

Cash or credit card?

Cash or Credit Cards

When we go shopping, we can pay with cash or with credit cards. **Cash** means coins and paper money. It is simple and easy to use. Many people like cash because they can see the money in their hands. It also helps people know how much they spend. However, carrying a lot of cash can be dangerous, because it is easy to lose or someone can steal it.

Credit cards are small plastic cards that many banks give to people. They are very easy to carry, and they are safe because you don't need to bring much money with you. You can use them in shops, restaurants, and also on the internet. But there is one problem: some people spend too much money with credit cards. At the end of the month, they must pay the bank, sometimes with extra fees.

Both cash and credit cards are useful in different situations. For small things, many people use cash. For big things or online shopping, people often use credit cards.

1. What does "cash" mean?
2. Why do many people like using cash?
3. What is the danger of carrying a lot of cash?
4. Who gives credit cards to people?
5. Why are credit cards easy to carry?
6. Where can people use credit cards? (give two places)
7. What is one problem with credit cards?
8. When do people have to pay the bank for using a credit card?
9. What do many people use for small things?
10. What do people often use for online shopping?