

Use separate paper as necessary for activities.

ACTIVITY

4

## BE SMART ABOUT SPENDING

Superheroes are smart spenders! Can your child help WordGirl identify which facts below refer to **credit cards**, and which refer to **debit** (or **cash**) **cards**? Talk about the answers as a family, and discuss steps kids can take to avoid overspending.

### CREDIT CARD OR DEBIT CARD?

- A** When you use this kind of card, the money comes directly from your bank account, like cash.

**Answer:** \_\_\_\_\_

- B** When you use this kind of card, you are borrowing money from the bank, which you must pay back.

**Answer:** \_\_\_\_\_

- C** To avoid overspending, the best policy is usually to use this kind of card, or cash.

**Answer:** \_\_\_\_\_

- D** This kind of card charges you interest if you don't pay your balance on time.

**Answer:** \_\_\_\_\_

**WORDGIRL TIP:** Understanding the differences between cash and credit can help your financial future.

