

Banking & Numbers: Cards: ATM, Credit & Debit
Vocabulary & Questions: Intermediate/Advanced (Student Version)

Recording with repeats and time to practice pronunciation Banking & Numbers: Cards

From the Life Skills Lesson:

From the Life Skills Lessons: Credit Cards, Debit Cards and ATM Cards
Tarjetas de crédito, tarjetas de débito y tarjetas de cajero automático

ATM card/la tarjeta de cajero automático

cash/el efectivo

PIN (Personal Identification Number)/el número de identificación

debit card/la tarjeta de débito

(minimum) balance/el saldo (mínimo)

checking account/la cuenta corriente

credit card/la tarjeta de crédito

to charge/cobrar

pay later/pagar más tarde

monthly/mensual

minimum payment/el pago mínimo

interest/el interés

on time/a tiempo

(late) fee/el cargo (por retraso)

credit limit/el límite de crédito

withdraw/retirar

Questions-

-Do you have a debit card?/¿Tiene una tarjeta de débito?

-Yes, I do./Sí, la tengo.

-No, I don't./No, no la tengo.

-Would you like a debit card?/¿Le gustaría una tarjeta de débito?

-Yes, I would./Sí, me gustaría.

-No, I would not./No, no me gustaría.

-Do you have an ATM card?/¿Tiene una tarjeta de cajero automático?

-Yes, I do./Sí, la tengo.
-No, I don't./No, no la tengo.

-Would you like an ATM card?/¿Le gustaría una tarjeta de cajero automático?

-Yes, I would./Sí, me gustaría.
-No, I would not./No, no me gustaría.

-Do you have a credit card?/¿Tiene una tarjeta de crédito?

-Yes, I do./Sí, la tengo.
-No, I don't./No, no la tengo.

-Credit or debit?/¿Tarjeta de crédito o débito?

-Credit/Crédito.
-Debit/Débito.

-Would you like a credit card?/¿Le gustaría una tarjeta de crédito?

-Yes, I would./Sí, me gustaría.
-No, I would not./No, no me gustaría.

-What is this fee?/¿Qué es este cargo?

-This fee is for.../Este cargo es para...

-What is this charge?/¿Qué es este cargo?

-This charge is for.../Este cargo es para...

-What is the minimum payment?/¿Cuál es el pago mínimo?

-The minimum payment is.../El pago mínimo es...

Intermediate/Advanced

- [Intermediate/Advanced Flashcards](#)
- [Intermediate/Advanced Flashcards \(Images Only\)](#)
- [Quizlet Flashcards: Cards Intermediate/Advanced \(English\)](#)
- [Quizlet Flashcards: Cards Intermediate/Advanced \(English & Spanish\)](#)

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

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