
Guided Listening

(low intermediate and above)

How do debit cards work?

When you open a _____ account at a bank or credit union, you usually get a _____ card.

A debit card lets you _____ from your checking account without _____.

- You can use your debit card to _____
- You can use it at an ATM to _____

When you pay with a debit card, the _____ comes out of your _____ immediately. There is no bill to pay later.

How do I know where I used my debit card?

Your bank or credit union gives you a _____ every _____.

Your statement shows

- Where you paid with your debit card and _____
- Where you used the ATM, _____ you withdrew, and what _____ you paid
- Who you wrote a _____ to and for _____

Your statement can help you _____ your spending and create a budget.

Guided Listening – Answer Key

(low intermediate and above)

How do debit cards work?

When you open a checking account at a bank or credit union, you usually get a debit card.

A debit card lets you spend money from your checking account without writing a check.

- You can use your debit card to buy things in a store
- You can use it at an ATM to get cash

When you pay with a debit card, the money comes out of your checking account immediately. There is no bill to pay later.

How do I know where I used my debit card?

Your bank or credit union gives you a statement every month.

Your statement shows

- Where you paid with your debit card and how much you spent
- Where you used the ATM, how much you withdrew, and what fees you paid
- Who you wrote a check to and for how much

Your statement can help you track your spending and create a budget.