a look at some ATM safety tips. We will also discuss ways to keep your ATM card safe.
Some Tips for ATM Safety
Source: https://www.mastercard.us/en-us/consumers/get-support/locate-an-atm/atm-safety-tips.html

1. Observe your surroundings before using an ATM. If the machine is obstructed from view or poorly lit, visit another ATM.
2. Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount.

3. Put your cash, card and receipt away immediately. Count your money later, and always keep your receipt.
4. If you see anyone or anything suspicious, cancel your transaction and leave immediately. If anyone follows you after making a transaction, go to a crowded, well-lit area and call the police.
5. When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.
6. When using a drive-up ATM, make sure all passenger car doors are locked and windows are up.
7. Do not leave our car unlocked or engine running when you get out to use an ATM.
8. While many ATMs are available 24 hours a day, some may be open only during local business hours. To be on the safe side, plan your withdrawals ahead of time.
9. Check with your financial institution to determine what the daily withdrawal limit is for your account.

Protecting Your Card

1. Keep your card in a safe place to avoid damage or theft.
2. Memorize your Personal Identification Number (PIN). Never write the PIN down on anything in your wallet or on the card. Don't share your PIN number with anyone.
3. When selecting a PIN, avoid numbers and letters that relate to your personal information. For example, don't use your initials, birthday, telephone or Social Security number. If you have such a number, contact your bank and get a new PIN.
4. Immediately report a lost or stolen card to your financial institution.
5. To help guard against fraud, keep your ATM receipts until you check them against your monthly statement.

Discussion Question:
Rate your level of comfort using an ATM to meet your banking needs?
How comfortable do you feel using an ATM to deposit cash, deposit checks, or withdraw money?