

# Using an ATM Machine (Tutor Guide)

**Note to Tutor:** This lesson can be a stand-alone lesson, or used as part of a series of financial literacy lessons on specific topics available in Tutor Resources under the Volunteer section of the LVGH website.

- **Target Audience:** ESOL or BL class interested in learning about financial literacy concepts, with a focus on using an ATM. This lesson involves listening, writing, reading and speaking language skills. (Level 4+)
- **Objectives:** Students will be able to use terms related to ATMs and describe how to use an ATM. They will also learn about tips for keeping their information safe when using an ATM.
- **Class time:** 45-60 minutes
- **Resources/Materials:**
  - Copies of Student Handout

## A. Introduction: What is an ATM?

Ask if anyone uses an ATM. Ask a volunteer to read the ATM definition. Note that new vocabulary words are in bold and defined under ATM Vocabulary in Part B.

*An ATM is an **Automated Teller Machine**. It has a **touch screen** or **keypad** that allows customers to withdraw cash, check balances and make deposits using an **ATM card** to perform **transactions**.*

## B. Important Vocabulary about ATMs

Ask students to take turns reading the meaning of each vocabulary word using the pictures to help them.

**ATM Card:** A special card from the bank that allows you to use an ATM\*

**Card Reader:** Place to put your ATM card into the machine to begin a **transaction**, e.g., deposit or withdraw money\*

**Cash Dispenser:** The place where the money comes out of the machine\*

**Deposit Slot:** A thin opening where you deposit an envelope with checks or money into the ATM\*

**Display Screen:** A monitor that shows images or text of your transaction\*

**Keypad:** A set of keys or buttons with numbers for entering information\*

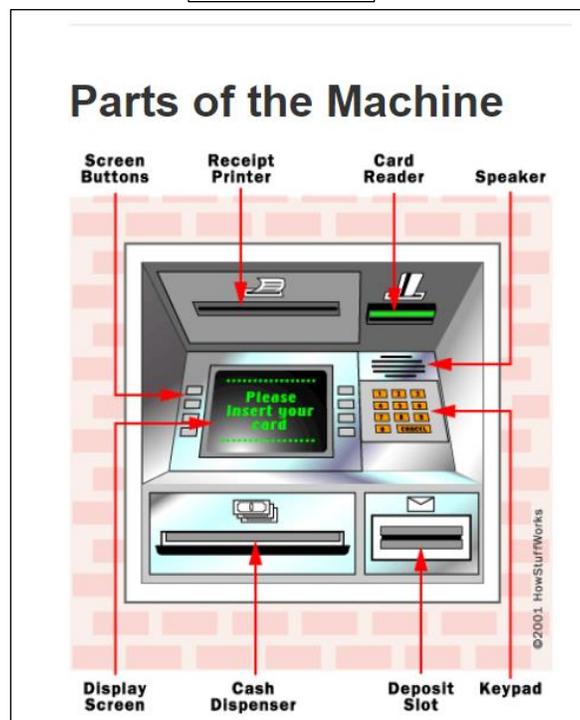
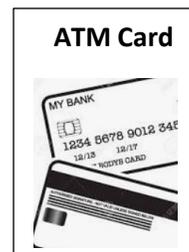
**PIN:** Personal Identification Number used to access your account using an ATM

**Screen Buttons:** Buttons that usually say Clear, Cancel and Enter\*

**Receipt Printer:** Provides a paper copy of your ATM deposit or withdrawal\*

**Touch Screen:** A customer can choose options by touching the screen

**Transaction:** When money moves into or from the bank, or between accounts; Getting an account balance



**Source** - How Stuff Works; More details can be found at: <https://money.howstuffworks.com/personal-finance/banking/atm3.htm>

### C. How to Use an ATM (Pairs Activity)

Ask volunteers to read the list of steps about using an ATM. Tell them that the nine steps are out of order. Ask them to work in pairs to number the steps in the correct order. Review the steps and words that may be new to them. Note: The order could vary somewhat. What is important is reading the steps and trying to put them in a logical order.

Number 1-9	Steps
	Finish (if No)
	Enter the dollar amount
1.	Put your ATM Card into the card reader
	Receive your money and a receipt
	Enter your PIN
	Start another transaction? (Answer Yes or No)
	Choose the account for your transaction: Checking or Savings
	Choose your language: English, Spanish or other options
	Decide on your transaction: Withdraw, Deposit, Transfer, Obtain a Balance

#### Key (order could vary):

1. Put your ATM Card into the card reader
2. Choose your language: English, Spanish or other options
3. Enter your PIN
4. Decide on your transaction: Withdraw, Deposit, Transfer, Obtain a Balance
5. Choose the account for your transaction: Checking or Savings
6. Enter the dollar amount
7. Receive your money and a receipt
8. Start another transaction? (Answer Yes or No)
9. Finish (if No)

### D. Important Safety Information When Using Your ATM

Review the safety tips on their student handouts. Ask if they can think of other safety tips in addition to the ones listed on their handouts.

- Always take care of your ATM card and keep it in a safe place.
- Keep your Personal Identification Number (PIN) a secret.
- Be careful when you use your ATM, especially at night.
- Be careful that no one can see you when you enter your PIN at the ATM.
- Always take your receipts or transaction records with you.

### E. Optional Activity – Go to Computer Lab or Show Video in Classroom (4:43 minutes)

You can have students go into the Computer Lab to listen to the following video. As an alternative, you can show it on a laptop. Some of the vocabulary is complex, but it is an interesting overview of ATMs.

<https://www.youtube.com/watch?v=cYWHqha2wfk>

# How to Use an ATM (Student Handout)

## A. Introduction: What is an ATM?

An ATM is an **Automated Teller Machine. It has a **touch screen** or **keypad** that allows customers to withdraw cash, check balances and make deposits using an **ATM card** to perform **transactions**.**

## B. Important Vocabulary about ATMs

**Directions:** Take turns reading the meaning of each vocabulary word below. Look at the pictures\* to help you.

**ATM Card:** A special card from the bank that allows you to use an ATM\*

**Card Reader:** Place to put your ATM card into the machine to begin a **transaction**, e.g., deposit or withdraw money\*

**Cash Dispenser:** The place where the money comes out of the machine\*

**Deposit Slot:** A thin opening where you deposit an envelope with checks or money into the ATM\*

**Display Screen:** A monitor that shows images or text of your transaction\*

**Keypad:** A set of keys or buttons with numbers for entering information\*

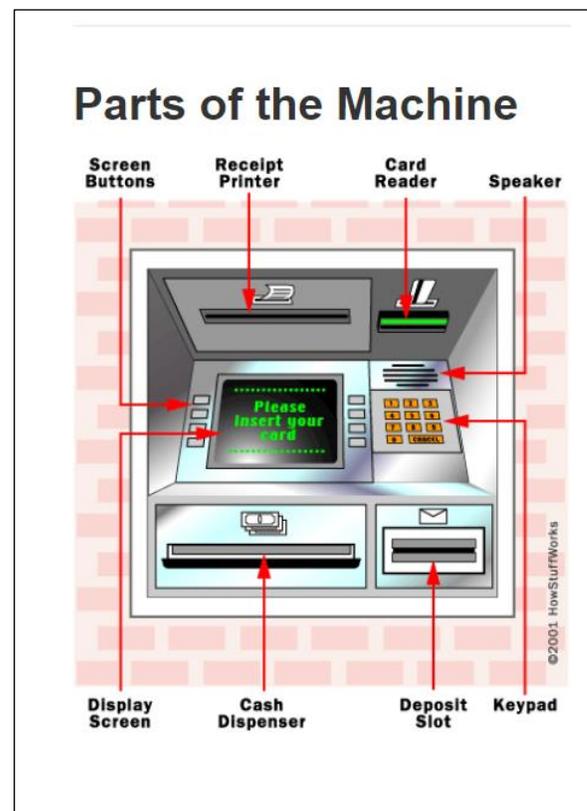
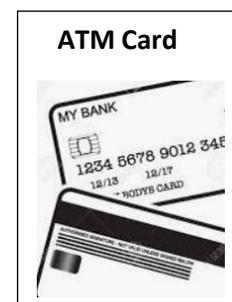
**PIN:** Personal Identification Number used to access your account using an ATM

**Screen Buttons:** Buttons that usually say Clear, Cancel and Enter\*

**Receipt Printer:** Provides a paper copy of your ATM deposit or withdrawal\*

**Touch Screen:** A customer can choose options by touching the screen

**Transaction:** When money moves into or from the bank, or between accounts; Getting an account balance.



### c. How to Use an ATM (Pairs Activity)

**Directions:** Read the list of steps below about using an ATM. There are nine steps and they are out of order. Work in pairs to number the steps in the correct order from 1-9. Step 1 is provided for you.

Number 1-9	Steps
	Finish (if No)
	Enter the dollar amount
1.	Put your ATM Card into the card reader
	Receive your money and a receipt
	Enter your PIN
	Start another transaction? (Answer Yes or No)
	Choose the account for your transaction: Checking or Savings
	Choose your language: English, Spanish or other options
	Decide on your transaction: Withdraw, Deposit, Transfer, Obtain a Balance

### D. Important Safety Information When Using Your ATM

Always take care of your ATM card and keep it in a safe place.

Keep your Personal Identification Number (PIN) a secret.

Be careful when you use your ATM, especially at night.

Be careful that no one can see you when you enter your PIN at the ATM.

Always take your receipts or transaction records with you.

***Can you think of any other steps you should take?***