Money Matters

for People with Diverse Abilities

Workbook 4

How to use an ATM

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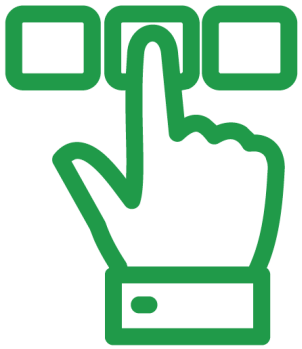
TD READY COMMITMENT

ABC LifeLiteracyCanada

Welcome to *Money Matters!*



What will you learn?

In today's workshop, you will learn:

- The parts of an ATM
- How to withdraw money from an ATM
- How to use an ATM safely

What is an ATM?

ATM is short for Automated Teller Machine. An ATM is a machine that provides cash from your own bank account.

Most ATMs will let you:

- withdraw money from your bank account
- deposit money into your bank account

Let's talk about it

Have you seen an ATM before? Where are some places you might see an ATM?

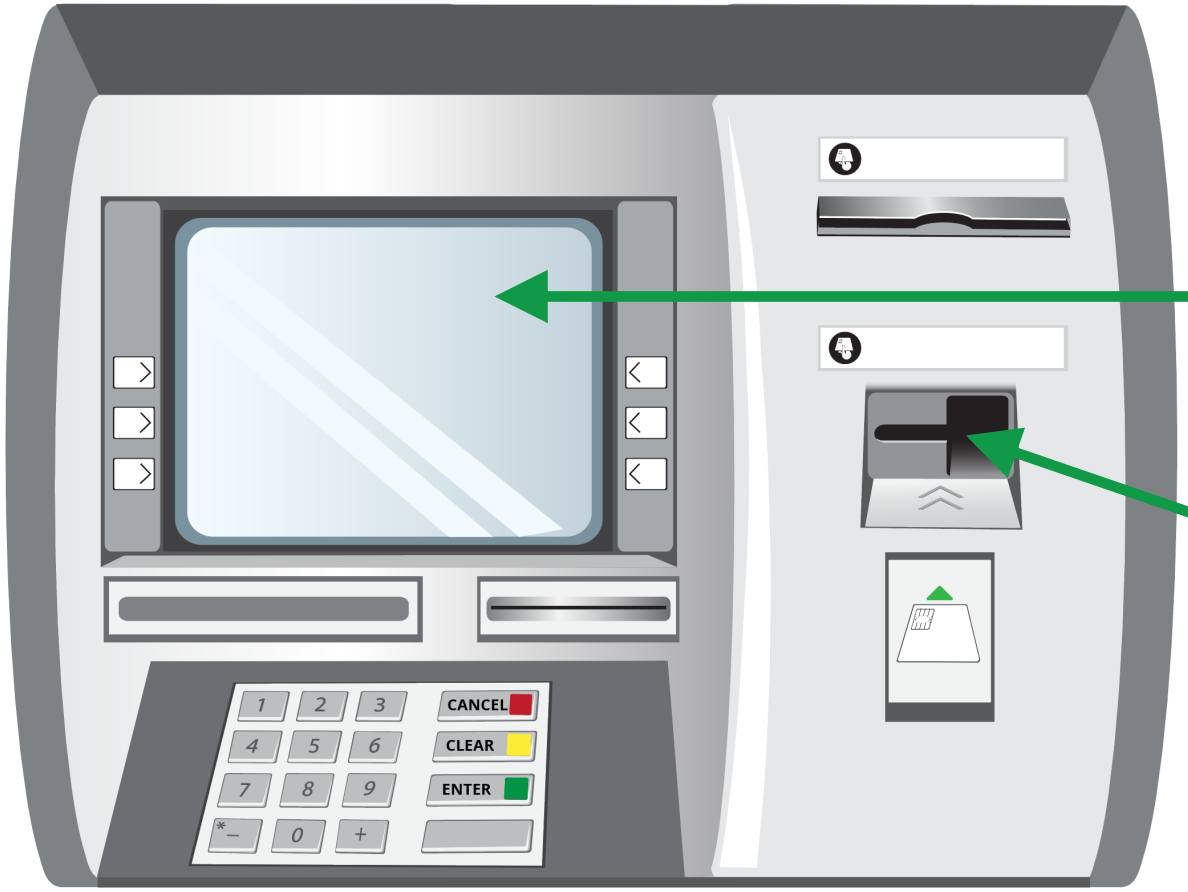
Meet John

John brings his debit card to the convenience store to buy some snacks.

When John gets to the store, he sees a sign on the door that says “Cash Only.” John doesn’t have any cash with him, though.

John says, “I know I can use my debit card to get cash from an ATM, but I’ve never done it before.”

The parts of an ATM



Screen
This shows you instructions for using the ATM

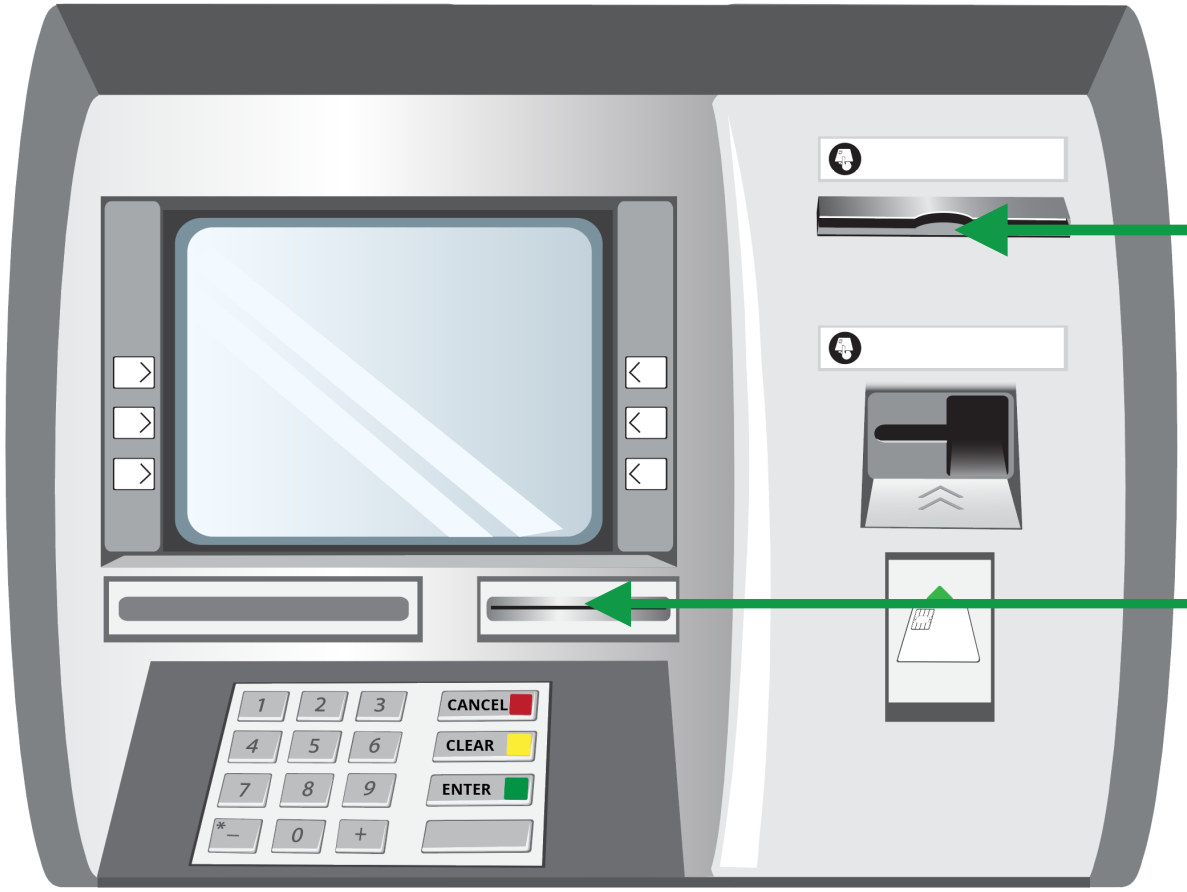
Card reader
This is where you put your debit card to start using the ATM

The parts of an ATM

Cash dispenser
This is the slot your cash comes out of

Number pad
This is a kind of keyboard where you type information for the ATM

The parts of an ATM



Deposit slot
This is where you put cash and cheques you're depositing

Receipt printer
This is where your receipt comes out when you're finished with the ATM

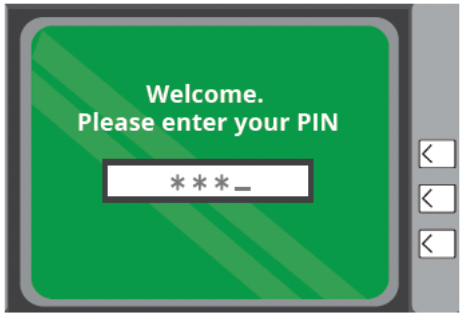
How to use an ATM

1. Enter your card

To use an ATM, you put your debit card into the card reader.

2. Read the instructions

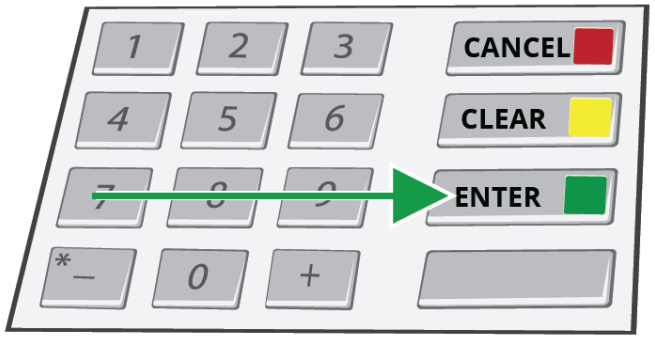
The screen tells you to enter your Personal Identification Number (PIN).

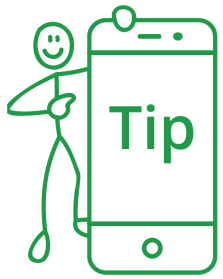


How to use an ATM

3. Enter your PIN

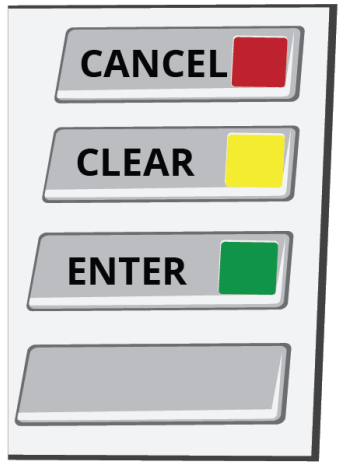
Use the number pad to enter your PIN.
Then press the green Enter.





If you make a mistake on the ATM, press the yellow button that says **Clear** or **Correct**.

If you need to stop using the ATM right away, press the red button that says **Cancel**.

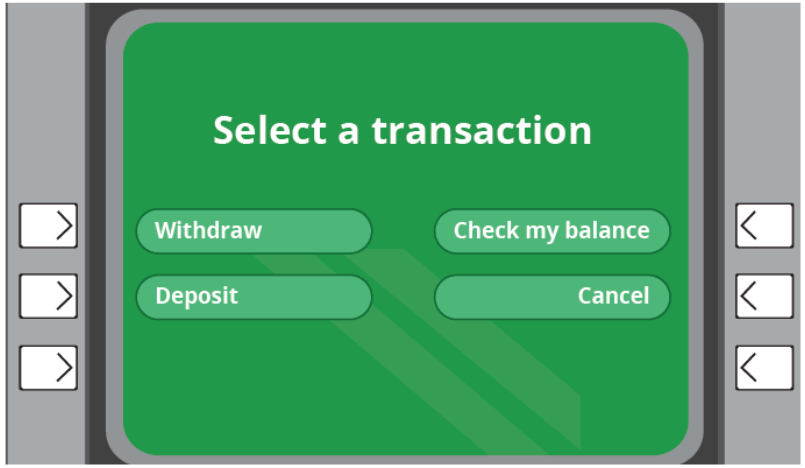


How to withdraw money from an ATM

1. Select a transaction

After you enter your PIN, the ATM screen asks what you would like to do. It says **Select a transaction**.

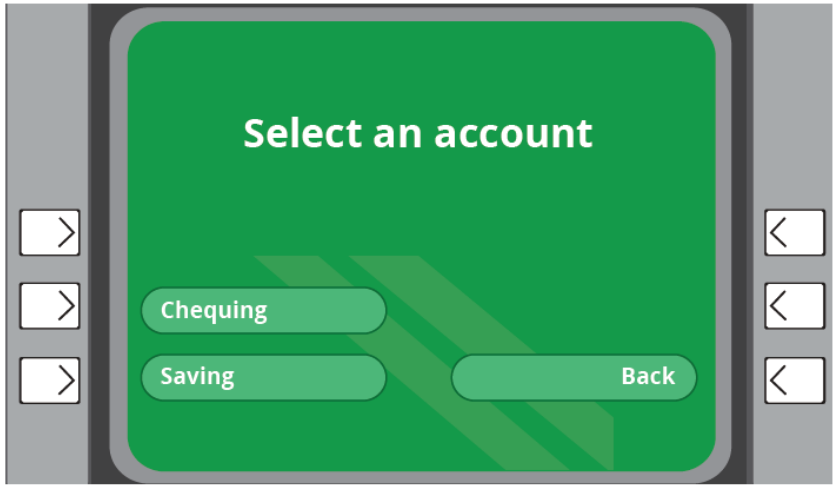
Choose the button that matches what you want to do.



How to withdraw money from an ATM

2. Select an account

After you choose **Withdraw**, the ATM asks if you want to take money from a chequing account or a savings account.



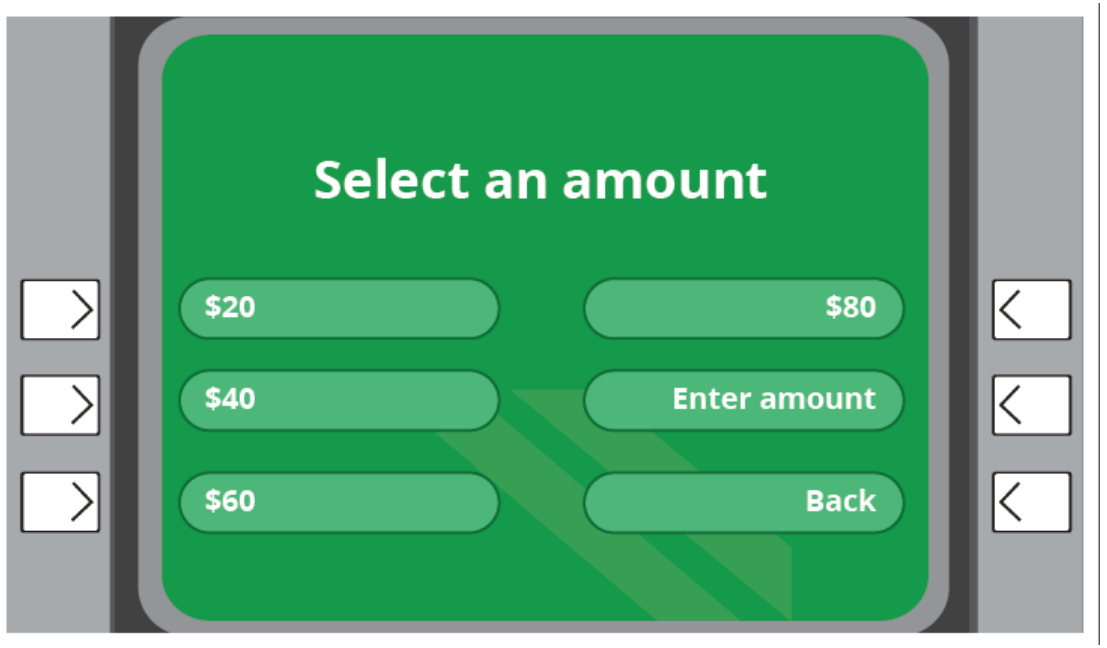
Pick the account that is the best choice for you.

How to withdraw money from an ATM

3. Select an amount

Next, the ATM screen asks you how much money you want to withdraw.

If the screen doesn't show the amount of money you want to withdraw, choose **Enter amount**.



How to withdraw money from an ATM

4. Receipt

Next, the ATM screen asks you if you want a receipt. You can choose **Yes** or **No.**

5. Withdraw your money

Finally, the money you want to withdraw comes out of the cash dispenser.

Remember to take your money with you!

Activity

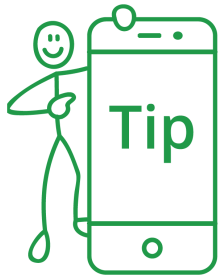
ATM safety

p.8-10

Look at the table on page 9 in your workbook.

These are the things John does while he uses the ATM.

Do you think John is being **safe** or **unsafe**?



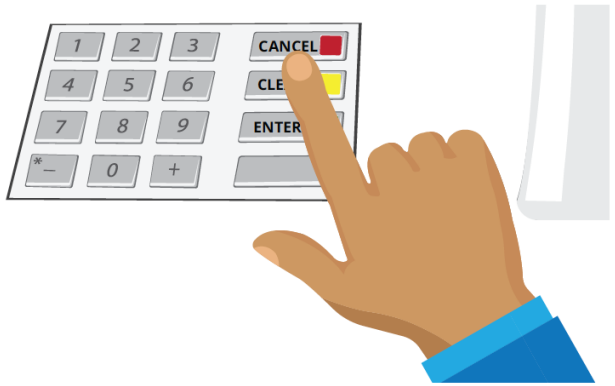
It's a good idea to use a PIN that other people can't guess. Some numbers that are too easy to guess are your birthday, your phone number, or 1234.

Activity

ATM safety

Here are some other ways to stay safe when you use an ATM:

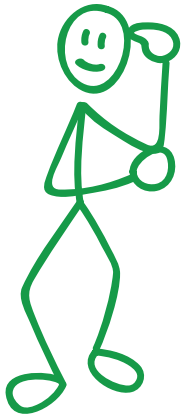
- Make sure no one is standing too close to you
- Count your money later, when you're far away from the ATM
- Only withdraw as much money as you need.



If you ever feel unsafe when you're using the ATM, press Cancel to get your debit card back. Then leave the ATM. You can find another ATM or come back later.

How to use an ATM

p.11



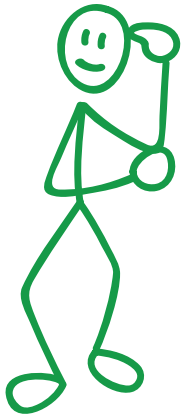
What we learned today

- The parts of an ATM
- How to withdraw money from an ATM
- How to use an ATM safely

Remember

It’s important to protect your PIN. Choose a PIN that’s hard to guess. Then memorize your PIN so you don’t have to write it down.

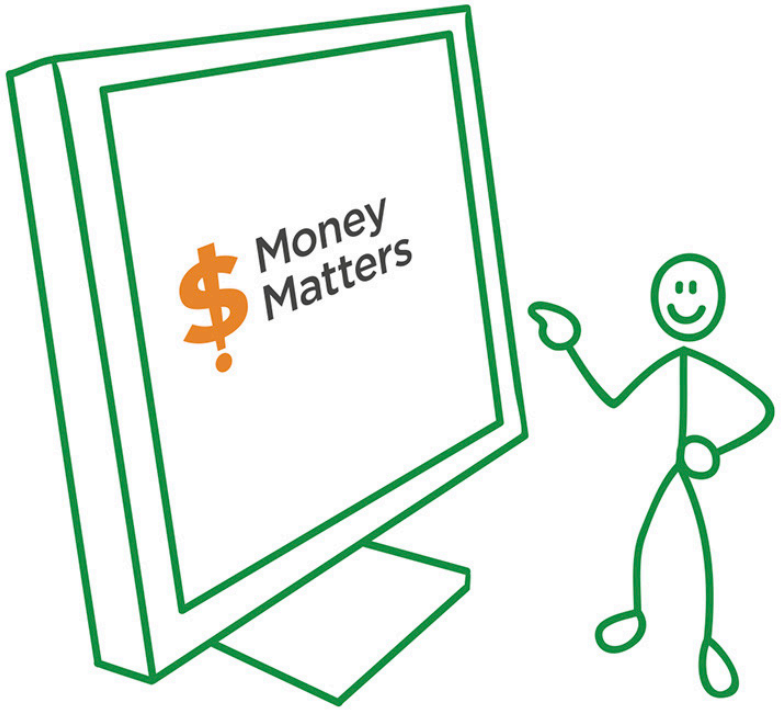
How to use an ATM



Practice on your own

Next time you need some cash, try withdrawing money at an ATM. Remember these tricks to help keep your money safe:

- Make sure no one is standing too close to you
- Cover the number pad with your hand when you enter your PIN
- Memorize your PIN so you don’t have to write it down



Thank you for participating in *Money Matters for People with Diverse Abilities!*

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