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.