

# The digital money maze



## Question cards

<p><b>What's the difference between a debit card and a credit card?</b></p>	<p><b>What's the difference between a debit card and a credit card?</b></p> <p>A debit card takes money directly from your bank account, while a credit card allows you to borrow money up to a certain limit, which you must pay back later.</p>
<p><b>What is two-factor authentication (2FA)?</b></p>	<p><b>What is two-factor authentication?</b></p> <p>What is two-factor authentication (2FA) is a security process where you need two forms of identification (like a password and a code sent to your phone) to access your account, making it harder for hackers to get in.</p>
<p><b>What is a 'phishing' scam?</b></p>	<p><b>What is a 'phishing' scam?</b></p> <p>Phishing is when scammers try to trick you into giving them your personal information (like bank details or passwords) by pretending to be a trustworthy entity (like a bank or service).</p>

<p><b>How can you spot an unsafe website when shopping online?</b></p>	<p><b>How can you spot an unsafe website when shopping online?</b></p> <p>Look for 'https' in the website's URL (the 's' stands for secure), and check for a padlock icon next to the URL, indicating the site uses encryption to protect your data.</p>
<p><b>What's one advantage of paying for things using mobile payment apps like Apple Pay or Google Pay?</b></p>	<p><b>What's one advantage of paying for things using mobile payment apps like Apple Pay or Google Pay?</b></p> <p>Mobile payment apps are secure and convenient; they store your payment information safely on your phone and can make transactions faster than using a physical card or cash.</p>
<p><b>What's an advantage of online banking?</b></p>	<p><b>What's an advantage of online banking?</b></p> <p>Online banking lets you manage your money anytime, anywhere, which is convenient and time saving.</p>

## Discussion Cards

<p><b>What is digital money?</b></p>	<p><b>What is digital money?</b></p> <p><i>Discussion Prompt:</i> Explain what digital money is and how it's different from physical cash.</p> <p><i>Guiding thought:</i> Digital money includes things like debit/credit cards, online banking transfers and mobile payments.</p>
<p><b>What are the risks of using public Wi-Fi to check your bank account?</b></p>	<p><b>What are the risks of using public Wi-Fi to check your bank account?</b></p> <p><i>Discussion Prompt:</i> Why is it risky to use unsecured public Wi-Fi for banking transactions?</p> <p><i>Guiding thought:</i> Public Wi-Fi can be easily hacked, putting your personal data at risk.</p>

**How can you tell if an online shopping website is safe?**

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*Discussion Prompt: What are the signs that a website is secure and trustworthy for making online purchases?*

*Guiding thought: Look for HTTPS in the URL and check for reviews or ratings before buying anything.*

**What are some risks of overspending when using overnight banking or digital payments?**

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*Discussion Prompt: Think about how easy it is to buy something online without cash. What are some ways to keep track of your spending?*

*Guiding thought: Without cash, it's easy to lose track of how much you're spending. It's important to set budgets and track your expenses carefully when paying online.*

**Why is it important to protect your passwords when using online banking?**

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*Discussion Prompt:* How could a stolen password effect your online banking? What can you do to make your passwords stronger?

*Guiding thought:* If someone steals your password, they can access your bank account or make purchases.

**What steps can you take if you think your online bank account has been hacked?**

**How can you tell if an online shopping website is safe?**

*Discussion Prompt:* What should you do if you see unusual transactions in your account? How can you protect your information going forward?

*Guiding thought:* Immediately contact your bank, change your passwords and review all trascactions.