



# Facilitator Guide

Banking Essentials Workshop



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**Duration:** 90 minutes

### **Aims**

This workshop aims to help learners understand how to open and manage a bank account.

### **Resources:**

Workshop Facilitator Guide x 1 copy [This document]

Slides x 1 copy [Banking Essentials PPT]

Workbook x 1 copy per learner [Banking Essentials WB]

Calculators, pens

### **Learning Objectives**

By the end of this workshop learners should be able to:

- explain the difference between a basic bank account and a current account
- plan how to open a bank account
- identify elements of a bank statement
- manage a bank account
- discuss the use of debit cards.



# Trainer briefing

This training guide has been written to be used by both experienced trainers and those for whom training delivery is new. We appreciate the resources available to you to deliver the training can vary greatly, from online delivery, delivery in a community space or delivery in-branch. We have tried to take all situations into account but if you need to vary the delivery of activities to meet the available resources then please feel free to do so.

## Learners

When delivering this training remember the learners come from all walks of life. For some learners, English is a second language so they may struggle or need help from family members, even children, during the session.

This training may bring up some personal feelings for the learners, for example, those for whom money is tight. This might result in some emotions during the course. Encourage them to take a break if they need to. There are some frequently asked questions at the end of this guide to help you deal with any tricky situations.

## Guide Format

The guide is written as though you are speaking directly to the learners; although this gives an idea of what to say, it's important to inject your personality into the training to make it authentic. You will also notice there are 'Facilitator notes' which give you tips on how to run an activity and sections labelled 'Look for'; these give the ideal answer and help you guide the learner to the correct answer.

## Workbook

The workbook accompanying this training has lots of space for learners to make notes as they go through the session. It also contains anything needed for an exercise, meaning you can run this session without the slides if necessary. Towards the back of the workbook is a section explaining any banking terminology, useful links and details of charities that can offer support. Encourage the learners to take the workbook home with them.

## Exercises

The exercises in this workshop are to be undertaken at your discretion, if you think a particular exercise isn't relevant or may confuse your learners then feel free to exclude or replace it.

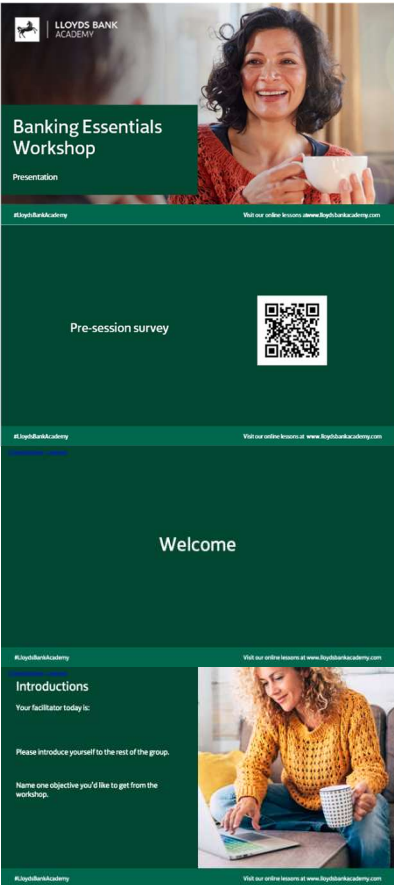
## Agenda

|  | Module /Topic Title   | Duration       |
|--|---|----------------|
|  | <b>Banking Essentials</b>   | <b>90 mins</b> |
|  | Welcome <ul style="list-style-type: none"> <li>• Introductions</li> <li>• Workshop overview</li> </ul>  | 10 mins        |
|  | Bank account types <ul style="list-style-type: none"> <li>• Basic bank account</li> <li>• Current account</li> <li>• Credit scores and credit history</li> </ul>      | 15 mins        |
|  | Opening a bank account <ul style="list-style-type: none"> <li>• What do you need?</li> <li>• What to expect</li> <li>• 'Carer' or 'Trusted Person' cards</li> </ul>   | 20 mins        |
|  | Understanding bank statements <ul style="list-style-type: none"> <li>• Walk through a bank statement</li> <li>• Online banking</li> <li>• Overdrafts</li> </ul>       | 10 mins        |
|  | Managing your bank account <ul style="list-style-type: none"> <li>• Making and receiving payments</li> <li>• Payment types: Direct Debits, Standing Orders</li> </ul> | 10 mins        |

# Banking Essentials Workshop

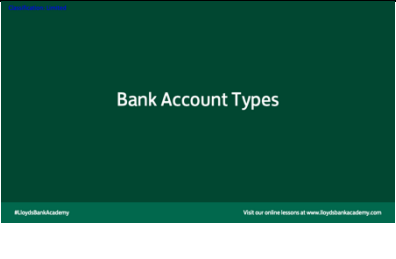


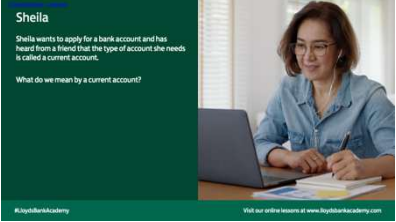


|  |   |            |
|--|---|------------|
|  | <ul style="list-style-type: none"><li>• Cheques</li><li>• Cash (including how to use a cash machine)</li></ul>  |            |
|  | <p>Debit cards</p> <ul style="list-style-type: none"><li>▪ Making a purchase</li><li>▪ Contactless payments</li><li>▪ Paying online</li><li>▪ Debit card safety</li></ul> | 15 mins    |
|  | Questions   | 10 minutes |



| Topic 1 – Welcome |  |   |
|-------------------|--|---|
| Workbook page     | Slide/Resources  | Approach  |
| Pages 3 – 4       |  | <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Encourage learners to scan the QR code and complete our short pre-session survey around levels of confidence in the session’s topics today, plus what they would like to get out of the session</li> <li>• Introduce yourself – state your role today and how you plan to help them</li> <li>• Let them know this is a safe space to ask questions about money</li> <li>• Encourage them to ask about terms or practices they are unclear on</li> <li>• Learner intros– if it’s a larger group, then ask them to introduce themselves to the person on their right.</li> <li>• In their intros, ask them to name one thing they’d personally like to get from the workshop.</li> </ul> |

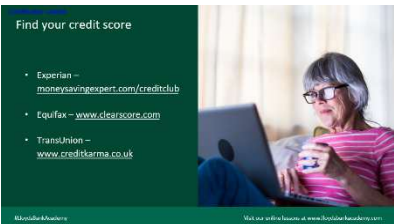
# Banking Essentials Workshop

|                 |   |   |
|-----------------|---|---|
| <p>Overview</p> |  | <p><b>Talk through the on-slide content:</b></p> <ul style="list-style-type: none"> <li>• This workshop aims to help you understand how to open and manage a bank account.</li> </ul> <p>Here's what I'd like you to take away / know by the end of the session</p> <ul style="list-style-type: none"> <li>○ (Read through the objectives)</li> </ul>   |
| <p>Agenda</p>   |  | <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Run through basic health and safety (fire exits, trip hazards etc).</li> <li>• Run through the agenda.</li> <li>• Read out the disclaimer:<br/>Everything that is discussed today is for guidance and is not financial advice. Any websites, tools etc. are examples of what's available</li> <li>• Hand out the workbook and explain it's for the learners to make notes as we go through the workshop and has some useful links to further information.</li> </ul> |

| Topic 2 – Bank account types |   |  |
|------------------------------|---|--|
| Workbook page                | Slide/Resources   | Approach   |
| Page 4                       |    | <p><b>Explain:</b><br/>So, first we're going to look at the different types of bank account. And by the end of this section, you should be able to:<br/>explain the difference between a basic bank account and a current account.</p>   |
|                              |    | <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• There are lots of different types of bank accounts which can make it very confusing when you're not sure which is the best one for you.</li> <li>• We're going to focus today on the two common types of accounts – a basic bank account and a current bank account.</li> <li>• There's information in your workbook about where to find out further details of bank account types if you want to explore this further.</li> </ul> |
|                              |   | <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• <b>THIS SLIDE IS HIDDEN BY DEFAULT.</b> To show it, go to the 'slide show' tab and select 'unhide slide'</li> <li>• PLAY BANKING BASICS ANIMATED VIDEO IF APPROPRIATE</li> </ul>  |
| Page 4                       |  | <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Sheila wants to apply for a bank account and has heard from a friend that the type of account she needs is called a current account. What do we mean by a 'current' account?</li> </ul> <p><b>Explain:</b></p>   |




|               |   |  |
|---------------|---|--|
|               |   | <ul style="list-style-type: none"> <li>• This account is the most common type of bank account to help you manage your money on a day-to-day basis.</li> <li>• If you have a current account, you can also apply for an overdraft, which is a type of short-term borrowing.</li> <li>• We'll discuss overdrafts shortly, but you can also find out more about overdrafts in the Banking Essentials learning on the website – the link is in your workbook.</li> </ul>   |
| <p>Page 4</p> |    | <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>• Sheila applied for a current account but has been told by the bank that she doesn't qualify for one because she has no credit history.</li> <li>• The bank recommends that she applies for a basic account instead.</li> <li>• What is a basic bank account?</li> </ul> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Basic bank accounts are for people who don't already have a bank account or don't qualify for a standard current account as they have low or no credit history.</li> <li>• Basic bank accounts give you the essentials you need for everyday banking whilst you build up your credit score allowing you to get a current account in the future.</li> </ul> |
|               |  | <p>OK, let's talk about credit history.</p> <p><b>Ask:</b><br/>Does anyone know what a 'credit score' is?</p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• This is something that tells banks and other money lenders how reliable you are at borrowing and repaying money</li> <li>• They then use this score to decide how much they can lend you</li> <li>• They look up this score when you apply for things like credit cards, bank loans and mortgages</li> </ul>   |


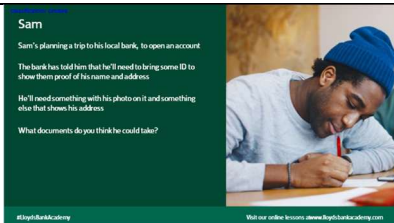
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|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>• Credit agencies work out your score by looking at:             <ul style="list-style-type: none"> <li>• Credit history – to see if you’ve repaid credit on time before. This shows you can manage your money well</li> <li>• Your address (and how long you’ve lived there) – they find this from the Electoral Register. They can also see if your home has been repossessed in the past because you haven’t kept up the mortgage payments</li> <li>• Public records – these include things like official records showing if you’ve gone bankrupt or had court judgements around debt</li> <li>• Money links with others – For example, if you have applied for credit together with someone else, or have a joint mortgage</li> <li>• Search history – this shows if any credit agencies have checked your score in the past year. Lots of credit checks in a short period of time might show that you’ve been applying for a lot of credit during that time</li> </ul> </li> <li>• You can sign up to one of the credit reference agencies to see what your score is, for free</li> </ul> |
|  |  | <p>So now you know what a credit score is, let’s see how you can use it</p> <ul style="list-style-type: none"> <li>• First, you can contact the credit reference agency to find out what your score is, and get a report, for free. There are 3 main agencies:             <ul style="list-style-type: none"> <li>• Experian</li> <li>• Equifax, and</li> <li>• TransUnion.</li> </ul> </li> <li>• You can contact them by post or using the related website. They might ask if you want to sign up for a paid-for subscription, but you don’t need to do this – just ask for your free report</li> </ul>   |





Now you have an idea of what these agencies use to work out your credit score, let's look at what you can do to make it as high as possible:

- The best way to do this is simply to get a bank account. Once you've had this for a while, it tells the credit agencies that you can manage your money. In particular, if you have things like Direct Debits set up (we'll look at these in a little while) it also shows you're paying your bills
- If you have a bank account with an overdraft (more on this later) or a credit card with a borrowing limit, always be aware of this limit and keep your borrowing under the limit. Going over sends a message to prospective lenders that you can't manage your debts and loans
- If you keep up with repayments on bills and other borrowing, your score will go up as it shows that you're reliable about managing your money. If you miss these, or don't pay on time, it may go down.
- The credit reference agencies use the electoral register to check your address. So make sure you're on this register, and that they've got your current address. If your address doesn't match what's on the register, your credit score can go down. If you don't have a permanent address and aren't on the electoral register, just make sure all the other info about you in your credit report is up to date. And if you're linked with someone else at this address – or elsewhere – don't forget that when their credit score goes up or down, it can affect yours too
- If you apply for credit with lots of lenders in a short space of time, the banks tend to think you may be overstretching yourself, so it may be riskier for them to offer you credit or a loan, too. Again, they're thinking of repayments. This is just when you've applied for and got credit from other lenders. If you've applied and been refused many times, this is not going to look good either
- Don't be tempted to skip a payment, or pay (for instance, your credit card bill) late – even by a few days. If you keep doing this, it will show up on your credit history that you're not so good at paying on time

|  |   | <ul style="list-style-type: none"> <li>In general, any credit that you take out, as long as you repay it on time, will boost your credit rating. The only exception to this is what we call ‘payday loans’ – often these short term loans are only offered and taken as a last resort, by people who haven’t been able to get credit elsewhere. These types of loans tend to have extremely high interest rates, and many mainstream lenders are put off if they see you’ve taken out one of these recently. There are often alternatives to these, and it pays to use other options</li> </ul> <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>If anyone wants to know more about credit scores, point them to the Borrowing Basics learning on the Lloyds Academy website</li> </ul> |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |
|--|---|---|--------------|------------|---|--|---|--------------------------------------|--|---|--------------------------------|---|--|------------------------------------|--|---|--|--|---|---|
| <p>Page 5</p>  | <p>Activity: Bank account features</p> <p>Look at the list of bank account features – work out which features are available if you have a basic account, and which ones you need to have a current account to access</p>  <p>#LloydsAcademy Visit our online library at www.lloydsbankacademy.com</p>  | <p><b>Activity: Bank account features</b></p> <p><b>Introduce the activity:</b></p> <ul style="list-style-type: none"> <li>In your workbook is a series of features available with the two bank account types – it’s on page 5</li> <li>Tick each feature to show it’s available with both types of account or just with a current account.</li> <li>We’ll discuss these features and how they can help you as we go through the workshop.</li> </ul>   |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |
| <p>Page 5</p>  | <p>Bank Account Features</p> <table border="1"> <thead> <tr> <th>Feature</th> <th>Current only</th> <th>Both types</th> </tr> </thead> <tbody> <tr> <td>Ability to have wages, Universal Credit and other funds paid into the account</td> <td></td> <td>✓</td> </tr> <tr> <td>Ability to pay bills by Direct Debit</td> <td></td> <td>✓</td> </tr> <tr> <td>Access to overdraft facilities</td> <td>✓</td> <td></td> </tr> <tr> <td>Access to ATMs in the LIME network</td> <td></td> <td>✓</td> </tr> <tr> <td>Ability to pay in or take out money over the counter at a bank branch or Post Office</td> <td></td> <td>✓</td> </tr> </tbody> </table> <p>#LloydsAcademy Visit our online library at www.lloydsbankacademy.com</p> | Feature   | Current only | Both types | Ability to have wages, Universal Credit and other funds paid into the account |  | ✓ | Ability to pay bills by Direct Debit |  | ✓ | Access to overdraft facilities | ✓ |  | Access to ATMs in the LIME network |  | ✓ | Ability to pay in or take out money over the counter at a bank branch or Post Office |  | ✓ | <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>When they have finished the activity, run through the answers with the group.</li> <li>The answers are shown on the slide with a copy at the back of this facilitator guide for your reference.</li> </ul> |
| Feature  | Current only  | Both types  |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |
| Ability to have wages, Universal Credit and other funds paid into the account        |   | ✓   |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |
| Ability to pay bills by Direct Debit   |   | ✓   |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |
| Access to overdraft facilities   | ✓   |   |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |
| Access to ATMs in the LIME network   |   | ✓   |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |
| Ability to pay in or take out money over the counter at a bank branch or Post Office |   | ✓   |              |            |   |  |   |                                      |  |   |                                |   |  |                                    |  |   |  |  |   |   |

| Topic 3 – How to open a bank account |   |  |
|--------------------------------------|---|--|
| Workbook page                        | Slide/Resources   | Approach   |
| Page 6                               |  | <p><b>Explain:</b><br/>Now we've looked at different types of bank account, let's take a look at how you would open one.<br/>And by the end of this next section, you should be able to:</p> <ul style="list-style-type: none"> <li>plan how to open a bank account.</li> </ul>  |
|                                      |  | <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>Meet Sam. He's planning a visit to his local bank, to open an account.</li> <li>The bank has told Sam that to open a bank account he will need to take along some identification to show the bank proof of his name and address.</li> <li>As with most banks, Sam will need to take one item with his photo on it and one or two items showing his address.</li> </ul> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>What types of things do you think Sam could take?</li> </ul> <p><b>Discuss:</b><br/>Discuss with the class what type of items Sam could take with him to prove his name and address.<br/>If necessary, prompt by asking things like: what might Sam have with his photo on it? And what kind of official letters might he get which show his address?<br/>For face-to-face sessions, you could write up their suggestions on a flipchart / whiteboard if available<br/>Alternatively, learners may prefer to jot down their ideas in their Workbook – direct them to page 6.<br/><b>FULL LIST OF ITEMS IS ON THE NEXT SLIDE</b></p> |

|               |   |   |
|---------------|---|---|
| <p>Page 6</p> |  <p><b>Photo ID (proof of name)</b></p> <ul style="list-style-type: none"> <li>• Driving licence</li> <li>• Passport</li> <li>• EU ID</li> <li>• HMRC Tax Notification</li> <li>• Blue-disabled drivers pass</li> <li>• Benefits entitlement letter</li> <li>• UK Armed Forces ID Card</li> <li>• Home Office Immigration Status Document</li> <li>• Home Office Immigration Status Document accompanied by proof of right to reside</li> <li>• Home Office Application Registration Card</li> <li>• Biometric residence permit (BRP)</li> </ul> <p><b>Proof of address</b></p> <ul style="list-style-type: none"> <li>• Council tax bill</li> <li>• EU/EA photo driving licence</li> <li>• Benefits entitlement letter</li> <li>• HMRC Tax Notification</li> <li>• Utility bill</li> <li>• Bank building society or UK credit union statement</li> <li>• UK, EU/EEA mortgage statement</li> <li>• Current UK provisional driver's licence</li> <li>• UK credit card statement</li> <li>• Tenancy agreement issued by a solicitor, housing association, local council or reputable letting agency</li> </ul> | <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Pick some items from the list on the slide.</li> <li>• Take a mix of those that the group have suggested, plus a few that they haven't guessed.</li> <li>• If a group chooses something which would be unacceptable to open an account, discuss with the group why that would not be applicable.</li> <li>• If someone attending doesn't have any of the items of ID on the list then reassure them that there are charities and some local authorities who can help them – YOU MAY WANT TO GOOGLE 'FINANCIAL LITERACY CHARITIES' IN YOUR AREA, AND PICK A COUPLE OF EXAMPLES IN CASE ANYONE WANTS TO KNOW MORE – E.G. CITIZENS ADVICE, OR THE citizencard scheme: <a href="#">Not For Profit - CitizenCard</a></li> <li>• <b>Trainer note:</b> All banks have their own new account opening guidelines on acceptable ID and these can vary between each. As part of your pre-lesson preparation consider what ID would be relevant for your audience and pitch the delivery of this content accordingly. If support and guidance on the relevant ID is required, speak to your lesson co-ordinator beforehand.</li> </ul> |
| <p>Page 7</p> |  <p><b>Proof of ID</b></p>  | <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Sam takes his proof of ID (passport) and address (Electric bill) with him to the bank to open his account.</li> <li>• The staff in the bank walk Sam through what he needs to do – in this case, Sam is asked to complete an application form.</li> <li>• There are charities that can help you through the process, especially if you're having difficulty because you don't have proof of identity or address.</li> <li>• Once Sam has been accepted, the bank will send him details of his account number and sort code and a bank card (we'll talk more about his later). He will need this information to send or receive payments so it's important to keep it safe.</li> </ul>   |

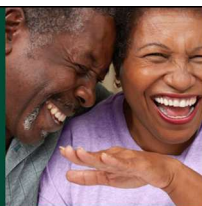


## 'Carer' or 'Trusted Person' cards

- You can give someone you trust access to your money
- They have their own card and PIN
- They can only use this to take out cash or spend in shops – and there are limits
- They can't see all your account details
- You have control of the card

For more info [moneyhelper.org.uk](http://moneyhelper.org.uk)

#lloydsAcademy



Visit our online branch [www.lloydsbankacademy.com](http://www.lloydsbankacademy.com)

### Explain:

- There may be a time – maybe due to illness or disability - where you rely on friends or family to help with shopping, paying the bills or taking out cash.
- If you need help looking after your money, or if you want to support someone else in this way, some banks now offer 'carer' or 'trusted person' cards. This is how they work:
- The trusted person gets their own card and PIN. The card number is different from yours, but it's usually linked to your account
- They can use this card in shops or to take out cash. They won't be able to use it for online or over-the-phone payments, or to send money or pay someone outside the UK. Different banks set different limits – so this might be no more than £100 a week cash withdrawals and / or purchases
- They won't be able to see your account balance or other details
- You have control of the card – you can keep a track of how it's being used and you can cancel it at any time

### Trainer note:

If people want to know more about this, the moneyhelper site has a useful page:

[Carer's Card Accounts \(moneyhelper.org.uk\)](http://moneyhelper.org.uk)

Banks that offer this kind of option include Lloyds, Bank of Scotland, Halifax, Starling and Santander

### Facilitator note:

- Take a moment to check how the learners are feeling and adjust the training accordingly.


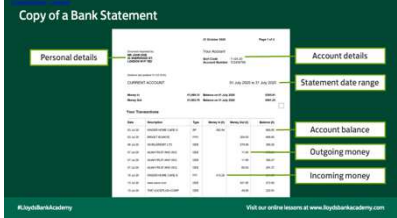
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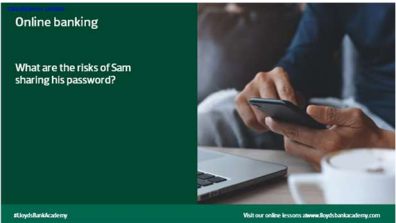


Temperature check – Note down any feedback here:

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| Topic 4 – Understanding bank statements |   |   |
|---|---|---|
| Workbook page                           | Slide/Resources   | Approach  |
| Page 8                                  |  | <p>So Sam now has a bank account. And every so often, the bank will send him a statement. In this next section, we'll see what a bank statement looks like, and the kind of information it shows you.</p> <p>And at the end of this section, you should be able to:</p> <ul style="list-style-type: none"> <li>• Explain the different parts of a bank statement</li> </ul>   |
| Page 8                                  |  | <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Sam has just received his first bank statement. Here it is – you can also see it on page 8 of your workbook</li> </ul> <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• There is also a copy of this in Appendix 1 of this document and on the PowerPoint slide.</li> <li>• Walk them through the following points on the statement: <ul style="list-style-type: none"> <li>○ Information about the bank - <b>not currently visible on this example, but mention that the bank's name and logo are likely to be on the top of the statement</b></li> <li>○ Personal and account ID details –your full name and your address on the left, and the bank account number and sort code on the right</li> <li>○ The period of time covered by your bank statement - so you know the list of transactions is just what's gone through between these dates</li> <li>○ The Balance –how much money is in your account (as of the later date in the date range)</li> <li>○ Money In, - this is all the money coming into your account. So this might include cash deposits, cheques, money transfers sent to you, refunds and interest earned</li> </ul> </li> </ul> |

|               |   |   |
|---------------|---|---|
|               |   | <ul style="list-style-type: none"> <li>○ Money Out - all the money coming out of your account. So that might include any spending, transfers that you've sent, cash machine withdrawals, automatic payments and bank fees</li> </ul> <p><b>PREPARE FOR NEXT SLIDE - Explain:</b></p> <ul style="list-style-type: none"> <li>● Sam can also check information about his bank balance online.</li> </ul>  |
| <p>Page 8</p> |  | <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>● Sam can also check information about his bank balance online.</li> <li>● The first time he does this he will be asked to set up a secure password and details so that the bank can make sure it's really him. He must then enter these details each time he logs in.</li> <li>● Sam knows that he should never share this password with anyone else.</li> <li>● Some banks may have the option for you to set up a biometric password when accessing via your mobile device. This is usually in the form of your fingerprint. This creates a secure way to log onto your account.</li> </ul> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>● What are the risks of Sam sharing his password?</li> </ul> <p><b>If necessary, prompt with:</b></p> <ul style="list-style-type: none"> <li>● What could happen if someone else knew his password? What could they do?</li> </ul> <p><b>Look for:</b></p> <ul style="list-style-type: none"> <li>● Security – with this information someone could log into his account and have access to his money.</li> </ul> |



Page 8

Sally's Bank Statement

01 July 2020 to 31 July 2020

CURRENT ACCOUNT

Balance on 01 July 2020: £100.00

Balance on 31 July 2020: -£45.00

| Date     | Description           | Type | Money In (£) | Money Out (£) | Balance (£) |
|----------|-----------------------|------|--------------|---------------|-------------|
| 01.07.20 | Transfer from Savings | TRF  | 50.00        |               | 150.00      |
| 05.07.20 | Salary Payment        | TRF  | 250.00       |               | 400.00      |
| 10.07.20 | Bank of America       | TRF  |              | 100.00        | 300.00      |
| 15.07.20 | Transfer to Savings   | TRF  |              | 50.00         | 250.00      |
| 20.07.20 | Transfer to Savings   | TRF  |              | 50.00         | 200.00      |
| 25.07.20 | Transfer to Savings   | TRF  |              | 50.00         | 150.00      |
| 30.07.20 | Transfer to Savings   | TRF  |              | 50.00         | 100.00      |
| 31.07.20 | Transfer to Savings   | TRF  |              | 50.00         | 50.00       |
| 01.08.20 | Transfer to Savings   | TRF  |              | 50.00         | 0.00        |
| 05.08.20 | Transfer to Savings   | TRF  |              | 50.00         | -50.00      |
| 10.08.20 | Transfer to Savings   | TRF  |              | 50.00         | -100.00     |
| 15.08.20 | Transfer to Savings   | TRF  |              | 50.00         | -150.00     |
| 20.08.20 | Transfer to Savings   | TRF  |              | 50.00         | -200.00     |
| 25.08.20 | Transfer to Savings   | TRF  |              | 50.00         | -250.00     |
| 30.08.20 | Transfer to Savings   | TRF  |              | 50.00         | -300.00     |
| 31.08.20 | Transfer to Savings   | TRF  |              | 50.00         | -350.00     |
| 01.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -400.00     |
| 05.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -450.00     |
| 10.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -500.00     |
| 15.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -550.00     |
| 20.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -600.00     |
| 25.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -650.00     |
| 30.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -700.00     |
| 31.09.20 | Transfer to Savings   | TRF  |              | 50.00         | -750.00     |

## Overdrafts

### Facilitator Note:

- The bank statement for Sally is shown on the slide; if you are unable to share this then there is an example in the workbook for the learners to view.

### Ask:



- Let's look at the bank statement for Sally – you'll notice her account balance is negative – what does this mean?

### Look for:

- If the account balance is negative, (in this example -£45) it means Sally has more money going out than coming into her account.

### Explain:

- When this happens, it is called an overdraft.
- An arranged overdraft can act as a short-term safety net. You can use it to borrow money up to an agreed limit through your bank account – this is called your overdraft limit.
- An unarranged overdraft is when you have had more money come out of your account than the limit you had agreed with your bank first.
- When you go into an overdraft the bank will charge you a fee; this is a small fee if the overdraft was pre-arranged, but can be a larger charge if you go overdrawn without first getting the bank's approval.

| Topic 5 – Managing your bank account |   |   |
|--------------------------------------|---|---|
| Workbook page                        | Slide/Resources   | Approach  |
| Page 9                               |  | <p>So now we'll take a look at how you can manage your bank account. We'll look at different ways you can arrange for money to go into and out of your account.</p> <p><b>If needed, mention:</b> As we work through these different ways, don't forget there's space in your workbooks if you want to take notes – and if you want me to pause while you do this, just let me know. The main thing is that you're comfortable with what we're working through.</p> <p><b>Then read out the objective:</b></p> <p>And by the end of this section, you should be able to:</p> <ul style="list-style-type: none"> <li>manage a bank account.</li> </ul> |
|                                      |  | <p><b>Payments</b></p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>You are easily able to make and receive payments to and from your bank account online.</li> <li>You can move money from your other accounts, and with some banks, you can also pay in cheques through your mobile banking app.</li> <li>You can also make payments into your account in person by going to your local branch, or by using one of the cash machines (which allow payments) at your bank.</li> <li>Some banks will also let you use your local post office to make payments into your account.</li> </ul>  |



Page 9

## Direct debits

- You agree that a company can take money from your account on an agreed date, every month
- They must let you know of any changes to the date or amount
- You can cancel at any time, but make sure you give them enough notice
- The Direct Debit Guarantee protects you if there's an error



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## Direct debits

(ANIMATED SLIDE – CLICK TO SHOW EACH BULLETED ITEM)

### Explain:

- We've already discussed deposits and withdrawals – let's look at some of the other things you might see in your account.


### Ask:

- Have you heard of direct debits? A lot of companies like you to set them up to make regular payments to them, such as your electricity or gas bill.

### Explain:

- A direct debit involves you giving a company permission to take money from your bank account on an agreed date.
- Once you've set them up, these payments will be taken monthly by the company.
- The company will need to inform you of any changes to the date or amount to be taken as stated in the direct debit guarantee.
- You can cancel a direct debit at any time, however, check with your bank or building society you have given them enough notice. Generally, banks and building societies require at least a day's notice before the direct debit is due to be paid. As well as cancelling the direct debit at the bank, you should also contact the service provider advising them you are cancelling the contract, otherwise you may be liable for additional payments and fees.
- The Direct Debit Guarantee protects you if there is an error in the payment of your Direct Debit, for example if a payment is taken on the incorrect date or the wrong amount is collected.

### Discuss:

|               |  |   |
|---------------|--|---|
|               |  | <ul style="list-style-type: none"> <li>• Get the group to discuss which companies might want them to set up a direct debit and how this can benefit them by helping to pay bills.</li> </ul>  |
| <p>Page 9</p> |  <p><b>Standing Orders</b><br/>It allows you to set up a regular payment to any person or company.</p> <p>You are in control of:</p> <ul style="list-style-type: none"> <li>• the amount</li> <li>• when they are paid</li> <li>• how long they are paid for.</li> </ul> <p>#LloydsBankAcademy Visit our online lessons at <a href="http://www.lloydsbankacademy.com">www.lloydsbankacademy.com</a></p> | <p><b>Standing Orders</b></p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Standing Orders are a bit like Direct Debits, but <b>you</b> control the amount, when they are paid, and how long for.</li> <li>• For example, you might want to set up a regular payment to a family member. You'll need to put in some details.</li> <li>• Using a standing order means that you don't have to remember to pay them each time.</li> <li>• Once you set someone up as a payee - that just means that they're a person you are paying money to - you won't need to enter their details again if you want to set up a different payment for them in the future.</li> <li>• You could also set up a standing order into one of your own accounts – for example, if you want to pay a certain amount into your savings account each month.</li> </ul> <p><b>Discuss:</b></p> <ul style="list-style-type: none"> <li>• Encourage the class to discuss whether standing orders will be useful for them and what type of things they could use them for.</li> </ul> |



Page 10

Direct Debits vs Standing Orders

|   | Direct Debit | Standing Order |
|---|--------------|----------------|
| Set up by the company                               |              |                |
| Set up by you                                       |              |                |
| You can cancel the payment at any time              |              |                |
| You are in control                                  |              |                |
| The company must tell you of any changes in advance |              |                |

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Activity: Direct Debits vs Standing Orders

|   | Direct Debit | Standing Order |
|---|--------------|----------------|
| Set up by the company                               | ✓            |                |
| Set up by you                                       |              | ✓              |
| You can cancel the payment at any time              | ✓            | ✓              |
| You are in control                                  | ✓            | ✓              |
| The company must tell you of any changes in advance | ✓            |                |

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## Standing order vs direct debit

### Activity:

- In your workbook is a grid with the two types of payments shown at the top and the possible features of each shown down the side.
- Put a tick under each payment type to correspond with the features that could be available.
- Remember some features might apply to both.

### Trainer note:

- When they have finished the activity, run through the answers with the group.
- The answers are shown on the second slide, with a copy at the back of this facilitator guide for your reference.



## Cheques

Sam has received a cheque through the post.

Have you recently used or received a cheque?

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## Cheques

### Facilitator note:

- This section is optional depending on your learners, you can choose to skip this section or just run through it at a high level if you think it will confuse them.

### Ask:

- Sam has received a cheque through the post. Have any of you come across a cheque?

### Explain:

- A cheque (or check) is a paper form used to give money from one person or business to another.
- Cheque books are no longer provided as standard when a new bank account is opened, so if you need one, you may need to request one.
- If you get a cheque from someone, you can take it to a bank and redeem it for the amount stated on it. The bank then processes the cheque, taking the amount from the account of the person who gave you the cheque. You will usually see the amount in your bank account within a few days.
- You can pay cheques in at your bank and at the Post Office.
- Some UK banks now also let you pay cheques in using your mobile banking app by taking photos of them.





## Where you can pay in a cheque

- Your bank branch
- Immediate Deposit Machine (IDM)
- Building society branch
- The Post Office
- A cheque cashing provider
- Mobile banking app



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There are many different options to deposit a cheque.



**NOTE:** this second slide is animated to show each option in turn

### Explain:

- You can pay in a cheque in a branch of your bank across the counter or you can post the cheque to your bank directly. The cheque will normally take 1 day to clear the day after you have paid it in.
- You can use an Immediate Deposit Machine (IDM) in a branch of your bank to deposit up to 5 cheques without a physical bank card being present. You'll get immediate credit of funds and a receipt.
- You can pay in a cheque at your Building society using a pre-printed paying-in slip.
- You can pay in your cheque at a Post Office using a pre-printed paying-in slip. They have a vast network of branches across the UK, so you should find one close to you. The cheque will be added to your account when your bank receive the cheque from the Post Office, this normally takes two working days.
- You can take your cheque to a cheque cashing provider, such as Cash Converters, who charge a fee for this service. They'll verify the cheque to confirm it is genuine. Then they'll give you cash for the amount of the cheque, less their fee.
- You can pay in cheques using your bank's mobile banking app (see Banking online module).

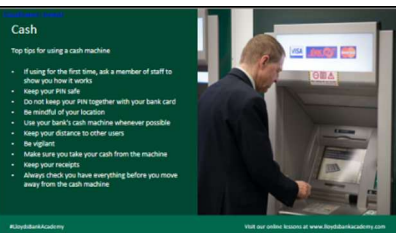
### Trainer note:

Stress that using banks, Building Societies or Post Office (or banking apps) are always preferable as they don't charge – unlike the cheque cashing providers

|  |   |  |
|--|---|--|
|  |    | <p><b>Cash</b></p> <p>*** NOTE: SLIDE IS ANIMATED – CLICK TO SHOW EACH QUESTION ***</p> <p><b>Ask:</b><br/>You want to get some cash from your bank account to pay for car parking and some treats when you next go out. So how do you get cash from your bank account?</p> <p><b>Pause:</b> For any suggestions.</p> <p><b>Explain:</b><br/>You can get cash from a bank branch using your bank card or a cheque, or you can use a cash machine.</p> <p><b>Ask:</b><br/>Have you used a cash machine before to get cash out of your bank account?</p> <p><b>Pause:</b> For responses</p> <p><b>Explain:</b><br/>You can do this with your bank card and PIN. The amount of cash you can withdraw depends on the amount available in your bank account and any limit imposed by your bank. For example, you may have £300 in your bank account, but your bank card will only let you take out £100 per day in cash.<br/>You can also use these machines to see your account balance, change your PIN and order a bank statement.</p> |
|  |  | <p><b>How to use a cash machine</b></p> <p>*** NOTE: SLIDE IS ANIMATED – CLICK TO SHOW EACH STEP ***</p> <p><b>Facilitator:</b> Depending on your learners, you can run through it at a high level if you think it will confuse them.</p> <p><b>Explain:</b> These are the common steps when using a cash machine:</p>   |



|  |  |  |
|--|--|--|
|  |  | <ul style="list-style-type: none"><li>• Find your local bank's nearest cash machine. You can also use your card in another bank's cash machine</li><li>• Check your surrounding area to make you are safe to use the cash machine. Is it daylight hours with plenty of people about or is dark with very few people about? Will you be alone or will someone else be with you?</li><li>• When you've found a cash machine to use, insert your card face up with the card's chip facing forward. Some cards may have arrow or a 'thumb notch' cut out to help you insert it the right way round</li><li>• Some cash machines may ask what language you want to use, particularly when you are using your bank's cash machine for the first time</li><li>• When the cash machine has read your card, it will ask you enter your 4 digit PIN using the keypad</li><li>• The cash machine offers other services, so select cash if you want that option. They might have different options like 'cash with receipt' or 'cash and show balance' so pick the one you want</li><li>• Select the amount you want from the options on the screen. There will be a button alongside each to help you select the one you want. If the amount you're after isn't shown, there's usually an 'other amount' option where you can type in the amount</li><li>• Once completed, the cash machine will tell you to remove your card from the machine and you then wait for the cash to be dispensed.</li><li>• The cash machine will then ask you if you need a receipt - pick 'yes' or 'no'</li><li>• Remember to take your cash when it has been dispensed by the cash machine.</li></ul> |
|--|--|--|



## Top tips for using a cash machine

\*\*\* ANIMATED SLIDE – CLICK TO REVEAL EACH TIP IN TURN \*\*\*

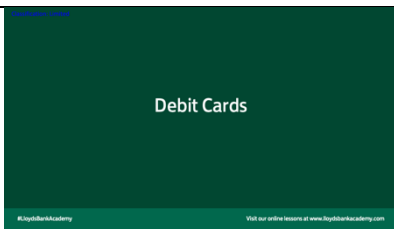

**Explain:** Here are some tips to using a cash machine:


- If you're using a cash machine for the first time, ask a member of staff to show you how it works. They're always willing to help their customers
- Always keep your PIN safe and never tell anyone the number
- Your bank will send you the PIN separately to your bank card, for security reasons. Never keep them together. If they get lost or stolen, you could be liable!
- Be aware of your cash machine's location. Is it somewhere with lots of people passing by or is it more out-of-the way?
- Some cash machines may charge a fee for using their machine and they are not generally as safe to use as the ones outside banks
- Keep your distance to other cash machine users or others nearby, and cover your hand as you enter your PIN to make sure no one else can see what it is
- When you take your card from the machine, remember to wait for your cash. Don't leave the machine until you have received your cash.
- Always keep your receipts so that you can check them against your bank statement.
- When you have finished, check you have everything before you leave the machine.


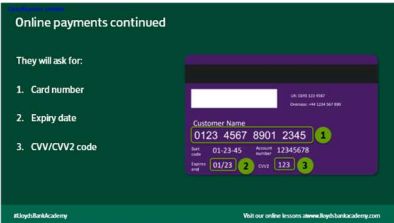


## Cash machine services



**Explain:** The basic services offered by most cash machines are cash, checking your balance, changing your PIN, order a statement or mini statement and receive account updates. The more complex cash machines may offer cheque deposits and bill payments.




| Topic 6 – Debit cards |   |  |
|-----------------------|---|--|
| Workbook page         | Slide/Resources   | Approach   |
| Page 11               |  | <p>OK, let's take a look at debit cards now. When you get a bank account, you might get one of these, so it's good to know about them, and how you can use them.</p> <p><b>Read session objective:</b></p> <p>So by the end of this section, you should be able to:</p> <ul style="list-style-type: none"> <li>• discuss the use of debit cards.</li> </ul>  |
| Page 11               |  | <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Sam was given a debit card once he was accepted for a bank account.</li> <li>• And if you have a current account, you're likely to get one too. But some of the basic bank accounts don't give these out – they only give you a cashpoint card.</li> <li>• This is what they look like – yours may look a bit different but it will have the same information on it (<b>TRAINER NOTE: IF LEARNERS HAVE ANY OLDER-STYLE CARDS, THESE ARE LIKELY TO HAVE MOST OF THIS INFO EMBOSSED, ON THE FRONT – POINT OUT THAT WHEN THESE CARDS ARE RENEWED, THIS IS WHAT THEY'LL LOOK LIKE – BANKS CHANGED TO PUT MORE INFO ON THE BACK, TO MAKE THEM SAFER</b>)</li> <li>• Your bank will tell you what your spending limits are for your card, including how much cash you can withdraw each day</li> <li>• <b>Ask:</b></li> <li>• So Sam decides to use his debit card to pay for the weekly shopping in the local supermarket. What are the different ways could he use the debit card to pay at the checkout?</li> <li>• <b>If necessary, prompt:</b> have you seen anyone use one of these cards? What do they actually do with them, to make the payment?</li> <li>• <b>Look for:</b></li> </ul> |

|                         |  |  |
|-------------------------|--|--|
|                         |  | <ul style="list-style-type: none"> <li>• Sam has seen other people use their cards to pay for shopping and they either insert their card into the machine – this is called chip and pin - or tap the card on the machine – this is called contactless.</li> <li>• <b>Explain:</b></li> <li>• Let's look at those two options in more detail ... <b>(leads into next slide)</b></li> </ul>  |
| <p>Page 11 &amp; 12</p> |  <p>Chip and Pin Vs Contactless</p> <p>#lloydsbankacademy Visit our online lessons at www.lloydsbankacademy.com</p> | <p><b>Chip and pin and contactless</b></p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• When you use the chip and pin method of payment to make a purchase you will need to insert your card into the machine and type in the unique PIN (personal identification number) you were given. Only you will know this PIN, remember not to share the pin with anyone as this will allow them to make payments using your card.</li> <li>• Once the transaction is approved, remove the card. The bank will take the cost of the purchase out of your bank account.</li> <li>• If you don't have enough money in your account for the purchase, the transaction will fail.</li> <li>• If your purchase is under a certain amount (most banks let you set your own limit), you can pay using the contactless method. To do this simply tap your card against the machine.</li> <li>• You might find that sometimes you are still asked to pay using chip and pin; this is to prevent fraud, especially if this is the first time you've used your card.</li> <li>• Once the machine beeps it will process the transaction – again if you don't have enough money in your account the transaction will fail.</li> </ul> <p><b>Discuss:</b></p> <ul style="list-style-type: none"> <li>• Ask the group to discuss this method of paying for items and how safe they feel it is. Reassure them where appropriate.</li> </ul> |

|                |   |   |
|----------------|---|---|
|                |   | <p>PREPARE FOR NEXT SLIDE - Ask:</p> <ul style="list-style-type: none"> <li>Where else can Sam use his card to pay for items or services?</li> </ul> <p>Look for:</p> <ul style="list-style-type: none"> <li>Online using the internet.</li> </ul>  |
| <p>Page 12</p> | <br><br> | <p><b>Online Purchases</b></p> <p><b>Ask:</b></p> <ul style="list-style-type: none"> <li>What information will Sam need to give the website so they can process the payment?</li> </ul> <p><b>Look for</b></p> <ul style="list-style-type: none"> <li>The type of card they are using</li> <li>The 16-digit long card number</li> <li>The expiry date</li> <li>The 3-digit code / CVV code</li> </ul> <p><b>ANSWERS ARE REVEALED ON THIS SECOND SLIDE</b></p> <p><b>Talk through with them, once they have come up with ideas:</b></p> <ul style="list-style-type: none"> <li>The type of card they are using – in this case, it's a 'debit card'. On some websites, it may say 'visa' or 'pay by card'.</li> <li>The 16-digit long card number from the debit card (this is usually on the front of the card but may appear on the back of newer cards).</li> <li>The expiry date – this is shown on the card.</li> <li>The 3-digit code (sometimes called a CVV code or CVV2). Those three numbers verify the transaction.</li> </ul> |

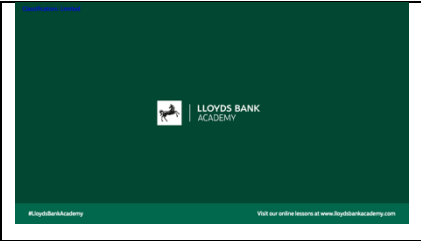


|  |  |  |
|--|--|--|
|  | <p><b>Staying safe online</b></p> <ul style="list-style-type: none"> <li>• Research companies online to make sure they're trustworthy</li> <li>• The bank may do extra checks when you buy online</li> </ul>  <p>#LloydsBankAcademy Visit our online lessons at <a href="http://www.lloydsbankacademy.com">www.lloydsbankacademy.com</a></p>  | <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>• Sam asks his friend how he can be safe when using his card to pay online. His friend tells him to research companies online to make sure they're trustworthy.</li> <li>• The friend also explains that most banks use security checks when you're paying online to help keep you safe – for example sending you a text message or asking you to approve the purchase via your banking app.</li> </ul>  |
|  | <p><b>Keeping your card safe</b></p> <ul style="list-style-type: none"> <li>• Keep it in a safe place</li> <li>• Keep it separate from your PIN</li> <li>• Don't share your card with others</li> <li>• Contact your bank if it's lost or stolen</li> </ul>  <p>#LloydsBankAcademy Visit our online lessons at <a href="http://www.lloydsbankacademy.com">www.lloydsbankacademy.com</a></p> | <p><b>Explain:</b></p> <p>There are plenty of things you can do to keep your card safe when you're out and about, too.</p> <ul style="list-style-type: none"> <li>• First, keep it in a safe place. If you get into the habit of always keeping it in a purse or wallet, for instance, you'll always know where it is, and you're less likely to lose it than if it's just put loose into a bag or backpack as you go out the door</li> <li>• We've talked about keeping it away from your PIN, too. This means if your card does get stolen, at least the thief hasn't also got the PIN as well</li> <li>• Don't be tempted to share your card – or its details – with anyone else. If you need someone to help with shopping or paying bills, think about getting them a trusted person's card. This will have its own card number and PIN, different to yours</li> <li>• If the worst happens and you do find that it's been lost or stolen, get in touch with your bank straight away. They can help you cancel the card and order a new one. Most banks also let you freeze the card using their banking apps. This is really useful if you think it's lost, then find it later on. You can freeze it using the app, then un-freeze it when you find it.</li> </ul> |

| Topic 7 – Review |  |  |
|------------------|--|--|
| Stage & Timings  | Slide/Resources  | Approach   |
|                  |  <p><b>Essential Banking Skills Review</b></p> <p>You should now be able to:</p> <ul style="list-style-type: none"> <li>• Explain the difference between a basic bank account and a current account.</li> <li>• Plan how to open a bank account.</li> <li>• Identify elements of a bank statement.</li> <li>• Manage a bank account.</li> <li>• Discuss the use of debit cards.</li> </ul> <p>#lloydsbankacademy Visit our online lessons at <a href="http://www.lloydsbankacademy.com">www.lloydsbankacademy.com</a></p> | <p><b>Facilitator note:</b></p> <p>Review the workshop with the learners by running back through the objectives and reminding them about what they wanted to get from this session</p> <p>You should now be able to:</p> <ul style="list-style-type: none"> <li>• explain the difference between a basic bank account and a current account</li> <li>• plan how to open a bank account</li> <li>• identify the different parts of a bank statement</li> <li>• manage a bank account</li> <li>• And talk about how to use debit cards.</li> </ul> |
|                  |  <p>Any questions?</p> <p>#lloydsbankacademy Visit our online lessons at <a href="http://www.lloydsbankacademy.com">www.lloydsbankacademy.com</a></p>  | <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Ask the learners if they have any questions about what's been covered. Encourage learners to help and support each other.</li> </ul>  |
|                  |  <p>Post-session survey</p> <p>#lloydsbankacademy Visit our online lessons at <a href="http://www.lloydsbankacademy.com">www.lloydsbankacademy.com</a></p>  | <p><b>Facilitator note:</b></p> <ul style="list-style-type: none"> <li>• Encourage learners to scan the QR code here and complete our short post-session survey around levels of confidence now they have completed the training, plus any other comments or feedback about the session</li> </ul>   |

# Banking Essentials Workshop



|  |   |  |
|--|---|--|
|  |  | <p><b>Explain:</b></p> <ul style="list-style-type: none"><li>• This is the end of this workshop. Thank you for attending, we hope it's been useful.</li><li>• Please keep your workbooks so that you can refer back to your notes.</li><li>• The workbook also contains helpful links to information on the internet as well as a Jargon Buster to help you understand the banking terms we use.</li></ul> |
|--|---|--|

# Annex

## Bank Account Features

| Feature  | Current only | Both types |
|--|--------------|------------|
| Ability to have wages, Universal Credit and other funds paid into the account        |              | ✓          |
| Ability to pay bills by direct debit   |              | ✓          |
| Access to overdraft facilities   | ✓            |            |
| Access to ATMs in the LINK network   |              | ✓          |
| Ability to pay in or take out money over the counter at a bank branch or Post Office |              | ✓          |

## Payment Features

| Feature   | Direct Debit | Standing Order |
|---|--------------|----------------|
| Set up by the company                                 | ✓            |                |
| Set up by you   |              | ✓              |
| You can cancel the payment at any time                | ✓            | ✓              |
| You are in control                                    | ✓            | ✓              |
| The company must inform you of any changes in advance | ✓            |                |

# Annex

## Bank Account Statement

|                          |   | 21 October 2020                                | Page 1 of 2          |               |             |
|--------------------------|---|--|----------------------|---------------|-------------|
| <b>Personal details</b>  | Document requested by:<br><b>MR JOHN DOE</b><br>20 SHERWOOD ST,<br>LONDON W1F 7ED | Your Account                                   | Account details      |               |             |
|                          | (Address last updated 15 Oct 2019)  | Sort Code 11-04-20<br>Account Number 123456789 | Statement date range |               |             |
|                          | CURRENT ACCOUNT   | 01 July 2020 to 31 July 2020                   |                      |               |             |
| Money In                 | £1,999.13   | Balance on 01 July 2020                        | £505.91              |               |             |
| Money Out                | £1,903.79   | Balance on 31 July 2020                        | £601.25              |               |             |
| <b>Your Transactions</b> |   |  |                      |               |             |
| Date                     | Description   | Type   | Money In (£)         | Money Out (£) | Balance (£) |
| 03 Jul 20                | KINDER HOME CARE S  | BP   | 362.94               |               | 868.85      |
| 03 Jul 20                | BRIGET BOAKYE   | FPO  |                      | 200.00        | 668.85      |
| 06 Jul 20                | WORLDREMIT LTD  | DEB  |                      | 279.59        | 389.26      |
| 07 Jul 20                | ALMA FRUIT AND VEG  | DEB  |                      | 11.00         | 378.26      |
| 07 Jul 20                | ALMA FRUIT AND VEG  | DEB  |                      | 11.99         | 366.27      |
| 07 Jul 20                | ALMA FRUIT AND VEG  | DEB  |                      | 85.00         | 281.27      |
| 10 Jul 20                | KINDER HOME CARE S  | FPI  | 413.28               |               | 694.55      |
| 13 Jul 20                | www.wave.com  | DEB  |                      | 421.95        | 272.60      |
| 13 Jul 20                | THEJUICEPLUS+COMP   | DEB  |                      | 49.99         | 222.61      |



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