

A student in a dark blue school uniform with a crest is sitting at a desk. They are holding a yellow pencil in their right hand and using a black calculator with blue buttons with their left hand. There are papers on the desk. A large red circle is overlaid on the right side of the image.

# Junior MoneyWise

A large red L-shaped bracket on the left and another on the right, framing the text below.

## Digital Money

Who  
am I?





# Aims

- ✓ To look at the growing variety of ways to pay for things
- ✓ To understand how to keep your money and yourself safe when paying electronically



# Ways to pay

## Once we only had



Notes and coins



Cheques



Payment cards



Vouchers & Gift Cards



# Ways to pay

Now we've got



Contactless



Computers



Bitcoin



Mobile Phones




Tablets



Apps / paym

# Money Power

**What are some of the advantages and disadvantages about the new electronic ways of paying for things?** 



# Money Power

## Advantages

- Quick and easy
- Available all day, everyday
- Can be used anywhere there is an internet connection
- Often better rates for online accounts

## Disadvantages

- Concerns around online safety
- Dealing with technology not a person could affect customer service
- Relies on good internet connections, websites can crash



**The most important thing is the security levels of different payment methods.**



**Money  
Power**

**What do you think the future holds?**



# Identity Theft

Key Words

“The big thing to watch out for is **phishing** .

It’s a type of **scam** when other people try to hack into your **personal details** , steal your online identity and get hold of your money.

It’s called **identity theft** .”

Phishing is an online con trick.

A scam is a con trick when someone tries to fool you into giving them money.

Your personal details are your name, age, address, bank details and online passwords.

Identity (or ID) theft is when someone steals your personal information and pretends to be you

# Identity Theft

How it's done

- Accessing your details from your computer when you are using the internet, this is called hacking.
- Going through your mail or even your rubbish looking for personal documents
- Contacting you by letter, phone or email, pretending to be an official and asking for your personal details
- Watching you use your PIN or password

ebay

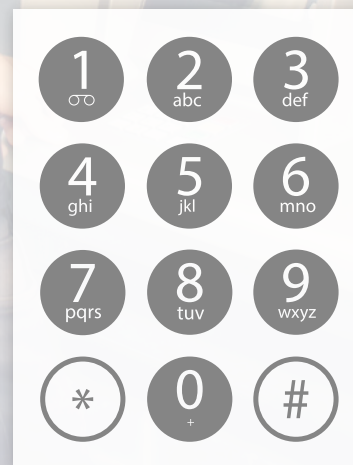




# Good PIN or Bad PIN?

- Your birthday e.g. **2711** (27th November)
- Your birth year e.g. **2007**
- Your house number e.g. **3838** (if you live at No. 38)
- Part of your phone number e.g. **0172**
- Sequence / reverse sequence e.g. **4567 / 7654**
- Repeat / double repeat e.g. **5555 / 9292**

**What about 2580?**



# Good Password or Bad Password

Bad

AAAAAAAAA

Better

ARSENAL

Fair

Arsenal

Good

LENSARA

Very  
Good

ARSENAL719

Excellent

ArSenAL719

Superb!

ArS\*nA!719





**Be Safe**

## **1. Keep your personal information safe**

- Don't put personal information online
- Never give personal information to other people
- Don't throw letters or documents in the bin – shred it

## **2. Keep passwords and PINs safe**

- Make sure no-one is watching or can overhear when you use your PIN or passwords
- Never tell anyone your PIN or passwords or write them down

## **3. Keep your online shopping safe**

- If you're buying online check the site is secure



A young girl with a tiara and a pink dress is smiling at the camera. She is surrounded by many pink balloons. In the background, there is a table covered with a pink tablecloth, set with a birthday cake, gifts, and party supplies. The scene is indoors, with a brick wall and a window visible.

**Over  
to you**

**Now you know how to keep your money and your identity safe, create a poster to encourage others to be safe too.**





**Wrap  
up** 

**What is one new thing you have learned today that you did not know before?**