

Use separate paper as necessary for activities.

BE SMART ABOUT SPENDING

Superheroes are smart spenders! Can your child help WordGirl identify which facts below refer to **credit cards**, and which refer to **debit (or cash) cards**? Talk about the answers as a family, and discuss steps kids can take to avoid overspending.

CREDIT CARD OR DEBIT CARD?

A When you use this kind of card, the money comes directly from your bank account, like cash.

Answer: _____

B When you use this kind of card, you are borrowing money from the bank, which you must pay back.

Answer: _____

C To avoid overspending, the best policy is usually to use this kind of card, or cash.

Answer: _____

D This kind of card charges you interest if you don't pay your balance on time.

Answer: _____

WORDGIRL TIP: Understanding the differences between cash and credit can help your financial future.

