1. Divide the children into pairs. One child plays the role of the bankcard’s PIN and the other child plays the role of the ATM.

2. One child, the PIN player, selects a secret code of four numbers, writes it down on an index card, and puts the index card in an envelope.

3. Using the game board pattern, the other child is the ATM trying to “read” the secret PIN code. The ATM player writes down a 4-number PIN guess in the ATM column (one number per space on one side of the game board). The PIN player marks down in the corresponding spaces of the PIN column clues ($, +, -) that describe that guess.
   - The PIN player marks down a $ if the right number is in the right space.
   - The PIN player marks down a + if the number is right, but is in the wrong space.
   - The PIN player marks down a - if the number is wrong or not in the PIN code.
   - The PIN player marks down a ++ if there is a repeat number.

4. If the ATM player finds the correct PIN code by the end of the last round, the PIN player gives the ATM player a “deposit” of some play money. Players then switch roles and repeat the game.

SAMPLE: In the first example, the PIN is 0613.

Discussion Questions: Following the activity, use these questions to complete the experiential learning process.

Penny for Your Thoughts (Reflect)
- How did you decide to choose your PIN code? Was it hard to remember? Was it hard keeping your PIN a secret?

Dividends (Apply)
- Why would knowing your PIN to a real bank or credit union account be important? Would the advantages of keeping money in a bank that Sarah shares with the monster club change if someone knew the monsters’ PIN code?
- Do you have other passwords or ID numbers to remember? How do you remember them?

Extension Activity:
- Send home copies of game materials and directions so children can play the game with their families. On the following page are directions that can be sent with the game boards for home play.