

BETTER MONEY HABITS MIDDLE SCHOOL LESSON: YOUR BANK ACCOUNT: 10 QUESTIONS TO ASK

HANDOUT 3.1 – CHECKING OUT CHECKING ACCOUNTS

In small groups, review the poster Your Bank Account: 10 Questions to Ask from Better Money Habits (www.bettermoneyhabits.com). Complete the worksheet below to develop your personal guide for evaluating a checking account at your local bank or financial institution.

1. Can I use this bank's _____ without any additional _____?
2. What happens if I try to _____ more money than I have in my account?
3. Does this bank charge a _____ for my account?
4. Do I need to keep a certain _____ or _____ in my account to avoid extra fees?
5. Does this bank have a _____ nearby or conveniently located near me?
6. Can I access my account information _____?
7. Does this bank have a _____ that I can use on my phone or tablet?
8. Will they have a charge if I need to _____?
9. Do I have to pay for _____ or _____?
10. Does this bank pay any _____ on my checking account?