

# Comparing Cards

CASHIER: Your total comes to twenty two thirty eight.

JEN: Okay.

CASHIER: And how will you be paying for that today?

JEN: Um...<sup>[L]</sup><sub>[SEP]</sub>

PREPAID: Well isn't it obvious?

DEBIT: Shh! She can make her own decision.

JEN: Who said that?

PREPAID: Hello!

JEN: Ack!

DEBIT: I can handle this purchase. Easy peasy. That's what debit cards do!

CREDIT: Do you remember how awesome my rewards program is, though? Swipe me. We got this.

PREPAID: I think what these two meant to say is that you want to use me, Prepaid Debit. I mean look at my logo. Just like a credit card. Cool, right?

CREDIT: Please. You're nothing like me. I'm the only one

here who can help build credit. You have literally zero effect on a credit score.

PREPAID: But I don't need a whole special approval process. I'm accessible. Anyone can own me.

DEBIT: I'm pretty accessible, too and I tend to have less fees than you do, Prepaid Debit.

PREPAID: Oh, yeah? Name one.

DEBIT: Activation fee.

PREPAID: Sometimes.

CREDIT: Transaction fees.

PREPAID: Not always.

DEBIT: Reload fees.

PREPAID: Well.

CREDIT: Maintenance fees.

PREPAID: I said one! At least I don't have to worry about crazy interest rates or overdraft fees.

CREDIT: I do charge interest on balances, but that's the trade off for a generous credit limit! You're limited to the amount loaded onto you. And you're limited to how much

is in your checking account.

DEBIT: Right, that's why people who hang out with you too much get into tons of debt!

PREPAID: And everyday it sounds like there's a headline about a new credit card data breach.

CREDIT: Don't give me that attitude. Debit and I are protected by federal law to minimize liability caused by that kind of stuff. If you get lost or stolen, your owner is out of luck, most of the time.

PREPAID: You're just jealous because everyone thinks I'm cool and you can't handle it!

CREDIT: How dare you challenge me, you good-for-nothing piece of plastic!

DEBIT: Don't checking and savings accounts mean anything to anybody anymore?

JEN: Guys! Guys. Let's be cool. Can you just try and say something nice about each other? Come on, I know you can do it.

DEBIT: Well, Credit does have cool rewards.

PREPAID: And if you're smart about it and don't carry a balance, she can be a pretty great.

CREDIT: And I guess Prepaid Debit can come in handy, like if you're traveling.

DEBIT: You can use it in lots of different places.

CREDIT: And if it gets lost or stolen, it can't be used to access your account.

PREPAID: And Debit, I totally admire your affordability.

CREDIT: And you can be used to take out cash from ATMs all over the world.

PREPAID: You kind of rock at managing money, I must say.

JEN: See? Was that so difficult?

CREDIT: I guess not. But getting back to your purchase. How are you going to pay?

DEBIT: Yeah Jen, who are you gonna choose?

PREPAID: Please. Please. Pease. Pick me. Pick me.

CREDIT: Who's it gonna be?

JEN: I'm just going to pay with cash this time.

CARDS: Noooo! Really! Are you kidding me?

BILL: Hee hee.

GRANDPA GIFT CARD: Hey guys, what about me?

JEN: Who are you?

GRANDPA GIFT CARD: I'm an old gift card with 12 cents left on it. I'll show myself out.