Teacher Answer Key

Case Study

1. Jaden's debit card pulled real money straight out of his checking account, so the stolen funds were gone while the bank investigated for weeks. Maya's credit card charge was the card company's money, so it was reversed right away and she was never out any cash.

2. Use a credit card for online purchases, especially on an unfamiliar site. A fraudulent charge is disputed before you pay it, instead of after it has already emptied the account you need for gas and groceries.

Multiple Choice

1. B

2. C

3. B

Matching

1-C, 2-D, 3-B, 4-E, 5-A

Fill-in-the-Blank

1) Limit, 2) Checking account, 3) Credit score

Short Answer (Sample Responses)

Q1: Credit cards often have stronger fraud protection and don't immediately withdraw funds from your account.

Q2: Debit cards limit spending to the available balance, preventing overspending.

Q3: They build credit history and often offer rewards like cashback or travel points.