

Staying safe with money in a digital world – Volunteer guidance notes

These notes will help you guide the discussions.

Statement: I always keep my bank card PIN a secret.

Correct answer: Safe.

Never share your Personal Identification Number (PIN) with anyone. Check the students know why they shouldn't.

If someone has your PIN then they will be able to use your bank card to withdraw money or make a purchase.

What should you do if you think your PIN is compromised? Answer: Report it and have a new PIN issued immediately, or alternatively, you could change the PIN at an ATM.

Statement: I always log out from my laptop when I've finished using it.

Correct answer: Safe.

If you don't log out properly, then the next user of the computer could access your account directly and use it to find out lots of personal information about you. They might also use your account to send malicious messages, etc. Even if it is your personal computer it is a good idea to log out – you never know when someone else might access it.

Statement: I sometimes let my friends have my password for my social media account.

Correct answer: Unsafe.

Even friends can do things that you might not want them to. Or they might be careless and other people may get hold of your password. If you use the same passwords for all your personal accounts (which lots of people do), it could be very unsafe.

Statement: I'm not bothered about checking my privacy settings on my social media account.

Correct answer: Unsafe.

Regularly check your privacy settings and make sure they're up-to-date. Sometimes when apps update, they delete previous settings.

Statement: I don't give out my personal information to anyone I don't know without checking who they are first.

Correct answer: Safe.

In general, keep all your personal information private. Only share details such as address and date of birth, etc. with people you know or can confirm have the right to know such information. If you're unsure, always ask why the information is needed and what it will be used for. You may need to provide personal information when applying for a bank account or for health services, etc.

Statement: The bank rang and asked me for my password, so I gave it to them.

Correct answer: Unsafe.

Banks will never ask you for your password or PIN. They may ask for other information, such as your postcode, or a payment you've recently made on your card, so they can verify who you are.