

Card Money Sort

Sort by where the money comes from.

6.14.B "distinguish between debit cards and credit cards;"

NAME _____

DATE _____

DEBIT CARD

A debit card uses money that is already in your bank account. The payment usually lowers your account balance right away.

Darnell pays \$4 for a bike lock with a debit card, and \$4 comes from his bank.

CREDIT CARD

A credit card uses money borrowed from the card company. You must repay the amount later, often after receiving a statement.

Mei orders a raincoat with a credit card. The card issuer pays first, and Mei repays the cost after a monthly bill arrives.

1 SORT _____ 8 items

For each item, circle DEBIT or CREDIT, then choose two items and explain how the source of the money helped you decide.

- | | | | |
|----|---|-----------------------------|------------------------------|
| 1. | Noah buys fruit, and the cost comes straight from money in his bank account. | ☐ DEBIT | ☐ CREDIT |
| 2. | A \$9 movie ticket payment is taken from Elena's checking account. | ☐ DEBIT | ☐ CREDIT |
| 3. | Kai uses a card company's money to pay for a game and will repay it later. | ☐ DEBIT | ☐ CREDIT |
| 4. | After Omar pays at a restaurant, money leaves his checking account right away. | ☐ DEBIT | ☐ CREDIT |
| 5. | Tessa pays with a card, then receives a statement asking her to repay the card company. | ☐ DEBIT | ☐ CREDIT |
| 6. | A card company pays for Ren's headphones first. Ren will pay the company later. | ☐ DEBIT | ☐ CREDIT |
| 7. | Jules charges museum admission and can pay the balance next month. | ☐ DEBIT | ☐ CREDIT |
| 8. | Sofia's card payment uses money she already has in her bank account. | ☐ DEBIT | ☐ CREDIT |

2

PROVE IT

Explain your thinking

Pick two items from Part 1. For each one, tell how you knew where it belonged.

ITEM #

HOW I KNEW

ITEM #

HOW I KNEW

3

MAKE YOUR OWN

One of each

Write one new example of a DEBIT card purchase and one new example of a CREDIT card purchase.

DEBIT

CREDIT

CHALLENGE

Write two sentences comparing what happens to the money when someone uses a debit card and when someone uses a credit card.

PART 1 • SORT

#	ITEM	CATEGORY	WHY
1	Noah buys fruit, and the cost comes straight from money in his bank account.	DEBIT	The purchase uses money already in Noah's bank account.
2	A \$9 movie ticket payment is taken from Elena's checking account.	DEBIT	The payment is taken from Elena's checking account.
3	Kai uses a card company's money to pay for a game and will repay it later.	CREDIT	Kai is using borrowed money that must be repaid.
4	After Omar pays at a restaurant, money leaves his checking account right away.	DEBIT	Money leaves Omar's checking account immediately.
5	Tessa pays with a card, then receives a statement asking her to repay the card company.	CREDIT	Tessa must repay the card company later.
6	A card company pays for Ren's headphones first. Ren will pay the company later.	CREDIT	The card company pays first, so Ren is borrowing money.
7	Jules charges museum admission and can pay the balance next month.	CREDIT	Jules can pay the borrowed balance later.
8	Sofia's card payment uses money she already has in her bank account.	DEBIT	The payment uses Sofia's own money in her bank account.

PART 2 • PROVE IT

Accept any explanation that names the deciding feature from the rule box for the chosen item.

PART 3 • MAKE YOUR OWN (SAMPLE ANSWERS)

- **DEBIT:** A shopper uses a debit card to buy a pencil, and the cost comes from money already in the shopper's bank account.
- **CREDIT:** A shopper buys a tent with a credit card, and the shopper repays the card company later.

Challenge: A debit card takes money from the cardholder's bank account. A credit card uses borrowed money that the cardholder pays back later.

Accept any explanation that names the deciding feature from the rule box for the chosen item. For Part 2, acceptable explanations identify whether the payment uses money already in a bank account or borrowed money to repay later. For Part 3, accept any accurate, original example that clearly states the source of the money.