**Partner Talk: Using Debit Cards**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | Example Sentence | Partner Talk Sentence |
| --- | --- | --- |
| alert | The bank alert said that my balance was low. |  |
| ATM | You can use a debit card to get cash at an ATM. |  |
| balance | Sometimes you pay a fee to use a debit card  at an ATM. |  |
| bank account | You need a bank account to get a debit card. |  |
| bill | With a debit card, there is no bill to pay later. |  |
| borrow | A credit card is a way to borrow money. |  |
| budget | Your bank statement can help you create a budget. |  |
| cancel | Ask your bank to cancel your debit card if  you lose it. |  |
| checking account | When you open a checking account, you get a debit card. |  |
| convenient | Debit cards are convenient for people who  do not carry cash. |  |
| credit card | You apply for a credit card at a bank or store. |  |
| credit history | Your credit history shows how you pay your bills. |  |
| credit union | You get a debit card from your bank or credit  union. |  |
| debit card | A debit card is a way to pay for things. |  |
| decline | A store may decline your debit card if you do not have enough money in your bank account. |  |
| dishonest | A dishonest person might try to use your debit card. |  |
| fee | Sometimes you must pay a fee to use your  debit card. |  |
| immediately | Debit cards take money out of your checking  account immediately. |  |
| interest | Sometimes the bank pays interest on the  money in your account. |  |
| key pad | Enter your PIN number on the key pad. |  |
| online | Someone might steal your debit card number online. |  |
| overdraft | Overdraft protection lets you use your debit card when you do not have enough money in your account. |  |
| PIN | No one else knows my PIN. Only me. |  |
| private | It is important to keep your PIN private. |  |
| purchase | I pay for every purchase with my debit card. |  |
| security code | A PIN is a personal security code. |  |
| schedule | I have a regular schedule for paying my rent. |  |
| statement | The bank sends a statement every month. |  |
| swipe | Swipe your debit card to pay for your  groceries. |  |
| track | Use your statement to track your spending. |  |
| withdraw | I can withdraw money from my account at  the ATM with my debit card. |  |