

Group name:

# Debit and credit cards

## Activity sheet



1. Help the Williams family to pay their bills.
2. Look at the list of costs.
3. Decide whether they should pay for each cost using a debit card or a credit card.
4. If you choose the debit card, remember to write in the new account balance.

On 28th April  
I did a  
supermarket  
shop of £80



I will pay for  
this using  
my debit card

My account  
balance is  
£2,000



£2,000 - £80 =  
£1,920  
My new account  
balance is  
£1,920

### The problem!

Things to think about...

- The account has an overdraft of £100, so the account balance cannot go below -£100
- The credit card limit is £1,000, so you can't use it to pay more than this

### Take it further

The family car has broken down and repairs will cost £365, but there is only £200 left in the family's bank account. What can the Williams family do to cover these costs?

### The Williams family budget

Date		Income £	Costs £	Balance £	Credit or debit card?
	<b>Money in bank account</b>			200	.....
26 April	Mr Williams' salary	1,800		2,000	.....
28 April	Supermarket shop		80		
1 May	Petrol		40		
6 May	Family day out		70		
7 May	Mortgage payment		750		
9 May	Cash – spending money		200		
9 May	Gas bill		160		
11 May	Supermarket shop		80		
13 May	Petrol		40		
14 May	Car insurance		50		
16 May	Final holiday payment		600		
17 May	Cash – spending money		50		
17 May	Car service		100		
18 May	Supermarket shop		80		
20 May	Petrol		40		
26 May	Supermarket shop		80		
28 May	Cash – spending money		200		
31 May	Mr Williams' salary	1,800			.....