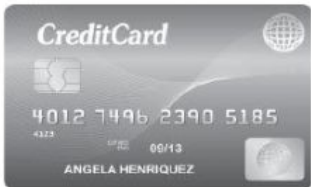


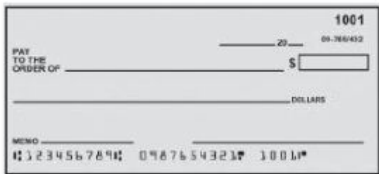


A. Look at the pictures. Listen and repeat. Copy the words.

credit card debit card bank teller cheque

 <p>A credit card with the text "CreditCard" at the top. The card number is 4012 7496 2390 5185. The name ANGELA HENRIQUEZ is at the bottom.</p>	<p>_____</p>
 <p>A debit card with the text "DEBIT CARD" and "Your Bank" at the top. The card number is 3485 8314 9832 8304. The name GEORGE CHONG is at the bottom.</p>	<p>_____</p>
 <p>A black and white photograph of a bank teller in a white uniform serving a customer at a counter.</p>	<p>_____</p>
 <p>A cheque with the number 1001 at the top right. It has fields for "PAY TO THE ORDER OF", "DOLLARS", and a MICR line at the bottom.</p>	<p>_____</p>

ATM or bank machine

safety deposit box

to withdraw

to deposit



_____ or







B. What accounts and services do you need? Read the questions. Use the words at the top to finish the sentences.

open a savings account ✓

pay bills at your bank

use online banking or mobile banking

ask your bank for a loan

open a chequing account

rent a safety deposit box



1. Do you want to keep some money in the bank?

You can open a savings account.

2. Do you want to borrow money to buy a house or a car?

You can _____.



3. Do you need to write cheques?

You can _____.

4. Do you have important documents and valuable things to protect?

You can _____.



5. Do you need to pay bills – gas bills, phone bills, credit card bills?

You can _____.

6. Are you busy? You don't need to go to the bank.

You can _____.

C. Read the banking verbs. Complete the sentences below.

to deposit	to put money <i>into</i> a bank account
to withdraw	to take money <i>from</i> or <i>out of</i> a bank account
to cash a cheque	to get money for a cheque
to write a cheque	to fill out or make a cheque to pay for something
to borrow	to get money (a loan); the person pays back the money
to lend	to give money (a loan) to someone; the person pays back the money
to pay back	to return the money you borrow
to open a bank account	to start a new bank account

- I _____ money into my bank account every week.
- Jin takes his paycheque to the bank. He needs money to buy food and pay bills.
He _____ his paycheque.
- Zara is a newcomer to Canada. She doesn't have a bank account. She needs to _____ a bank account.
- I don't have money to buy a car. I can _____ money from the bank.
- The bank will _____ money to me.
- Now, I have a car loan. I will _____ the loan for three years.
- Every month, we _____ a cheque to the landlord for rent.
- He uses the ATM to _____ cash from his bank account.

D. Read the text below.**BANKING IN CANADA**

In Canada, a bank is a safe place to keep money. You can't lose your money when your money is in the bank. No one can steal your money when your money is in the bank.

First, you need to open a bank account.

You choose the bank. Banks have information in many languages. Some banks have customer service workers who speak your language. Many banks have special accounts for newcomers to Canada.

You choose the type of account you want—a chequing account, a savings account, or a combination account. Then you can put money in the bank.

You don't need to have a job to open a bank account. You don't need to put money in the account right away.

E. Read the sentences. Put T for True or F for False.

1. In Canada, your home is a safe place to keep your money. _____
2. First, you put money in the bank. Then you open a bank account. _____
3. You can't choose the bank. _____
4. Banks have information in many languages. _____
5. Many banks have special bank machines for newcomers to Canada. _____
6. You can choose the type of bank account you want. _____
7. You need a job to open a bank account. _____
8. You don't need to put money in the account right away. _____

F. 🎧 Listen to the steps for choosing a bank and a bank account. Write the correct number for each step.

- _____ Read about different banks and different types of bank accounts.
- _____ Open a bank account.
- _____ Visit different banks in your neighbourhood.
- _____ Choose the best bank and bank account for you.
- 1 Think: What do you do with your money?

G. 🎧 Listen again. Write the missing words.

Step 1: Think: _____ do you do with your money?

Do you _____ cheques for your rent or bills? Do you want to _____ some money in the bank?

Do you want to _____ with a _____ card when you go _____?

Step 2: Read about _____ and different _____ of bank accounts: _____ accounts, chequing accounts, and combination accounts.

Step 3: _____ different banks in your _____.

Ask about their _____.

Ask about the _____ for different accounts. Ask about accounts for _____.

Step 4: Choose the _____ bank and bank account for _____.

A _____ near your home or _____ is convenient.

Step 5: Open your bank account. Remember— _____ your ID to the bank.

A customer service _____ will help you _____ your new bank account.

H. Unscramble the questions to ask when you open a bank account. Then, add your questions. Practise asking these questions with a partner.

Example: How much/the monthly fee/is/this account/for/?
How much is the monthly fee for this account?

1. required/What/the minimum balance/is/?

2. I/write/Can /cheques/?

3. is/the cost /per cheque/What/?

4. transactions/free/How many/are/?

5. send/Can/money/I/abroad/?

6.

7.

I. Think about your banking needs. Check off (✓) all the things you need to do.

Why do you need a bank account?

- ☐ *to keep money safe*
- ☐ *to withdraw cash*
- ☐ *to have a debit card*
- ☐ *to write cheques to pay bills/ rent*
- ☐ *to pay bills from my bank account*
- ☐ *for pay cheque deposits or direct deposits*
- ☐ *other needs:* _____

J. Read the questions about you and your bank. Circle your answers. Then ask a partner these questions.

- | | | |
|---|------------|--------------|
| 1. Do you have a chequing account? | Yes, I do. | No, I don't. |
| 2. Do you have a savings account? | Yes, I do. | No, I don't. |
| 3. Do you have a debit card? | Yes, I do. | No, I don't. |
| 4. Do you have a credit card? | Yes, I do. | No, I don't. |
| 5. Do you write cheques? | Yes, I do. | No, I don't. |
| 6. Do you pay bills at the bank? | Yes, I do. | No, I don't. |
| 7. Do you use an ATM (bank machine)? | Yes, I do. | No, I don't. |
| 8. Do you use online or mobile banking? | Yes, I do. | No, I don't. |
| 9. Do you have a safety deposit box? | Yes, I do. | No, I don't. |
| 10. What is the name of your bank? | _____ | |

K. Write sentences about you and banking.

Example: *I have a credit card. I don't pay bills at the bank.*

1. _____.
2. _____.
3. _____.
4. _____.
5. _____.
6. _____.
7. _____.