
Guided Listening

(basic / beginning)

How do debit cards work?

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

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

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

When you pay with a _____ card, the money comes out of your checking account immediately. There is no _____ 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 _____ shows

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

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

Guided Listening – Answer Key

(basic / beginning)

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.