



WHAT'S THE DIFFERENCE?

DEBIT CARDS VS. CREDIT CARDS

PART 1. Investor Bill has a fun way for you to learn how debit cards work. For this activity, your class will be divided into groups of three. Students in each group should have the following roles:

- Store clerk
- Customer paying with cash (gets a sample \$5 bill)
- Customer paying with a debit card (gets a sample debit card)

Your group should role play each of the four scenarios below. Change roles each time your group begins a new scenario. The store clerk can read each scenario aloud.

Scenario 1:

- The store clerk is selling a book to each customer.
- The book costs \$5.
- Each customer pays with the money they have—either a \$5 bill or a debit card.
- The sales of the books are completed, and each customer leaves happy.

Scenario 3:

- The store clerk is selling a book to each customer.
- The book costs \$8.
- The customer with the \$5 bill doesn't have enough money to buy the book.
- The customer with the debit card buys the book since there is enough money in his/her bank account to cover the purchase.

Scenario 2:

- The store clerk is selling a book to each customer.
- The book costs \$5.
- The customer with the \$5 bill pays for the book and is all set.
- The customer with the debit card hands it to the store clerk.
- The clerk runs the debit card through the machine, but tells the customer that the sale won't go through.
- There isn't enough money in the customer's bank account to cover the sale.

Scenario 4:

- The store clerk is selling a book to each customer.
- The book costs \$8.
- The customer with the \$5 bill doesn't have enough money to buy the book.
- The customer with the debit card hands it to the store clerk.
- The clerk runs it through the machine and tells the customer that the sale won't go through.
- There isn't enough money in the customer's bank account to cover the purchase.
- No one is happy...

Once your group has completed the four scenarios, discuss the following:

- How did it feel to have to pay with a \$5 bill?
- Did it feel differently to pay with a debit card?
- What did you do when the store clerk told you that you didn't have enough money in your account to buy the book? How did that make you feel?
- How did you respond when you didn't have enough cash to pay for the book?
- Was the \$5 bill worth the same amount as \$5 on the debit card?
- What do you need to know when using a debit card?

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DEBIT CARDS



(Make multiply copies as neccessary)

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PART 2. Homework Passes

HOMEWORK PASS

Redeem this pass to borrow time equivalent to one night's homework assignment.

The assignment must be completed within one week from the date the time is borrowed.

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