

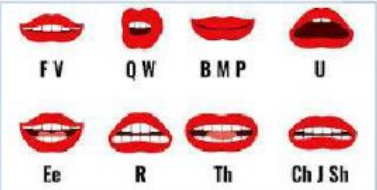


# At the bank

VNAS – Class B2K7  
Lesson 19  
31 Oct 2021

# Part 1 – Phonics

## Consonants - Continued



**Consonant blends** are a set of two or three consonant letters that when pronounced retain their sound.

Consonant blends, also known as consonant clusters, can be found at the beginning of a word (initial blends) or the end of a word (final blends). Sometimes there are initial and final consonant clusters in one word

- Initial consonant clusters e.g. **slap stop trip**
- Final consonant clusters e.g. **limp fact hold**
- Initial and final consonant clusters e.g. **crisp cramp stomp**

Some consonant blends: bl, br, cl, cr, dr, fl, fr, gl, gr, pl, pr, qu, sc, sk, sl, sm, sn, sp, st, sw, tr, and tw

## Initial consonant clusters

<b>pl-</b>	plug	<b>cl-</b>	clap	<b>sk-</b>	skin/scale	<b>sw-</b>	swim
<b>pr-</b>	prank	<b>cr-</b>	crib	<b>sl-</b>	slim	<b>tw-</b>	twin
<b>bl-</b>	blind	<b>gl-</b>	glad	<b>sm-</b>	smug	<b>dw-</b>	dwell
<b>br-</b>	brush	<b>gr-</b>	grin	<b>sn-</b>	snap	consonant clusters beginning with digraphs	
<b>tr-</b>	trip	<b>fl-</b>	flag	<b>sp-</b>	spot	<b>thr-</b>	throb
<b>dr-</b>	drop	<b>fr-</b>	frog	<b>st-</b>	step	<b>shr-</b>	shred

<b>scr-</b>	scrap
<b>spl-</b>	split
<b>spr-</b>	spring
<b>str-</b>	string

## Final consonant clusters

### TWO CONSONANT CLUSTERS

<b>-sp</b>	cr <b>isp</b>	<b>-sk</b>	des <b>k</b>	<b>-ct</b>	fac <b>t</b>	<b>-pth</b>	de <b>pth</b>
<b>-mp</b>	lan <b>mp</b>	<b>-nk</b>	sink <b></b>	<b>-ft</b>	sof <b>t</b>	<b>-dth</b>	wid <b>th</b>
<b>-lp</b>	hel <b>p</b>	<b>-lk</b>	mil <b>k</b>	<b>-st</b>	pas <b>t</b>	<b>-mth</b>	war <b>mth</b>
		<b>-pt</b>	kep <b>t</b>	<b>-nt</b>	sen <b>t</b>	<b>-nth</b>	mon <b>th</b>
<b>-nd</b>	han <b>d</b>	<b>-lf</b>	wol <b>f</b>	<b>-lt</b>	bel <b>t</b>	<b>-ngth</b>	len <b>gth</b>
<b>-ld</b>	col <b>d</b>	<b>-lm</b>	fil <b>m</b>			<b>-lth</b>	hea <b>lth</b>

## Easily confused clusters

sn-	sm-	snug	smug
fr-	thr-	free	three
fl-	fr-	flog	frog
bl-	br-	blink	brink
pl-	pr-	play	pray
kl-	kr-	clam	cram
kr-	qu-	krill	quill

1. scratch   splash   stretch   spray
2. scrub   split   strap   spree
3. scram   strive   spry   scrap
4. splint   stray   sprite   scream
5. struck   screen   spleen   strip
6. scribe   splat   strife   screw
7. stress   sprain   scrip   sprint

- Short read !

We will need: **cream**, sugar, **flavoring** and **fresh fruit**. We will need to **whip** or **stir** the **cream**, sometimes by hand and sometimes with an **electric** mixer. Our favorite part is **tasting** the ice **cream**.

We will need: **chicken**, water to **wash** the chicken, a **knife**, a pot or pan, butter or olive oil, salt, pepper, a **stove** or **grill** and a **tray** for **presenting**

## Part 2 : At the bank - Glossary

New words	Form	Meaning
Teller	N	A person who works at the bank counter and accepts and gives out money to the bank's customers.
Transaction	N	Any situation where money is deposited or withdrawn from an account. (Small quiz: Verb that goes with "Transaction"?)
Withdrawal	N	Taking money out of an account. (Small quiz: Verb that goes with "Withdrawal"?)
Account	N	A record of the money that a customer has at the bank. (Open/Close)
Account number	N	An unique number that is used to identify a bank account.
Advisor	N	A staff member who helps customers.
ATM	N	A device that gives money and can be used to do other account transactions.
Balance	N	The amount of money in an account. (Small quiz: How do you ask about your "balance"?)
Bank card	N	A small plastic card that an ATM uses to identify a costumer and their account.
Branch	N	The bank or the building where customers use the bank services.
Bank charges	N	Money to be paid to the bank to use certain services or as a fine if a mistake is made.
Bank manager	N	The person who is in charge of a branch of the bank.
Bank services	N	The products that a bank offers.
Bank statement	N	Either a paper or electronic summary of the money paid into or out of an account that month.
Borrow	V	To get money from a bank now that a person does not own and so has to pay back to the bank at a later time.
Deposit	N/V	To give the bank money to be added to the customer's account.
Head office	N	The place where the bank is run from and where information is stored centrally.
Interest	N	Lãi suất.

# Going to the bank

<https://www.youtube.com/watch?v=vN30cWpuU0I>

- Let's listen to some conversations at the bank and learn new words.



## Class exercise 1 – Choose answer based on picture



Which of the following best describes picture A?

- A. Automated Teller Machine
- B. Debit Card
- C. Bank
- D. Branch