

**MONEY**

# GOING CASHLESS



**A-Z Power Words**

**equity** noun: justice; fairness

**inclusive** adjective: open to everyone

**streamline** verb: to simplify

**WAYS TO PAY** Some stores are banning cash in favor of digital payment methods, such as smartphone apps.

**Many stores and restaurants no longer accept cash. Not everyone thinks this is a good thing.**

Picture this: After saving up your allowance, you finally have enough money to buy that toy, game, or piece of clothing you've been dreaming of. You go to the store and find the item. But when you get to the register to pay, you see a sign: "Hello! We've gone cashless."

Situations like this may become common if more stores and restaurants stop accepting cash as payment. Instead, customers must pay with a credit or debit card, or by smartphone app.

Many business owners say that getting rid of cash has helped them **streamline** the way their business runs. Staff members don't have to worry about having enough money in the register to make change or about delivering bills and coins to the bank.

But a growing number of people say cashless stores are unfair. Some even say they should be illegal.

**"IT'S ABOUT EQUITY"**

According to the Federal Deposit Insurance Corporation, more than 8 million households in the United States don't have bank accounts. Also, many people, including kids,

don't meet the requirements for a credit card.

"A cashless economy is not an **inclusive** economy," Tazra Mitchell told National Public Radio. She's a policy director at the DC Fiscal Policy Institute. That's in Washington, D.C. Mitchell says cashless stores are "essentially discriminating against people."

Plus, people who do have debit and credit cards might prefer paying with cash. "Cash is still very popular with consumers," Nick Bourke told *TIME for Kids*. He's a director at the Pew Charitable Trusts' consumer finance project. "It's used by almost eight in 10 adults in the U.S. every month. That's more than any other payment type."

Lawmakers in several places have taken steps to ban cashless stores. A handful of major cities—including New York City and Philadelphia, Pennsylvania—have already passed laws to address the issue. In San Francisco, California, a law banning cashless stores was passed in May. It says most stores in the city must allow customers to pay with cash.

Derek Remski helped write the San Francisco law. He works for the city. "It's really about **equity**," Remski says. "It's about understanding that not everyone has equal access to things." —By *Karena Phan*

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**MEDIA LITERACY**

# TALK TO ME

**Do you know how to interview someone? Here's advice from TFK Kid Reporters and a professional journalist.**

Before journalists write a story, they gather facts and details. One way they do this is with interviews.

Step one of conducting a successful interview? Research. "You don't want to arrive at your interview clueless," TFK Kid Reporter Zara Wierzbowski says. Take notes while you research. Later, they'll help you write a list of specific questions for your interview subject. "Don't just ask really basic questions," TFK Kid Reporter Mira McInnes says. "Take the time to **delve** deeper."

When it's time for the interview, do as TFK Kid Reporter Nora Wilson-Hartgrove says: "Be extra prepared!" Whether the interview is in person or over the phone, be ready to get down to business. Have a fully charged audio-recording device or get fresh batteries. Bring a notebook and pens or pencils. Don't forget your list of well-researched questions.

Then it's time to talk—and listen. "Try to connect with them on a personal level and have a conversation," TFK Kid Reporter Eshaan Mani says. Ask your questions, but don't be afraid to let the discussion take you in new directions.

**TRICKY CONVERSATIONS**

Some interviews are harder than others. For these, Jason Lipshutz has advice. He works at *Billboard*, a publication that covers the music business. Lipshutz interviews and writes stories about musicians, such as Ariana Grande and Taylor Swift.

Like the TFK Kid Reporters, Lipshutz says he always does research before an interview. Still, people can catch him by surprise. What does he do if his interview subject mentions a person or topic he's not familiar with? "It's okay to ask, 'What do you mean?' or 'What is that?'" Lipshutz says. "It shows that you're paying attention and want to learn more. Don't be afraid to not know something."

Sometimes, journalists have to talk with people about something difficult, such as a **controversy**. In these situations, Lipshutz says you should be sensitive. Instead of asking an uncomfortable question, you may want to address the topic indirectly. "See if they pick up the ball and run with it," Lipshutz says. If they open up, listen closely. "The Number 1 job of an interviewer is to listen," he adds.

And if interviews make you nervous? TFK Kid Reporter Zara has wise words. "Try to stay calm," she says. "The more you do it, the more you'll get the hang of it." —By *Allison Singer*

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**SPEAK UP** TFK Kid Reporters at work. Top: Ruby interviews actor Karan Brar. Second row, from left: Tiana with author Jeffrey Kluger; Raunak meets former vice president Al Gore. Bottom, from left: Eshaan with a climate activist; Marley with author Kwame Alexander

**A-Z Power Words**

**controversy** noun: a disagreement involving many people

**delve** verb: to dig; to search for information

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