

Banking & Numbers: Cards: ATM, Credit & Debit Conversation Comprehension

Student Version: Beginner

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

[Recording of Cards Conversation](#)

[SoundCloud File](#)

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

Person 2: ATM and debit cards are for checking accounts. An ATM card is only used to withdraw cash. A debit card is used to buy something.

Person 1: Ok.

Person 2: There is a fee from the bank when you withdraw cash with an ATM card.

Person 1: Is there a fee with a credit card?

Person 2: A credit card charges a fee if you do not pay your minimum payment on time. You also are charged interest on the items you charge.

Person 1: How is a debit card different from a credit card?

Person 2: A credit card and debit card are both used to buy something. With a debit card you have to have money in your checking account. With a credit card you pay later.

Person 1: Thank you so much for your help.

Person 2: You're welcome.

1. Debit cards are for checking accounts./Las tarjetas de débito son para las cuentas corrientes.
 - a. True/Cierto
 - b. False/Falso
2. ATM cards are used to buy something./Las tarjetas de cajero automático se usan para comprar algo.
 - a. True/Cierto
 - b. False/Falso
3. Debit cards are to withdraw cash./Las tarjetas de débito son para retirar el efectivo.
 - a. True/Cierto
 - b. False/Falso
4. You pay a fee when you use an ATM card./Paga una cuota/un cargo cuando se usa una tarjeta de cajero automático.
 - a. True/Cierto
 - b. False/Falso
5. Which has a minimum payment?/ ¿Cuál tiene un pago mínimo?
 - a. ATM
 - b. Credit
 - c. Debit
6. You pay later with a debit card./Se paga más tarde con una tarjeta de débito.
 - a. True/Cierto
 - b. False/Falso
7. You pay later with a credit card./Se paga más tarde con una tarjeta de crédito.
 - a. True/Cierto
 - b. False/Falso