

# Smart Choice!



## Q: How can you tell if a check is fake?

- Trevor, 5th grade, Green Meadow Elementary, Oshkosh

**A:** It would be a lot easier to answer this question if there was an easy answer, but there is no simple way to tell if a check is fake just by looking at it. Sometimes a check can look so real that a bank teller might not even be able to tell that it is a fraud. Unfortunately, these days technology is making it easier for people to produce fake checks. Recently, there has even been a scam that some people received in the mail with a letter saying that they won money and to cash or deposit the check that is included with the letter. This is just one example of types of checks that were found to be fake. One way banks verify if checks are real is to contact the bank where the check is written from. This way, we can make sure the check is real and that funds are available before they would cash or deposit the check.



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Local students connect with local Choice Bank staff through the Smart Choice! program. This program is designed to raise students' awareness of the importance of sound money management. NIE is the non-profit arm of Oshkosh Northwestern that provides local, Oshkosh classrooms with newspapers, educational materials and activities.