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Money Questions Answered



How do I Pay
for things?



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Bite-Sized Learning

Interactive learning series for teens

Grades 9-12

Dive into this introductory video and digital learning experience and discover how to pay for things! Differentiate between various payment methods and discover how to make informed decisions when choosing a payment method.

By participating in this module, students will be better prepared to:

- Explain and differentiate between various methods of payment
- Make informed decisions about choosing the most appropriate payment method for different situations
- Manage money in a responsible way



Access this module at
jacampus.org/money-questions-answered

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Module Topics Include:

Debit & Prepaid Cards

Learn about debit and prepaid cards and unlock the secrets of responsible spending, understand daily limits and how to set up automatic payments. Discover how you can successfully manage transactions, protect against fraud, and manage card settings to your preferences with this method of payment.

Sending & Receiving Money

Unlock the power of *Interac e-Transfer*® in this digital learning experience! Learn to send money, choose between email or text notifications, and explore Autodeposit – all from your mobile device! You'll also find out how to safeguard transactions with passwords and master the steps for secure, swift transfers.

Gift Cards

Explore the versatility of gift cards, from reloadable options to digital versions. Gain practical insights and explore the advantages and limitations of this payment method to feel confident when paying with gift cards.

Mobile Wallet

Explore the world of seamless transactions with Mobile Wallets! Learn how to securely link cards, make purchases without physical cards, and enjoy real-time tracking. Master the steps and weigh the pros and cons of this digital payment method.

Cash

Understand the ins and outs of paying with cash! Dive into when and how to use cash safely, and learn about the potential risks and advantages of this classic payment method. Navigate the world of cash payments and feel empowered to make informed choices.

Credit Cards

Explore credit card basics! Be introduced to the concepts of interest charges, credit limits and borrowing responsibly. Navigate the potential risks, like overspending, while understanding the benefits of this widely accepted payment method.



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How can I have
money for the
things I need?



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Ready to learn about how you can better manage your money? Take the next step with this digital learning experience to explore the difference between needs and wants and how you can have money for the things you need while saving for the things you want.

By participating in this module, students will be better prepared to:

- Explain and differentiate between needs and wants.
- Identify how to set and achieve short-term and long-term financial goals.
- Recognize how utilizing tools such as high-interest savings accounts and features in mobile apps can maximize savings.



**[Access this module at
jacampus.org/money-questions-answered](https://jacampus.org/money-questions-answered)**

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Module Topics Include:

Exploring Needs and Wants

Explore how to make informed decisions to prioritize your personal spending by identifying the things you want versus the things you really need.

Achieving Your Financial Goals

Unlock the secrets to help turn your savings goals into reality. Find out how savings accounts, interest, and automatic transfers can help fast-track your savings goals.

Tools to Help

Find out which tools can help supercharge your savings journey so you can better plan, track and watch your money grow. Explore the advantages of using financial apps and the unique customization tools available like "Auto-Save" and personalized goal tracking. As your goals change, your accounts can too.

Goal Setting for Needs and Wants

Learn how you can set goals to balance the things you want versus the things you really need. Whether it's a new drum set or saving for education, discover how setting short and long-term savings goals are an important part of being more independent with managing your money.



Put Your Money Smarts to the Test!

Ready to flex your money smarts? See if you have the financial know-how with these interactive quizzes and games. Expect to be challenged on knowing the difference between needs and wants, plus understanding saving strategies and tools that can help.



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Money Questions Answered

How can I keep
my money
safe?



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Interactive learning series for teens

Grades 9-12

As you work towards financial independence, safeguarding your money is a priority! In this digital learning experience you can explore how to find reliable financial information, identify fraudulent credit and loan opportunities, protect your financial details, and embrace your consumer rights and responsibilities.

By participating in this module, students will be better prepared to:

- Recognize trustworthy sources of financial information.
- Identify warning signs and how to protect personal and financial information from fraudulent activities.
- Define the rights and responsibilities of consumers when engaging in financial transactions.



Access this module at
jacampus.org/money-questions-answered

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Module Topics Include:

Finding Reliable Information for Money Decisions

Discover how to find trusted financial resources that can help you make important money decisions. From government and financial services providers' websites to podcasts and influencers, learn the importance of doing your research and thinking critically when navigating through financial information.

Safeguarding Your Money in a Digital World

Discover tools that can help you safeguard your personal information and accounts online. Explore how password managers, biometrics, and two-factor authentication can enhance security and add an extra layer of protection. Learn practical tips like activating automatic log outs, using RFID wallets and protecting your PIN.

Credit and Loan Fraud

Differentiate between genuine and potentially fraudulent credit and loan opportunities. Learn how to look for red flags and equip yourself with the knowledge to make informed decisions when considering credit card and loan offers. .

Consumer Rights & Responsibilities

Learn about the Consumer Protection Act and your rights and responsibilities as a consumer. See how these rules help maintain a fair balance between consumers and companies. Understand key terms like warranty, return policy and final sale and how they affect your purchases.

Put Your Money Smarts to the Test!

Think you've got the knowledge to keep your money safe? Prepare to be challenged with these interactive quiz questions and activities.



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Money Questions Answered

What do I need
to know about
credit?



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Interactive learning series for teens

Grades 9-12

As you prepare for your financial future, get ready to explore the world of credit in this digital learning experience! Learn about the different types of credit, how to build and maintain good credit, and tips on how to use credit cards responsibly.

By participating in this module, students will be better prepared to:

- Explain what credit is and identify the different types of credit that are available.
- Describe how credit cards function, how to read credit card statements and calculate compound interest.
- Identify decisions and behaviours that support responsible credit use.



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Module Topics Include:

Types of Credit

Differentiate between credit cards, lines of credit, and loans. Uncover the nuances of borrowing money as you explore concepts such as credit utilization and interest charges. Gain valuable insights that will help you make informed credit decisions and understand the role credit plays in your financial future.

Build & Maintain Good Credit

Discover the importance of your credit score – a number that reflects credit habits and responsibility! Explore the benefits of maintaining good credit and learn about the various factors that influence credit scores, from making on-time payments to having a good credit mix.

Credit Cards

From exploring the options available to applying for a credit card, gain insights that can help you choose the right card and manage your expenses responsibly. Learn how to interpret credit card statements and navigate the world of credit with confidence!

Using Credit Cards Responsibly

Learn about the fundamentals of using a credit card responsibly. Distinguish purchases from cash advances, understand interest calculations, and learn about grace periods and minimum payments. Explore how to leverage tools and insights from your financial service providers' app to help manage your credit card and feel empowered to use it wisely!

Money Smarts to the Test

Challenge your credit knowledge with quiz questions and put your credit skills to the test with these interactive credit score activities.