

Banking & Numbers: Cards: ATM, Credit & Debit Conversation Comprehension
Teacher Version: Intermediate/Advanced

Listen to the conversation and answer the questions./Escuche la conversación y conteste las preguntas.

[Recording of Cards Conversation](#)

[SoundCloud](#)

Person 1: How are debit, credit and ATM cards different?

Person 2: ATM cards and debit cards need a checking account.

Person 1: Do I need an ATM and a debit card?

Person 2: No. You use an ATM card only to withdraw cash from an ATM machine. You can use a debit card to shop online and in a store directly. You need a PIN number for both an ATM and debit card.

Person 1: I cannot use an ATM in a store?

Person 2: No. It is only to withdraw cash. An ATM card charges a fee when you withdraw cash.

Person 1: Does a debit card charge a fee?

Person 2: No. There is no charge. You only need a minimum balance in your checking account.

Person 1: How is a credit card different?

Person 2: When you use a credit card, you charge a purchase and you pay later.

Person 1: When do you pay?

Person 2: There is a minimum payment monthly and you pay interest, if you do not pay the total and fees if you do not pay on time.

Person 1: Is there a limit to how much I can charge?

Person 2: Yes. You have a credit limit based on the amount of money you make. For a debit and an ATM card, the limit is how much money you have in your checking account.

Person 1: Thank you so much for your help.

Person 2: You're welcome.

- _____ cards are for checking accounts.
 - ATM
 - Debit
 - ATM & Debit
- Which has a minimum payment?
 - ATM
 - Credit
 - Debit
- _____ cards are used to buy items in a store.
 - ATM
 - Debit
- Which charges interest?
 - ATM
 - Credit
 - Debit
- _____ cards are to withdraw cash.
 - ATM
 - Credit
- You pay later with a _____ card.
 - ATM
 - Credit
 - Debit
- You pay a fee when you use an _____ card.
 - ATM
 - Credit
 - Debit
- Which do you pay monthly?
 - ATM
 - Credit
 - Debit