

## **WHAT IS A BANK?**

About this Course	About this Topic
<ul style="list-style-type: none"><li>➤ Approach: Storytelling, Comic Strip Animation</li><li>➤ Audience: Kids in Mexico, Age group 10-14 years</li><li>➤ Visual Preference: Global characters</li><li>➤ Audio preference: AI generated</li><li>➤ Context: This is a prototype for a project containing approx. 10-12 topics on financial literacy for kids of age group 5 to 14. Kids are divided into two age groups 5-9 and 10-14. Each topic will be created for both the groups with variations needed as per age group.</li><li>➤ Should be translation friendly for Spanish audience in Mexico</li></ul>	<p><b><u>Learning Objective:</u></b></p> <p>In this topic, students will be able to:</p> <ul style="list-style-type: none"><li>● Describe a Bank,</li><li>● Recognize the importance of saving,</li><li>● Explain the different types of bank accounts,</li><li>● Explain the concept of Deposit and withdrawal,</li><li>● Explain the concept of an Automatic Teller Machine (ATM) Machine,</li><li>● Recognize the role of bank in keeping money safe.</li></ul>
	<ul style="list-style-type: none"><li>➤ Script Word count: 925 (321 voiceover)</li><li>➤ Date of Submission: 20 Jun 2024</li></ul>

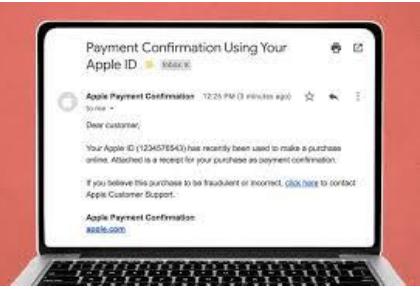
Voice Over	OST	Reference Image	Media Instruction
In the bustling city of Brooksville, 14-year-old Maria was on her way to the bank, eager to learn about managing money.			Show Maria walking with her parents, looking excited.
It all started one weekend when Maria's grandparents visited and gave her birthday money.	Grandma: "Maria, happy birthday! Here's some money for your birthday gift. Use it wisely."	 shutterstock.com - 2354013615	This is a flashback for Maria. So, suitably show this in a thought bubble or otherwise. Show grandparents handing Maria an envelope with money.
Maria's parents want her to open an account at Brooksville Bank to keep her money safe.	<b>Mom:</b> "Maria, how about we <b>open an account</b> at the bank?"  <b>Maria:</b> "But Mom, if I put my money in the bank, will I still be able to use it?"  <b>Mom:</b> "Why not? A bank is like a bigger and better version of your piggy bank. You can still use your money whenever you need it."		Flashback continued: Show Maria looking at her piggy bank, then imagining a large bank.

<p>At the bank, Maria was excited but confused. She learned that there were different types of accounts, each with their own benefits.</p>	<p>At the bank</p> <p>Bank employee: "A <b>savings account</b> is like a super cool version of your piggy bank at home."</p>		<p>Present: Show Maria reached the bank, looking at pamphlets of different account types. And then show a piggy bank and normal bank side by side and show that they work the same.</p>
<p>The friendly Bank employee explained the options to her.</p>	<p>Bank Employee: "The bank keeps your money safe, and you earn extra money called <b>interest</b> as a reward for saving smartly! That's called a savings account.</p> <p>Maria: "Wow. I'll get extra money."</p> <p>Bank Employee: Yes of course. But you will need to open the account jointly with one of your parents. They will help you manage it."</p>		<p>Show bank employee explaining interest and a happy Maria about the interest she will get.</p>
<p>The Bank employee continued explaining the second type of account – a checking account.</p>	<p>Bank employee: "Another type of account is <b>checking account</b>. It's like a special wallet for everyday spending."</p> <p><b>Maria:</b> "Interesting! How does one use this account to pay for spendings?"</p> <p><b>Bank employee:</b> "You get a <b>debit card</b> to pay for things that you buy. You don't need to take the cash out each</p>		<p>Show a bank employee at one side of the screen and on the other side show the comparison of checking account and wallet.</p>

	time. But only under your parent's guidance.		
Maria filled out an application with the help of her parents to open a savings account.	Bank Employee: "We'll need a few documents to open the account."		Show Maria handing over documents after filling it with the help of the employee.
Maria was eagerly waiting for her new bank account.	Bank Employee: "To open this account, you'll need to make an initial <b>deposit</b> ."  Maria: "What's a deposit?"  Bank Employee: "A deposit is when you put money into your bank account. It's like storing your money in a safe place."	Show a Bank employee explaining maria.	Show maria looking confused and the bank employee explaining her.
Maria has a new account now. She is determined to save more money. She struck a deal with her parents: every week, she would receive an allowance for completing some household chores like helping with the dishes and the groceries.	Maria: Mom, Dad, will you give me some extra money if I help you with some chores?  Dad: Sure, that's a great idea!		Show Maria with mom and dad discussing an incentive against some household chores. the chores can be shown in a thought bubble for Maria – like doing up the dishes, helping with groceries...

<p>Excited to grow her savings, Maria made regular trips with her mom to the bank to deposit her earnings and the pocket money.</p>	<p>Mom: "Remember, Maria, regularly depositing your <b>allowance</b> means adding money to your bank account to save it and keep it safe."</p>	<p>Maria visiting the bank with her mom.</p>	<p>Maria walking to the bank with her mom and depositing money.</p>
<p>One day, Maria needed some cash for a school project.</p>	<p>Maria: Can we take some money out from the bank for my school project?  Dad: You mean you want to withdraw some money? Remember, when you take the money out, it's called withdrawal.  Maria: Hmm, <b>Withdrawal</b>. So dad, are we going to the bank for withdrawal?  Dad: No Maria, we can go to the nearest <b>ATM</b>.  Maria: What is an ATM?</p>	<p>Maria looking confused.</p>	<p>Show her parents and Maria conversing.</p>
<p>Her parents took her to an ATM.</p>	<p>Dad: "Maria, this is an ATM or Automatic Teller Machine. It is a mini bank that lets you take out money anytime anywhere."</p>	 <p>shutterstock.com • 1459673807</p>	<p>Show parents showing Maria how to use the ATM.</p>

<p>Maria's dad demonstrated how to use the new debit card.</p>	<p>Dad: See how I use a debit card that bank gave us to withdraw cash. Then it asks us to enter the <b>PIN</b> or Personal Identification Number, and choose the amount you need." Remember Maria, this PIN is a secret code that you should never tell anyone.</p>		<p>Zoom in on the ATM machine screen to show the secret code or PIN as ****</p>
<p>One evening, Maria needed to repay a friend for movie tickets but had no cash. Her parents showed her how to use online banking, making money management easier.</p>	<p>Mom: "See Maria, there are easier ways of sending money to someone without going to a bank. We can use <b>online banking</b>, PayPal, and Venmo to send money on the click of a button sitting at home. All we need is to open a teen account to use these methods. This makes managing your money easier."</p>	 	<p>Show Maria's parents using a smartphone and explaining Maria how to make a payment.</p>

<p>Maria started using her Venmo for small purchases like school supplies and snacks. Her parents encouraged her to regularly check her online bank account to monitor spending and verify transactions.</p>	<p>Mom: "Use your money wisely, Maria. Are you <b>checking your statement</b> regularly?</p> <p>Maria: Statement?</p> <p>Mom: Bank regularly provides you a statement of your account. It has all credit or money you deposit and debit, all money you withdraw.</p> <p>Maria: Interesting! I did not know about it.</p> <p>Mom: Check it regularly. This helps manage your money and catch any errors or unauthorized charges."</p>	 <p>shutterstock.com - 1846975606</p>	<p>Show Maria checking her account on a smartphone.</p>
<p>Her father received a suspicious email, one day, asking for the bank details.</p>	<p>Dad: "Maria, come I'll show you something important about banking. <b>Never share your PIN</b> or bank details. Be cautious of suspicious emails and messages—they could be scams. Report anything suspicious to the bank immediately."</p>		<p>Show Maria looking at the email on her dad's laptop with a shocked expression.</p>

<p>Through these experiences, Maria built a strong foundation of understanding of banking. She felt confident managing her finances, making informed decisions, and protecting herself from risks. Sharing this knowledge impressed her friends, marching her way for a secure financial future.</p>	<p>By learning these financial skills, Maria is now prepared for a secure and successful future. Her journey has just begun!</p>		<p>Show the OST below the animated Maria smiling, looking at her bank statement and future goals such as a good college degree, a nice iPad and a nice dress. Show Amanda checking her account on a laptop.</p>
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