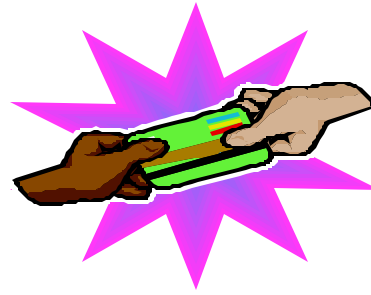


Get the Most from Electronic Cards

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How to Use EBT Cards

For Food Stamps

Are you receiving food stamps? Did you know you can use an EBT card to buy food? An EBT card is an Electronic Benefits Transfer card. You slide your card through the machine to pay for your groceries.

How will you know how much you have left for food stamps? There are 2 ways you can tell how much money is left when you use your card. Check your last grocery receipt. Or slide your card through the machine to read your balance.

It's harder to learn how to stretch your EBT dollars! How can you do this from month to month? You want enough money in your account to buy the food your family needs.

At the start of the month, what should you do? You should make a list of menus or foods you want to serve. Before you go to the grocery store, make a shopping list.

It should include the food you need for meals for the first week or so. It should also include a list of staples you need during the month.

When you first get your food stamps, stock up on foods that won't spoil. Buy foods like cereal, noodles, sugar, flour, margarine, canned vegetables, fruit, or tuna.

Don't spend all your food stamps at the beginning of the month. You want to use the rest to buy items like milk and juice, items that will spoil.

You should have a rough idea of what most foods cost. And you should track your monthly EBT spending.

Keeping track of expenses is easy. Take a large envelope. On the outside, write the amount of your monthly EBT food stamp benefit.

What should you do each time you shop? Write the amount you spent on the envelope. Check the receipt and note the amount you have left in your account. Store the receipt in the envelope.

Note the prices for the items you bought. Compare the prices each time you shop. After a few weeks, you learn which stores have the best prices for certain items.

Next compare the price you paid for an item with the ads in the paper. Now you learn which stores have better values. You find out if you're buying too many of one item such as candy or chips.

For Cash Benefits

Some people also get a cash benefit added to their card. This is a TEA (Transitional Employment Assistance) check. You can use it to buy more food or other things. Or you can withdraw cash to pay bills.

Either way, save your receipts. Your receipts tell you how you spent your money. You will know how much you have left in your account.

And if you get cash at the same store where you bought groceries, save your receipts. This will help you track how much you have left in the account. Most stores do not charge you for cash back.

But what if you use an ATM (Automated Teller Machine) at a store or bank to take out cash? You may be charged a fee. Look at the screen before you hit the "OK" button. It will tell you the fee if you take out cash.

Some EBT users are able to save money. So they have money for an emergency or special item. One user said, "I always try to have money in my EBT account, just in case I need it."

How to Use ATM Cards For Cash

An ATM card is an electronic card. It is used to draw money from your bank account. You deposit your paycheck into your bank account. You can withdraw cash with your ATM card at most ATM machines. You can check your account balance on most ATM machines.

Use YOUR bank's ATM machine. Why? Because you may be charged to take out money at another bank's machine. Look for a machine with a logo or picture that matches the one on your card.

At Stores

Some ATM cards are also like EBT cards. These cards have a logo from a major payment card company like Visa or MasterCard. They are called debit cards.

Debit cards can be used to get cash from your account. They can also be used when you check out at the store at "point-of-sale" machines. You swipe the card to pay for your items. And the amount you paid is immediately subtracted or taken from your bank account. Most stores will also let you get some cash back, at no charge.

Track Your Spending!

Save your receipts. Record the amounts you spend using EBT and ATM cards. Use a small notebook or check register.

Try not to empty your account!
Always try to keep some money in your bank account for an emergency.

