

NAME: \_\_\_\_\_

# GETTING SMART ABOUT SPENDING

WordGirl's been talking with the bank teller about the differences between cash, debit, and credit. When is the best time to use each method of payment? Share your ideas below!

## WORRRD UP!

- ★ When you use a **credit card**, you borrow money from the bank and agree to pay it back within a certain time frame.
- ★ When you use a **debit card**, the money is taken directly from your bank account, just like cash.



**1** When do you think it is a good idea to use cash?

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**2** When do you think it is a good idea to use a debit card?

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**3** When do you think it is a good idea to use a credit card?

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