

CREDIT CARDS VS. DEBIT CARDS

INTERMEDIATE FINANCIAL LITERACY

The Questions

1. What is a credit card?

2. What is a debit card?

3. What are the differences between a credit card and a debit card?

4. How do credit cards work?

5. How do debit cards work?

6. What are the benefits of using a credit card?

7. What are the benefits of using a debit card?

8. What are the risks of using a credit card?

9. What are the risks of using a debit card?

10. What is the difference between a credit limit and a debit limit?

11. What is the difference between a credit score and a debit score?

12. What is the difference between a credit card and a debit card?

13. What is the difference between a credit card and a debit card?

14. What is the difference between a credit card and a debit card?

15. What is the difference between a credit card and a debit card?

Credit Cards vs. Debit Cards

Read the text and answer the questions.

Credit cards and debit cards are two types of payment cards used for purchasing goods and services. The main difference between the two is that credit cards allow users to borrow money from a bank, while debit cards deduct money directly from a user's bank account.

Credit cards are often used for purchases that exceed a user's available balance in their bank account. They also allow users to build a credit history, which can be used to secure loans in the future. Credit cards also offer rewards, such as cash back or points, for purchases made.

Debit cards, on the other hand, deduct money directly from a user's bank account. They are often used for purchases that a user can afford with their available balance. Debit cards also offer rewards, such as cash back or points, for purchases made.

Both credit cards and debit cards have pros and cons. Credit cards can be helpful for building credit history and offers rewards, but they can also lead to debt if not used responsibly. Debit cards are convenient and offer rewards, but they can also lead to overdraft fees if a user spends more than they have in their bank account.

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Today's Education ,1979 *N.E.A. Bulletin* ,1980 *Digital Design* ,1982 *Scientific American* ,1983 Monthly
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