

## BANKERS AND YOU BINGO

### Activity Information

#### Materials

- **Bankers and You Bingo Sheets** (30 different bingo sheets provided) Print and give each student a bingo sheet. If more than 30 students it is possible two students will have the same bingo sheet.
- **Bingo Sheet Space Covers (not provided)** Students can mark their sheets by circling words with a pen/pencil. Additionally, you may consider bringing in items such as pennies or play money for students to use when covering spaces.

#### Bingo Instructions

After bingo sheets have been distributed, share that you are giving “Free Money” and students can all cover the “Money” free space in the middle of their sheet.

Read the definitions below, giving students the opportunity to identify the correct term. Students can then cover the word on their bingo sheet. As there are 45 definitions below but only 25 terms on a bingo sheet, not every word will be on each student’s board.

NOTE: Students may not be able to define all the terms on the bingo sheets. Use this opportunity as a teachable moment to discuss unfamiliar words as a class.

First student with ***five*** covered space in a row to yell Bingo wins!

#### Bingo Word Definitions (answers are noted in bold):

1. A business that keeps money safe for people, makes loans, and provides other services.  
**Bank**
2. Position at the bank that hires employees and coordinates benefits like payroll and healthcare.  
**Human Resources**
3. A person who works at a bank.  
**Banker**
4. A series of connected jobs in the same occupation or profession.  
**Career**
5. Position at the bank that maintains the bank’s website.  
**Web Admin**
6. Position at the bank that works with people who are applying for loans to determine if a loan should be offered.  
**Loan Review Officer**



7. Things you like and want to learn more about, for example reading or dancing.  
**Interests**
8. An activity a person does in order to earn money.  
**Job**
9. A person who gives their time to provide a service or participate in an activity without pay.  
**Volunteer**
10. Position at the bank, also known as the president, who oversees all activities and is responsible for the bank's success.  
**Chief Executive Officer (CEO)**
11. Sometimes called a four year degree, this is awarded by a college or university to someone who has completed undergraduate studies.  
**Bachelor's Degree**
12. Annual sum of employee compensation that is paid monthly or biweekly from the employer.  
**Salary**
13. Awarded to students upon successful completion of grades 9-12.  
**High School Diploma**
14. Position at the bank who ensures the bank complies with government laws, regulations and rules.  
**Compliance Officer**
15. Position at the bank who is responsible for maintain the bank's Automated Teller Machines.  
**ATM Technician**
16. A group of people who live in the same area or have the same interests.  
**Community**
17. A degree given to a student upon completion of additional study after a Bachelor's Degree.  
**Master's Degree**
18. Things you are good at, like leading a group or giving a presentation in front of an audience, and can learn to do better.  
**Skills**
19. School where skills related to a specific job, like an electrician or film editing, are taught.  
**Trade School**
20. Process of deciding between multiple options and selecting one of them; the act of choosing.  
**Choice**

21. The amount of money you are borrowing on a loan or the original amount of money invested, not including interest.  
**Principal**
22. Method of interest computation in which the rate of interest is applied to a deposit for a specific period (1 day, 1 month, 1 quarter) and then in subsequent periods is applied to the principal plus previously earned interest.  
**Compound Interest**
23. A math formula that determines the number of years it will take to double your money at a given interest rate. [Formula:  $72 \div \text{interest rate} = \text{number of years to double money.}$ ]  
**Rule of 72**
24. Purchase or use of a product or service by a consumer.  
**Consumption**
25. An amount paid or required in payment for a purchase; a price.  
**Cost**
26. Act of holding onto something for future use; keeping money to meet a future goal or need instead of spending it now.  
**Saving**
27. Easily accessible stash of money set aside for use only in sudden, urgent situations, such as the loss of a job, a medical need, or major expense. The purpose of such a fund is to improve financial security by creating a safety net to meet expenses in a time of crisis.  
**Emergency Fund**
28. On deposits, interest computed by applying the stated percentage rate of interest to the principal only, and not to previously earned interest. On loans, interest computed by applying a daily periodic interest rate to the amount of principal outstanding each day.  
**Simple Interest**
29. Establishing an objective toward which you will work and a plan to get there, such as saving for a special future purchase.  
**Goal Setting**
30. Purchasing a stock, bond, or other asset; the act of committing money or capital in order to gain a financial return.  
**Investing**
31. One of a number of things from which one must choose.  
**Alternative**
32. The total amount of money you earn from employment and other sources.  
**Income**



33. A device that allows customers to make routine withdrawals and deposits to their bank accounts.  
**Automated Teller Machine (ATM)**
34. The amount of money remaining in a bank account or the unpaid portion of a bill.  
**Balance**
35. A check by which you are paid for your work.  
**Paycheck**
36. The day on which you collect wages earned or a paycheck is distributed.  
**Payday**
37. A number or word that provides security in accessing an ATM, and helps prevent use of a bank card by an unauthorized person.  
**Personal Identification Number (PIN)**
38. A bank account from which money may be withdrawn by writing a check or using a debit or ATM card.  
**Checking Account**
39. More than 2.2 million Americans are employed by this industry.  
**Banking Industry**
40. The income received from work or services performed by an individual or business.  
**Earning**
41. Using your money to buy things you want or need.  
**Spending**
42. The ability to put off doing something now, in order to obtain something you want in the future.  
**Delayed Gratification**
43. Electronic transfer of money from a payer, such as an employer, directly into a bank account designated by the person receiving the money.  
**Direct Deposit**
44. The lack of ability to put something off. Meaning you want it and you want it now.  
**Instant Gratification**
45. Something that is borrowed, like a sum of money.  
**Loan**

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<b>BANKERS AND YOU BINGO</b>				
Instant Gratification	Simple Interest	Cost	Delayed Gratification	Direct Deposit
Payday	ATM Technician	Loan Review Officer	Goal Setting	Alternative
Consumption	Compliance Officer	<b>MONEY</b>	Master's Degree	Choice
Career	Salary	Balance	Chief Executive Officer	Principal
Checking Account	Income	Investing	Banker	High School Diploma



Bankers and You Grades 6-8

<b>BANKERS AND YOU BINGO</b>				
Banker	Human Resources	Choice	Checking Account	Direct Deposit
Chief Executive Officer	Compliance Officer	Earning	Consumption	Loan Review Officer
Simple Interest	Master's Degree	<b>MONEY</b>	Principal	Compound Interest
Loan	Income	Goal Setting	Paycheck	Spending
Investing	ATM	Job	Skills	ATM Technician



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<b>BANKERS AND YOU BINGO</b>				
Balance	Choice	Cost	Instant Gratification	Alternative
Income	Banker	Interests	Simple Interest	Salary
Volunteer	Loan	<b>MONEY</b>	Career	Earning
Emergency Fund	Chief Executive Officer	Community	Saving	Skills
Compliance Officer	Checking Account	Trade School	Investing	ATM Technician



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<b>BANKERS AND YOU BINGO</b>				
Banker	Salary	Web Admin	Trade School	Compliance Officer
Master's Degree	Job	Checking Account	Consumption	Rule of 72
Skills	Balance	<b>MONEY</b>	Volunteer	Community
ATM	Paycheck	Emergency Fund	Compound Interest	Principal
Saving	Interests	Chief Executive Officer	Loan Review Officer	Cost





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<b>BANKERS AND YOU BINGO</b>				
Job	Alternative	Simple Interest	Checking Account	Saving
Master's Degree	Choice	Skills	Payday	Paycheck
Direct Deposit	Principal	<b>MONEY</b>	Interests	Consumption
Human Resources	Bachelor's Degree	Goal Setting	Banker	Compound Interest
Income	Chief Executive Officer	Web Admin	ATM	Balance



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<b>BANKERS AND YOU BINGO</b>				
Trade School	Master's Degree	Choice	Checking Account	Investing
Skills	Bank	Delayed Gratification	Web Admin	Paycheck
Goal Setting	Principal	<b>MONEY</b>	ATM	Salary
Chief Executive Officer	Bachelor's Degree	High School Diploma	Spending	Payday
Direct Deposit	Volunteer	Instant Gratification	Rule of 72	Simple Interest



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<b>BANKERS AND YOU BINGO</b>				
Volunteer	Interests	Investing	Saving	Loan
ATM	Web Admin	Earning	PIN	Direct Deposit
Banking Industry	Cost	<b>MONEY</b>	Payday	Salary
Balance	Compound Interest	Spending	Trade School	Banker
Principal	Compliance Officer	Emergency Fund	Choice	Instant Gratification



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<b>BANKERS AND YOU BINGO</b>				
Checking Account	Cost	Chief Executive Officer	Choice	PIN
Bank	Saving	ATM	Human Resources	Salary
Investing	ATM Technician	<b>MONEY</b>	Paycheck	Community
Master's Degree	Direct Deposit	Principal	Rule of 72	Bachelor's Degree
Loan Review Officer	Balance	Web Admin	Spending	Compliance Officer



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<b>BANKERS AND YOU BINGO</b>				
Skills	Balance	Alternative	Job	ATM
Payday	Loan	Delayed Gratification	Web Admin	Emergency Fund
Community	Consumption	<b>MONEY</b>	Salary	Direct Deposit
Bachelor's Degree	Saving	PIN	Interests	Choice
Paycheck	Volunteer	Principal	Earning	Instant Gratification



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<b>BANKERS AND YOU BINGO</b>				
Rule of 72	Delayed Gratification	PIN	Web Admin	Consumption
Chief Executive Officer	Choice	Emergency Fund	Career	Instant Gratification
High School Diploma	Master's Degree	<b>MONEY</b>	Human Resources	Paycheck
Bachelor's Degree	Loan Review Officer	Salary	Bank	Principal
Volunteer	Community	Banker	Compound Interest	ATM



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<b>BANKERS AND YOU BINGO</b>				
Delayed Gratification	Consumption	Compliance Officer	Emergency Fund	Web Admin
Savings	Master's Degree	Principal	Simple Interest	Chief Executive Officer
Human Resources	PIN	<b>MONEY</b>	Banking Industry	Bank
Income	Banker	Compound Interest	Goal Setting	Loan Review Officer
Spending	Community	Instant Gratification	Bachelor's Degree	Choice



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<b>BANKERS AND YOU BINGO</b>				
Salary	Interests	PIN	ATM Technician	Trade School
High School Diploma	Choice	Checking Account	Direct Deposit	Paycheck
Chief Executive Officer	Banking Industry	<b>MONEY</b>	Balance	Earning
Master's Degree	Career	Community	Cost	Income
Loan	Investing	Compliance Officer	Job	Bank





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<b>BANKERS AND YOU BINGO</b>				
Volunteer	Simple Interest	Career	Choice	Banker
Banking Industry	Community	Chief Executive Officer	Instant Gratification	Emergency Fund
Investing	Skills	<b>MONEY</b>	Bachelor's Degree	Compliance Officer
Principal	Master's Degree	Web Admin	Income	PIN
Compound Interest	Saving	Interests	Goal Setting	ATM



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<b>BANKERS AND YOU BINGO</b>				
Career	Web Admin	Salary	Volunteer	Consumption
PIN	Job	Alternative	ATM Technician	Earning
Payday	Banking Industry	<b>MONEY</b>	Rule of 72	Principal
Income	Interests	Direct Deposit	ATM	High School Diploma
Choice	Cost	Master's Degree	Instant Gratification	Loan Review Officer



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<b>BANKERS AND YOU BINGO</b>				
Checking Account	Community	ATM Technician	Spending	Salary
Alternative	Goal Setting	High School Diploma	Banker	Investing
Choice	Volunteer	<b>MONEY</b>	Web Admin	Compound Interest
Compliance Officer	Consumption	Direct Deposit	Master's Degree	Simple Interest
Delayed Gratification	Paycheck	Emergency Fund	Loan Review Officer	Loan



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<b>BANKERS AND YOU BINGO</b>				
Simple Interest	Banker	Master's Degree	ATM	Job
Spending	Bachelor's Degree	Rule of 72	Paycheck	Choice
Bank	Delayed Gratification	<b>MONEY</b>	Earning	Income
Balance	Loan Review Officer	Saving	Human Resources	Skills
Chief Executive Officer	Checking Account	Loan	High School Diploma	Trade School



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<b>BANKERS AND YOU BINGO</b>				
Alternative	Job	Choice	Chief Executive Officer	Spending
Income	Bank	Loan Review Officer	ATM	Loan
Human Resources	Payday	<b>MONEY</b>	Compound Interest	Consumption
Goal Setting	Trade School	Simple Interest	Delayed Gratification	Banker
Cost	Master's Degree	Paycheck	Saving	Investing



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<b>BANKERS AND YOU BINGO</b>				
Instant Gratification	Simple Interest	ATM Technician	Goal Setting	Web Admin
Human Resources	Loan Review Officer	Community	Banker	Payday
Balance	Consumption	<b>MONEY</b>	Emergency Fund	Skills
Direct Deposit	Bank	Volunteer	Rule of 72	Principal
Career	Compliance Officer	Choice	Paycheck	Loan



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<b>BANKERS AND YOU BINGO</b>				
Paycheck	Income	Alternative	ATM Technician	Checking Account
Investing	Chief Executive Officer	Trade School	Loan Review Officer	Compliance Officer
Simple Interest	Bank	<b>MONEY</b>	Saving	Interests
Direct Deposit	Cost	Rule of 72	PIN	Web Admin
Volunteer	Instant Gratification	Salary	Earning	Choice



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<b>BANKERS AND YOU BINGO</b>				
ATM	Bachelor's Degree	Web Admin	Skills	Compound Interest
Banker	Delayed Gratification	Income	Chief Executive Officer	Choice
Loan	Simple Interest	<b>MONEY</b>	Job	Salary
Goal Setting	High School Diploma	PIN	Spending	Cost
Consumption	Direct Deposit	Master's Degree	Trade School	Earning





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<b>BANKERS AND YOU BINGO</b>				
Bank	Salary	Consumption	Delayed Gratification	Principal
Direct Deposit	Simple Interest	PIN	Chief Executive Officer	Rule of 72
Paycheck	Volunteer	<b>MONEY</b>	Instant Gratification	Payday
Spending	Choice	Skills	Investing	Interests
Loan	Emergency Fund	Human Resources	Loan Review Officer	Web Admin



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<b>BANKERS AND YOU BINGO</b>				
Job	Spending	Checking Account	Web Admin	Emergency Fund
Saving	Loan Review Officer	Simple Interest	Cost	Volunteer
Choice	PIN	<b>MONEY</b>	Chief Executive Officer	Career
Compound Interest	Skills	Direct Deposit	Income	Community
Loan	Bachelor's Degree	Interests	Consumption	Banking Industry



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<b>BANKERS AND YOU BINGO</b>				
Volunteer	Paycheck	Earning	Income	Loan
Compliance Officer	Goal Setting	Alternative	ATM Technician	Payday
Cost	High School Diploma	<b>MONEY</b>	ATM	Choice
Principal	Delayed Gratification	Skills	Career	Simple Interest
Balance	Web Admin	Investing	Bank	Spending



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<b>BANKERS AND YOU BINGO</b>				
Human Resources	Web Admin	Earning	Skills	High School Diploma
Paycheck	Loan	Income	Community	Consumption
Cost	Alternative	<b>MONEY</b>	Balance	Checking Account
Career	Saving	Chief Executive Officer	PIN	Job
Compliance Officer	Rule of 72	Choice	Salary	Spending



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<b>BANKERS AND YOU BINGO</b>				
Banker	Simple Interest	Rule of 72	Payday	Master's Degree
Investing	Earning	Instant Gratification	Emergency Fund	Chief Executive Officer
Choice	Principal	<b>MONEY</b>	ATM	Loan Review Officer
Checking Account	Compound Interest	Paycheck	Bank	Interests
Loan	Saving	Job	Community	Skills



Bankers and You Grades 6-8

<b>BANKERS AND YOU BINGO</b>				
Banker	Consumption	Principal	Rule of 72	Income
Investing	Bank	Choice	Spending	Chief Executive Officer
Web Admin	Instant Gratification	<b>MONEY</b>	Direct Deposit	Skills
Community	Paycheck	Balance	Goal Setting	Bachelor's Degree
ATM	Alternative	Delayed Gratification	Earning	Compound Interest



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<b>BANKERS AND YOU BINGO</b>				
Community	High School Diploma	Human Resources	PIN	Compound Interest
Bachelor's Degree	Loan Review Officer	Choice	Income	Balance
Rule of 72	Cost	<b>MONEY</b>	Interests	Investing
Paycheck	Emergency Fund	Bank	Simple Interest	Instant Gratification
Web Admin	Job	Payday	Master's Degree	Earning



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<b>BANKERS AND YOU BINGO</b>				
Investing	Direct Deposit	Checking Account	Skills	Trade School
Banker	Master's Degree	Consumption	Rule of 72	Compliance Officer
Income	High School Diploma	<b>MONEY</b>	Career	Goal Setting
Payday	Earning	Delayed Gratification	Choice	Human Resources
Saving	Bank	Salary	PIN	Balance





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<b>BANKERS AND YOU BINGO</b>				
Master's Degree	Compound Interest	Job	Emergency Fund	Investing
Direct Deposit	Payday	Career	Skills	ATM
Delayed Gratification	Salary	<b>MONEY</b>	Paycheck	Checking Account
Simple Interest	Compliance Officer	High School Diploma	Bachelor's Degree	Saving
Cost	Choice	Consumption	Interests	Banker

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<b>BANKERS AND YOU BINGO</b>				
Human Resources	ATM Technician	Earning	Instant Gratification	Consumption
Simple Interest	ATM	Banking Industry	Choice	High School Diploma
Volunteer	Cost	<b>MONEY</b>	PIN	Paycheck
Salary	Balance	Saving	Master's Degree	Compound Interest
Loan	Investing	Banker	Trade School	Income

