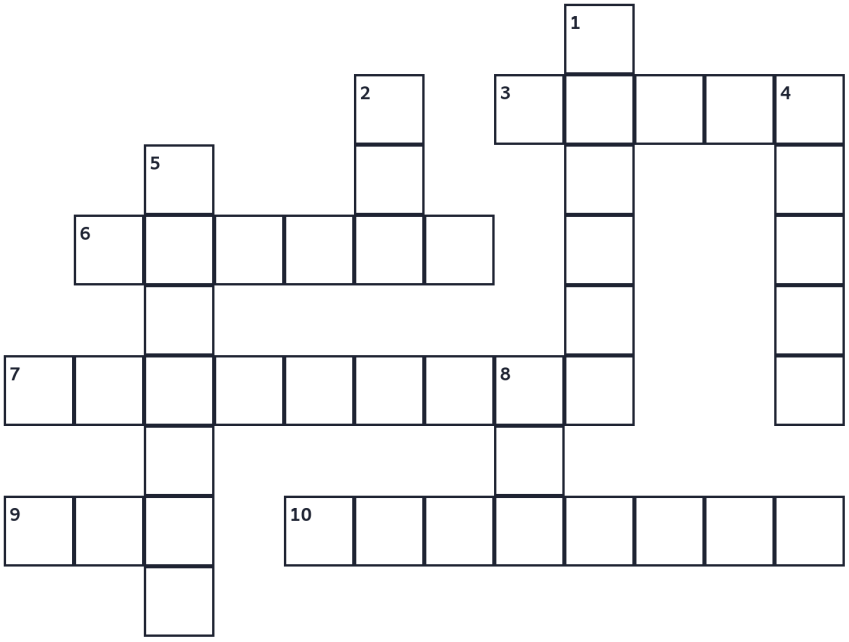
Tap, Swipe, Send

Name _____ Date _____

How do people pay today? Solve the crossword with the words in the bank.



1. Debit or credit: which one spends money you already have?

_____

2. Money sent with a payment app is often hard to get back. Who should you only send it to?

_____

ACROSS

3. When someone uses your card or account without permission.

6. Money you get back when you return something.

7. Spending more than is in your account.

9. Pay by holding your card or phone near the reader.

10. The extra cost of borrowing if you don't pay it all back on time.

DOWN

1. A _____ card lets you borrow now and pay the bank back later.

2. The secret number you type to use your card.

4. A _____ card takes money straight out of your bank account.

5. Proof of what you bought and what you paid.

8. Money a bank charges for a service, like using another bank's ATM.

Word bank: CREDIT · DEBIT · FEE · FRAUD · INTEREST · OVERDRAFT · PIN · RECEIPT · REFUND · TAP

MY MONEY CHOICE

Which way to pay would you trust most: cash, debit, credit or a payment app? Why?

_____

_____

WealthWise KIDS

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Tap, Swipe, Send

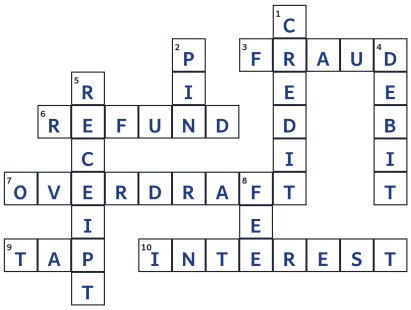
The quick lesson (read aloud, about 1 minute)

> A **debit** card spends money that's already in your account. A **credit** card borrows money you must pay back, and if you don't pay in full, you pay **interest**. Tapping or using a payment app is fast, but speed has risks: **fees**, overspending, and **fraud**. Money sent to the wrong person in a payment app is often hard to get back.

Two teaching points

1. Debit = your money now. Credit = borrowed money, paid back later.
2. Protect your PIN, check your receipts, and only send money to people you trust.

Answer key



Across: 3 **FRAUD**, 6 **REFUND**, 7 **OVERDRAFT**, 9 **TAP**, 10 **INTEREST**.
Down: 1 **CREDIT**, 2 **PIN**, 4 **DEBIT**, 5 **RECEIPT**, 8 **FEE**.
1. Debit. 2. People you know and trust in real life, like family. Payments sent by mistake or to a scammer are often hard to get back.

10-minute run

1. Solve the crossword (6 min).
2. Sort the words: debit-side or credit-side?
3. Answer questions 1–2 together.

Ask

"Why might a store prefer you tap instead of paying cash?"

Goal

Debit spends your own money now; credit borrows it. Fees, interest and fraud are the risks to watch.

Take it further

Have students list 3 ways to protect a card: never share the PIN, check statements, report a lost card right away.

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Managing Credit**. Print double-sided: the activity on the front, this teaching side on the back.

WealthWise KIDS

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