

Part 1



Read the hints and circle the best answers.

1. It is a small box in a bank. You can store your valuables here.

Q. What is it?

- (A) A mailbox
- (B) A lunch box
- (C) A safe deposit box

* store:

* valuables:

2. It is a small plastic card. You use it to pay for something.

Q. What is it?

- (A) A credit card
- (B) A birthday card
- (C) A name card

3. It is a book that keeps a record of the money in your bank account.

Q. What is it?

- (A) A bankbook
- (B) A textbook
- (C) A workbook

- keep a record of:

4. This tells you how much you have in your bank account.

Q. What is it?

- (A) Interest
- (B) Balance
- (C) Withdrawal

* withdrawal:

Part 2



Read Lucy's bank record. Then answer questions 1 to 3.

SAVINGS ACCOUNT

Date	Note	Interest	Deposits	Withdrawals	Balance
Dec 03	Allowance		\$20.00		\$120.00
Dec 04	Ice cream			\$1.50	\$118.50
Dec 11	Interest	\$0.70			\$119.20
Dec 16	Notebooks			\$2.00	\$117.20
Dec 21	Christmas gifts for Mom and Dad			\$8.50	\$108.70

* allowance:

1. What did Lucy do on December 4th?

- (A) She got her allowance.
- (B) She bought some ice cream.
- (C) She went to school.

2. How much money did Lucy earn on December 11th?

- (A) Seventy cents
- (B) Seventeen cents
- (C) Seven cents

3. What is true about Lucy's last balance?

- (A) She has less than one hundred dollars.
- (B) She has more than one hundred dollars.
- (C) She has exactly one hundred dollars.

* last:

- less than:

- more than:

* exactly:



Read the letter. Then answer questions 4 to 5.

Dear Mr. Carl Lee,

Thank you for opening a savings account at PD Bank. It is our pleasure to serve you. The checkbook you ordered will arrive within 4 days at our Smithers Branch, as you requested. The bank manager will give you a call when it arrives. If you have any questions, please call 1-800-354-8745. Our trained assistants are always ready to assist you, 24 hours a day. Thank you.

Sincerely,
Meg Logan

* savings account:
* 24 hours a day:

* checkbook:

* within:

* trained:

* assist:

4. What did Carl do?

- (A) He worked at a bank.
- (B) He opened a savings account.
- (C) He called a bank manager.

5. What did Carl order?

- (A) A new credit card
- (B) A checkbook
- (C) A pizza



Read about how to open a bank account. Then answer questions 6 to 8.

How to Open a Bank Account

1. Choose a bank near you.
2. Go to the bank with some form of personal identification. You must have a photo ID in order to open a bank account.
3. Tell the bank teller that you want to open a bank account. Then the teller will explain several types of accounts to you. Pick the one you are interested in.
4. Present your ID to the teller. Then the teller will give you some papers to fill out. Before you sign any documents, read the terms and conditions carefully.
5. Set up your PIN. You will need this number when you withdraw money from the bank. Get your bankbook, a copy of the documents, and a debit card.

• open an account:
• fill out:

• identification:
• terms and conditions:

• explain:
• copy:

• pick:
• debit:

• present:

6. What are the instructions about?

- (A) How to open a shop
- (B) How to open a jar
- (C) How to open a bank account

7. What is the next step after you read the terms and conditions?

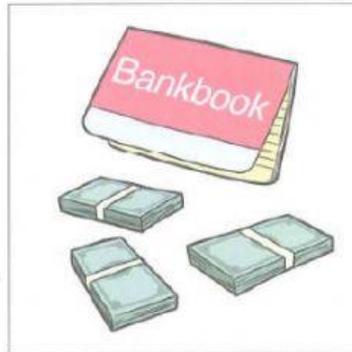
- (A) Go to a bank
- (B) Sign some papers
- (C) Take a bus

8. What should you bring to the bank?

- (A) Your homework
- (B) Your photo ID
- (C) Your favorite book



Read the story about Ted. Then answer questions 9 to 12.



Ted receives 2 dollars every week from his parents. He usually kept all his money in his desk drawer. One day, he opened the drawer and saw a bunch of one-dollar bills that he had been keeping there. He asked his mom, "Mom, what should I do with my allowance? I want to keep it safe." His mom answered, "Why don't you put it all in the bank?" "The bank?" asked Ted. "Yes," his mom replied. "It is safe and you also get interest." "What's interest?" Ted asked. "It is extra money you get for keeping your money at a bank." "That's good," Ted said. "Can you come to the bank with me and help me open an account?" Ted asked.

Ted and his mom found a bank near their home. "Hi, I would like to open a savings account, please," said Ted. "May I see your ID, please?" the teller asked. Then she gave some papers to Ted to read and sign. He also chose his PIN. "Are you going to make a deposit today?" the teller asked. "Yes, I want to save one hundred dollars in my account," Ted answered. The teller counted the money, and printed the record out on Ted's new bankbook. "Here is your bankbook," she said. "Just bring your bankbook if you want to deposit or withdraw money next time," the teller added. "Thank you very much," Ted replied.

"Wow, now you have your own bank account. I am very proud of you," said Ted's mom. Ted also felt great because he had done something special.

- * receive:
- * drawer:
- * safe:
- * ID:
- * count:
- * next time:
- * be proud of:
- * special:

9. Where did Ted keep his money before?

- (A) Under his bed
- (B) In a drawer
- (C) In his backpack

10. Where did Ted go with his mom?

- (A) To his school
- (B) To the supermarket
- (C) To the bank

11. Why did Ted decide to put his money in the bank?

- (A) His teacher told him to.
- (B) He wanted to keep it safe.
- (C) It was his homework assignment.

12. Why was Ted's mom proud of him?

- (A) He did well on a test.
- (B) He kept all his money in a drawer.
- (C) He opened a bank account on his own.



You finished the reading part.