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.