



#### A Complete the chart.

You can pay later.	You get a large bill once a month.
You can spend too much.	You get a record of your purchases.
You don't need cash.	You pay a lot of interest.

Why you should use a credit card	Why you shouldn't use a credit card
You can pay later.	You can spend too much.

**B** Circle the correct words.

## Why You Should Use a Credit Card

There are some good reasons why you should use a credit card when you go shopping. Second / First) you can pay later instead of when you purchase the item. Second / Finally, you don't need to have cash with you, so it is safer. Second / Next, you get a record of your purchases.

Second / Finally, you have a guarantee of a refund or replacement if the merchandise is defective.

C Complete the paragraph. Use the sentences from Exercise A. Use Exercise B as a model.

# Why You Shouldn't Use a Credit Card

There are some good reasons why you shouldn't use a credit card when		
you go shopping. First,		
Second,		
Finally,		



#### A Complete the chart. Add two more sentences.

You can pay later. You get a large bill once a month.
You can spend too much. You get a record of your purchases.
You don't need cash. You pay a lot of interest.

Why you should use a credit card	Why you shouldn't use a credit card
You can pay later.	

#### **B** Complete the sentences.

Finally First Next Second

# Why You Should Use a Credit Card

There are some good reasons why you should use a credit card when you go shopping. First , you can pay later instead of when you purchase the item , you don't need to have cash with you, so it is safer. , you get a record of your purchases. , you have a guarantee of a refund or replacement if the merchandise is defective.

C Write a paragraph on the topic below. Use the back of this paper. Use the sentences from Exercise A and First, Second, and Finally. Start like this.

## Why You Shouldn't Use a Credit Card

There are some good reasons why you shouldn't use a credit card when you go shopping.



A Complete the chart. Add four more sentences.

You can pay later.	You get a large bill once a month.
You can spend too much.	You get a record of your purchases.
You don't need cash.	You pay a lot of interest.

Why you should use a credit card	Why you shouldn't use a credit card
You can pay later.	

**B** Complete the sentences. Use transition words.

# Why You Should Use a Credit Card

There are some good reasons why you should use a credit card when you go shopping. First \_\_\_\_\_\_, you can pay later instead of when you purchase the item. \_\_\_\_\_\_\_, you don't need to have cash with you, so it is safer. \_\_\_\_\_\_\_, you get a record of your purchases. \_\_\_\_\_\_\_, if you buy something with a credit card, you have a guarantee of a refund or replacement if the merchandise is defective.

Write a paragraph on the topic below. Use the back of this paper. Use the sentences from Exercise A and transition words, and add your own ideas. Start like this.

## Why You Shouldn't Use a Credit Card

There are some good reasons why you shouldn't use a credit card when you go shopping.