

# Debit Cards



A debit card is a special card that helps you buy things without using cash. It is linked to your bank account, which is like a safe place where you keep your money. When you have a debit card, you can use it to pay for things you want to buy.

Here's how it works: Let's say you want to buy a toy from a store. Instead of giving the store owner coins or paper money, you can use your debit card. You will need to swipe or insert the card into a special machine called a card reader or give it to the cashier. The machine reads the information on the card, like your name and the bank that issued the card.

Then, the store asks your bank if you have enough money in your account to pay for the toy. If you do have enough money, the bank lets the store know, and the payment is approved. The money is then taken out of your bank account and given to the store. It's like the money magically moves from your account to the store's account!

To get a debit card, you need to have a bank account. Your parents or guardians can help you open one. They will take you to a bank and fill out some forms. The bank will give you a special account number, and that's where your money will be kept. Once you have a bank account, the bank will give you a debit card. It looks like a small plastic card with your name and a special number on it. You should always keep your card safe because it's like carrying your money with you.

Remember, when you use a debit card, you can only spend the money you have in your bank account. It's a convenient way to buy things without carrying lots of cash around. Just make sure to ask your parents or guardians before using your debit card, and they can help you understand how to use it wisely!

- 1. Explain how debit cards work.**
- 2. How can you get your own debit card?**
- 3. Why do you think having debit cards are convenient?**