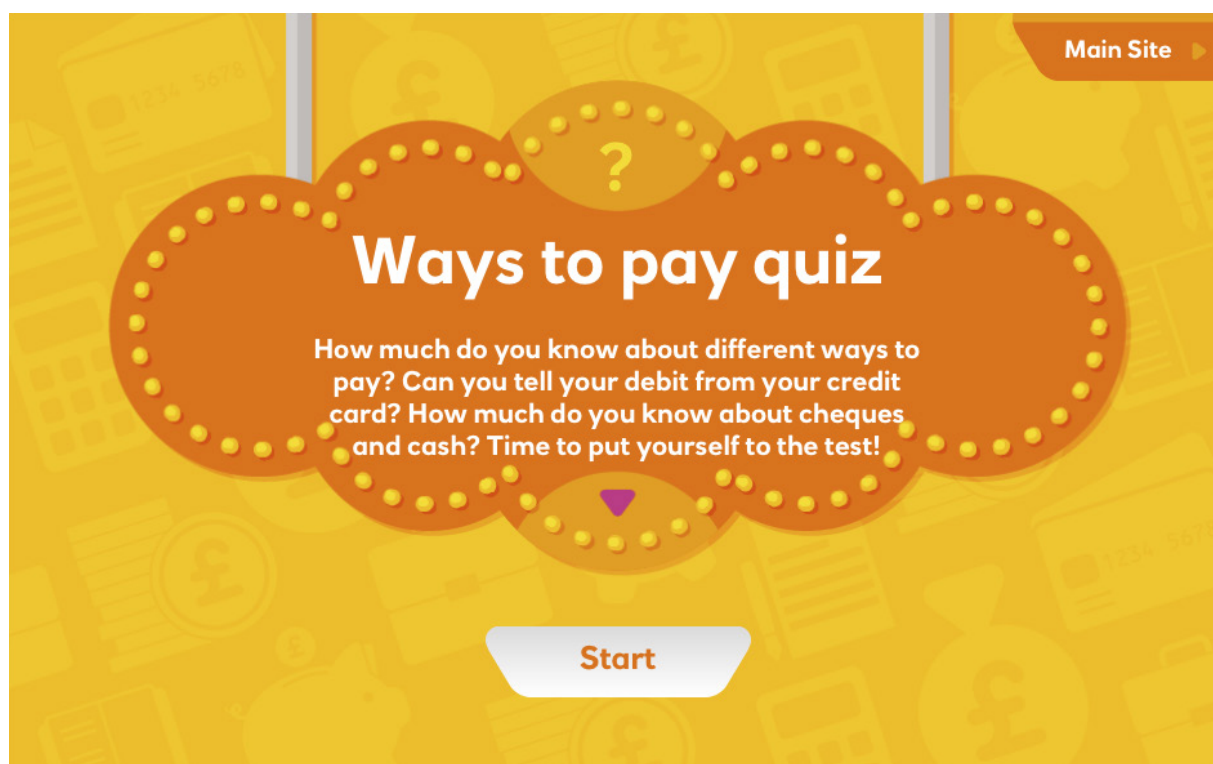


# Debit and credit cards

## Guide to interactive activity



### Introduction

This case study introduces Alex, who wants to buy a new tablet and needs to decide how to pay for it. Your child will explore the implications of each choice and reflect on the reasons to use a debit or credit card. In this interactive activity, your child will be supported in:

- Understanding that there are many different payment methods
- Understanding the most appropriate way to pay in different situations

They will progress through three sections: a pre-activity quiz followed by the case study and finishing with a post-activity quiz.

### Guide

Your child will be asked five initial questions and they will choose the correct answer from the four multiple choice options. Children will be congratulated for selecting the correct answer(s). If an incorrect response is selected

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then the right answer will be highlighted. Questions will focus around debit and credit cards, cash and cheques. It may be useful to ask your child why they picked their answers to the multiple choice questions so you understand their reasons. It will also let you know if they are more familiar with debit than credit cards, or if they are aware of cheques. Have they ever seen a cheque?

After completing this section your child will work through a case study exploring in more detail the methods of payment. The case study will introduce Alex who is looking to buy a new tablet. The activity will explain Alex's situation and the money he currently has, £120. Your child will explore the ways in which Alex can pay for his new tablet:

- Alex's debit card
- His mum's credit card

Reinforce that cards should never be used without the owner's permission and security checks will always be made to ensure the appropriate person is making the payment.

Each screen will provide information about each option and about using debit and credit cards. It might be useful to ask your child to think of situations they have been in or might be in when they have/will need to make a similar decision. After your child has read through the

information carefully they are asked to make the choice for Alex and to pay for the tablet using either his debit card or his mum's credit card. There is no 'correct' answer and your child can choose the option they feel is best, however they will be able to complete this activity again and choose the alternative option available.

'Take it further' encourages your child to draw a table and complete it with purchases they might want to buy and explain which payment method they would choose and why. Invite your child to work back through the activity to recap or find out more information about using a credit card or debit card to buy items.

After completing the activity your child can work through the final quiz, using the knowledge they have gained to answer the questions. To help consolidate your child's learning they might want to work through the interactive activity again.

