

LEARNING UNIT # 2

This section was designed to express different transactions that can be done at a bank.



Vocabulary





- A make a deposit
- B make a withdrawal
- C cash a check
- D get traveler's checks
- E open an account
- F apply for a loan
- G exchange currency

- 1 deposit slip
- 2 withdrawal slip
- 3 check
- 4 traveler's check
- 5 bankbook/passbook
- 6 ATM card
- 7 credit card

- 8 (bank) vault
- 9 safe deposit box
- 10 teller
- 11 security guard
- 12 ATM (machine)/cash machine
- 13 bank officer



[A-G]

A. Where are you going?
 B. I'm going to the bank.
 I have to _____.

[5-7]

A. What are you looking for?
 B. My _____. I can't find it anywhere!

[8-13]

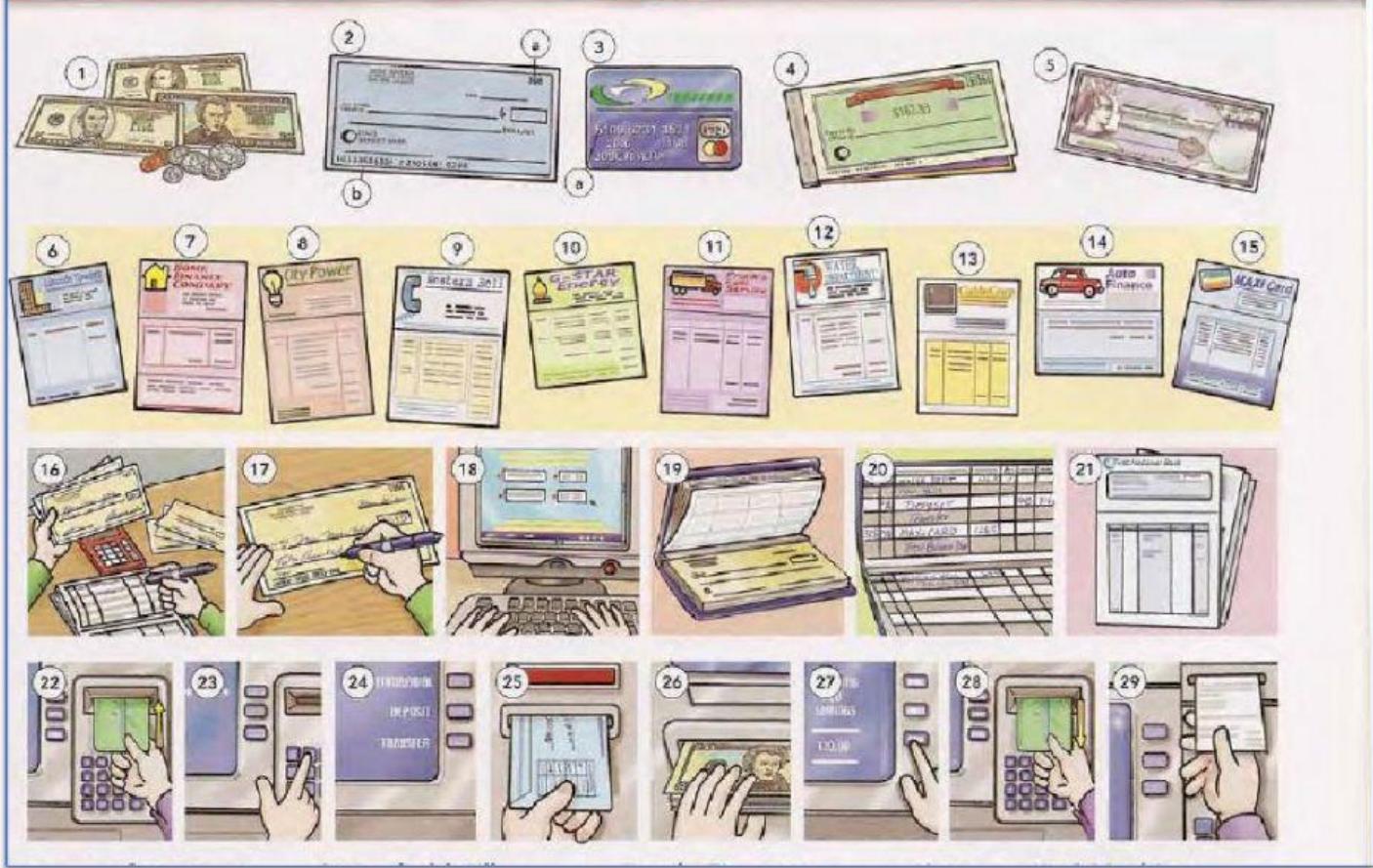
A. How many _____s does the State Street Bank have?
 B.

Do you have a bank account? What kind? Where? What do you do at the bank?

Do you ever use traveler's checks? When?

Do you have a credit card? What kind? When do you use it?



**Forms of Payment**

1 cash
 2 check
 a check number
 b account number
 3 credit card
 a credit card number
 4 money order
 5 traveler's check

Household Bills

6 rent
 7 mortgage payment
 8 electric bill
 9 telephone bill
 10 gas bill
 11 oil bill/heating bill
 12 water bill
 13 cable TV bill
 14 car payment
 15 credit card bill

Family Finances

16 balance the checkbook
 17 write a check
 18 bank online
 19 checkbook
 20 check register
 21 monthly statement

Using an ATM Machine

22 insert the ATM card
 23 enter your PIN number/
 personal identification
 number
 24 select a transaction
 25 make a deposit
 26 withdraw/get cash
 27 transfer funds
 28 remove your card
 29 take your transaction slip/
 receipt



A. Can I pay by [1, 2] /with a [3-5] ?

B. Yes. We accept [1] / [2-5] s.

A. What are you doing?
I'm paying the [6-15].

B. I'm [16-18] ing.
I'm looking for the [19-21].

A. What should I do?

B. [22-29].

What household bills do you receive? How much do you pay for the different bills?

Who takes care of the finances in your household? What does that person do?

Do you use ATM machines? If you do, how do you use them?

WATCH VIDEO

Click the "Play" Button

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

TOPICS DISCUSSION

BANKS

Student 'A'

- *Discuss the questions below with your partner.*

1. When was the last time you went to a bank? What did you do there?
2. Would you like to work as a bank teller? Why? / Why not?
3. Do you have an ATM card? If 'yes', how often do you use it?
4. Would you like to work as a bank security guard? Why? / Why not?
5. How much interest should you pay the bank when you borrow money?
6. Would you like to be a bank robber? Why? / Why not?
7. Do you think online banking is safe? Why? / Why not?
8. Is it better to pay by cash or credit? Why?
9. Can you name three banks in your town or city?
10. How much interest will you get when you open a savings account?



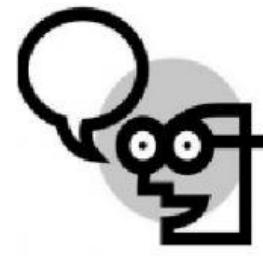
TOPICS DISCUSSION

BANKS

Student 'B'

- *Discuss the questions below with your partner.*

1. Do you like banks? Why? / Why not?
2. Do you know anyone who works as a bank teller? If 'yes', who?
3. Do you ever pay for things by check? If 'yes' how often?
4. Would you like to work as a bank manager? Why? / Why not?
5. Is it a good idea to borrow money from the bank? Why? / Why not?
6. Which do you enjoy more: saving money or spending money? Why?
7. Should children have their own bank accounts? Why? / Why not?
8. Why don't some stores accept checks?
9. Are banks always a safe place to keep your money? Why? / Why not?
10. How do banks make money?



WHAT IS A CURRENT BALANCE?



Your current balance, or actual balance, includes the total of all of your cleared transactions. It does not include any pending transactions.

SOURCE: EECU

Self



LISTENING. TASK #1 / Instructions: Listen to the dialogue and then choose the correct option. Listen to the audio twice only.



1. According to the audio. The bank_____.

can't take Euros

charges a 5% commission

doesn't have dollars

doesn't charge commission



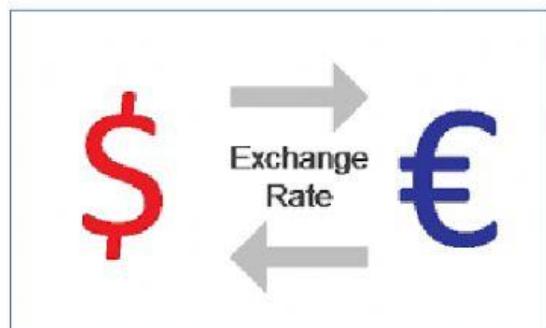
2. According to the audio. The currency rate is _____ dollars to the euro.

2.1

1.5

1.2

2.5



3. Based on the audio, the bank customer would like to exchange _____.

\$100

€100

\$120

€120

4. According to the audio, the teller asked the man _____.

to take off his sunglasses

his passport

to take off his cap

his identification

5. Based on the audio, how many dollars did the man get? He got _____.

\$120

\$100

\$ 20

\$1.2



LISTENING SKILLS
by teacher Marlon

LISTENING. TASK #2 / Instructions: Listen to the dialogue and then choose the correct option. Listen to the audio twice only.



1. According to the audio. The customer would like to _____.

make a deposit

pay the water bill

pay the electricity bill

check his current balance account



2. Based on the audio, the bank customer withdrew _____.

\$ 200

€ 50

\$ 50

€ 280

LISTENING. TASK #3 / Instructions: Listen to the next audio, take notes about tips to open a **business bank account and then share them with the class. Listen to the audio twice only.**





Oral Task: Make a role play. The conversation must include different vocabulary and transactions that can be done at a bank. Moreover, the conversation must also include a section in which a customer is taught how to use an ATM (Use the corresponding vocabulary and transitional words below).

Preparation time: 20 minutes



Sequence Transitional Words		
		
Beginning	Middle	Ending
First	Second	Last
To begin	Third	Finally
To start	Next	To finish
First of all...	Then	At the end
	After	