

## USING AN ATM

“An ATM? But I’m not a grown up,” I hear you say. Well, you are actually old enough to have an ATM card and have been for quite some time. Add to that the fact that you are going to use an ATM for pretty much your entire life, so it’s not a bad time to get used to it.

## FLIP OVER FOR YOUR NEXT CHALLENGE



### EARN THIS NUGGET

Use an ATM machine on three occasions. If you are using someone else’s card, they will have to secretly put in the PIN and allow you to take care of the transaction with their oversight.

**LEVEL G****B-8**

So, what is an ATM? An ATM is an “Automatic Teller Machine.” Years ago, all the bank transactions would take place face-to-face with a person during that bank’s open hours. Now we have ATM’s on every street corner and cash available any time of the day and night.

So, this is how you use one:

1. Put in your card. Most modern machines used to keep your card until the end, but now it is usually just a swipe the card.
  2. Punch in your PIN (Personal Identification Number). This stays super-secret. Don’t tell anyone your number when you get it. That keeps your money safe.
  3. Sometimes you’ll be asked what language you want. I think you can figure that out without my help. Then they’ll ask you what you want. You’ll typically get options something like this:
    - Withdraw cash
    - Balance inquiry
    - Fast cash (A few options of dollar amount that makes the transaction fast.)
    - Deposit
- To withdraw cash, you’ll select whether you want it to come out of your savings account or your checking account, and then type in the amount. Be careful here, it will want you to type in numbers for the cents as well. But this gets confusing because an ATM will typically give out \$20 bills and never coins.
  - Balance inquiry will tell you how much money you have in that account.
  - Deposit allows you to put checks or money into an envelope and insert this into the machine. This option is usually only available at a bank itself.



Now you are ready to get money whenever you need it. Of course, you do need to earn the money and put it in the bank for it to be available to you.