

Volunteer Leader Training Guide

Take It to the Bank Services Offered in Banking

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Introduction

Banks have been around for centuries. The Medici bank was established in 1397 by the powerful and wealthy Medici family of Florence.

In 1791, the first Bank of the United States was chartered, and Congress authorized it to serve as the U.S. Treasury's fiscal agent. It issued paper bank notes to simplify trade.

Banking's main function remains as it has always been. Banks provide a place for people to keep their money. Banks lend to people to buy homes and cars, to start and expand businesses, to put their children through college and for countless other purposes. Banks are a big part of our nation's economy.

But, banking has changed in many ways through the years. Banks today offer a wider range of products and services than ever before and deliver them faster and more efficiently.

Target Audience

- EHC members

Objectives

This lesson will help participants:

- Learn about types of services offered by banks.
- Utilize consumer decision making skills to select bank services.

Advance Planning

You might want to visit a few banks in your area to see what types of services are offered in your local community. The banks I visited when preparing this lesson are all in the central Arkansas area. You should also read over the **Teaching Points and Activities** to gather any materials and supplies you will need.

Teaching Points and Activities

- Welcome participants to training.
- Opening activity: (This activity gains attention, involves the audience and helps participants begin focusing on the lesson topic. The discussion will also let you know what areas of the lesson are least familiar to your audience and may need more attention in your presentation.) *Today, we are talking about banking. Let's take a minute to think about the services banks offer and what banks do for us. Write down ideas as you think of them.* (Give participants a minute or two to write down their thoughts. For a larger group, you might want to use a flip chart or white board to record audience responses.) *We will go around the room asking that each person give only one response without repeating something that has already been said.* (The idea for this activity is that it is a fast-paced, information-sharing session. You may continue this for a few minutes until all ideas are exhausted or until you have given everyone a chance to respond. Keep it moving. This is a warm-up activity. Allow time for everyone to share but beware of moving away from the task and subject at hand. Limit this activity to a few minutes and allow plenty of time for the main content of your lesson.)
- Use the **Introduction** on page 1 of this training guide.
- Continue the lesson using the **Take It to the Bank** script as a guide. You may use the PowerPoint presentation to help you present the main points.
- Closing activity: (This activity allows participants to apply consumer decision making skills to what you have discussed. Participants will rank four banking choices for a given scenario. Participant responses can also be used as part of the lesson evaluation.) *Let's look at one consumer's banking choices and four options. Read the situation and the bank choices. On the **Participant Response Form**, rank the choices from best to least favorable option.* (Handout with the scenario and options is provided. You will need to make copies for participants. You might read aloud the scenario and choices. Give audience about 10 to 15 minutes to consider and make decisions about the consumer situation. After allowing time for the audience to make their decisions, review the scenario. Present the options from best to least favorable choice. Allow audience discussion of why the choices are favorable or unfavorable.)
- Evaluate: (A **Participant Response Form** is available for your use in evaluating this lesson if you choose to do so.) *Please complete the remaining questions on the **Participant Response Form**. Return sheets to county Extension agent.*

Lesson Materials

- Leader Training Guide
- Take It to the Bank Script
- PowerPoint
- Consumer Scenario Handout
- Participant Response Form

Reporting in Aims – For County Extension Agents only:

Benchmarks have been provided for you to enter evaluation data from the Participant Response Sheet in AIMS, if you would like to do so. Report evaluation results to the “Family Resource” area under “Goal #1, Objective #1.”

- Evaluation question – As a result of this program, has your knowledge of banking services increased?
Benchmark measurement – Number of participants who report increased knowledge about banking services.
- Evaluation question – Do you plan to use the information about banking that you learned in this program to make consumer decisions in the future?
Benchmark measurement – Number of participants who report plans to use information about banking to make consumer decisions.
- Evaluation question – Please rank the four options presented in the **Banking Options for the Consumer Scenario** by writing the number of the option you think is most favorable to least favorable.
Benchmark measurement – Number of participants who demonstrate consumer decision making skills by selecting appropriate banking services. In the consumer scenario, the correct response is: Most Favorable – Option 2, Bank B; Second Most Favorable – Option 1, Bank A; Third Most Favorable – Option 3, Bank C; Least Favorable – Option 4, Bank D.

References

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