FINANCES

1.Listen to a person talking about money.



In a **bank branch**, people handle their money. They use **debit cards** to put **money** into their **accounts**. This is called a **deposit**. **Currency**, like dollars or euros, is the money we use. People also use **credit cards** to buy things.

When someone **puts** money in their account, they can **check** their **balance**. This tells them how much money they have. It's important to know the **value** of your money and how much you have **saved**.

At the bank, there are also **shares**. Shares are like parts of big companies. When people **buy** shares, they become part-owners of the company.

After finishing her banking, Emma felt proud. She knew she had **managed** her money well. She understood the importance of **saving** and being careful with money. With her **debit card**, she could buy things without using **cash**. Emma felt confident in managing her **finances** wisely.

2.Match the vocabulary to the definitions.

1. **currency (n)** a. the money that a country uses
2. **balance (n)** b. the amount of money available in your bank
3. **credit card (n)** c. put some money in to your bank
4. **debit card (n)** d. a place where you can keep money in a bank, putting money in and taking money out of it
5. **deposit (v)** e. a percentage of a company that can be bought and sold
6. **value (n)** f. a card you use to buy goods and then pay for them later
7. **share (n)** g. one of the offices or shops of a business that has many offices or shops
8. **account (n)** h. a card you use to buy goods which takes the money from your bank
9. **branch (n)** i. the amount of money that someone will pay for something

3. Complete the sentences with the words above.

1. I don't have enough money in my bank at the moment, so I will pay with my _____.
2. If you send me your bank details, I will _____ some money in your account.
3. Before we leave the country, we need to buy some foreign _____ so we can pay in cash when we get there.
4. The price of _____ in Apple has gone up again I see!
5. The _____ of houses in my street have gone up since the railway station opened.
6. The staff at the local _____ of my bank are really helpful and they all know my name now.
7. I don't have any cash with me, so I'll pay for these coffees with my _____ card.
8. I don't know if I have enough money, let me check the _____ of my bank account.
9. I've had an _____ with that bank for almost 20 years now.

LIVEWORKSHEETS

4. Listen to an interview with someone from a bank. Tick the questions that the interviewer asks.

1. How much interest will I have to pay? **YES** **NO**
2. Do you have a financial adviser? **YES** **NO**
3. Is this a good bank to open a business account with? _ **YES** **NO**
4. What do I have to do to start banking with you? **YES** **NO**
5. What other services do you offer? **YES** **NO**
6. Can I use your bank to buy shares? **YES** **NO**

5. Listen to the interview and fill in the missing gaps.

Interviewer: What do I have to do to start banking with you?

Speaker: First of all, you'll_____ to fill out a form which will give us your basic details. You will also need to _____ some money with us. It doesn't have to be very much, it can be as little as ten pounds, but doing that will officially open your _____. When you have done that, you will receive a debit card in the post. You can use that to _____ everything you need in shops or online. You can also choose to have a credit _____. This is really money that you borrow. If you pay the money back each month, then it won't cost you anything. But if you don't, then you will have to pay_____ on it. That's a percentage of the money you borrowed. Credit cards are really good if you want to buy big things, like computers or furniture for your office. There's also an app which you can download to your phone so you can easily see the _____ of your accounts and what is coming in and going out of your account. Obviously, you can also check this online from a computer too.

Interviewer: What other services do you offer?

Speaker: If you are planning to travel to another country, you can order _____ through the bank. You can also use your debit and credit cards in other countries for things like restaurants or hotels. It's a good idea to have currency when you go away as for things like taxis and buying small items, like drinks and food, you might find that you can't use your cards. But most hotels and restaurants around the world will accept our _____ and _____ cards.

Interviewer: Do you have a financial adviser?

Speaker: Yes, we have several at our _____ and we always have at least one in every branch around the country. They can help you with your plans for saving _____, and also give you advice on other financial needs you might have, such as buying shares and getting the best_____ from your investments.



6. Read the following statements and decide if they are True (T) or False (F).

1. You have to put some money in the account before you can open it. **T** **F**
2. If you decide to have a credit card, it will cost you money. **T** **F**
3. You can use your phone to see how much money you have in the account. **T** **F**
4. You can only see how much money you are spending using your phone. **T** **F**
5. The bank can help you if you are going to travel abroad. **T** **F**
6. You can use the credit card in any hotel across the world. **T** **F**
7. There's someone you can talk to about what to do with your money at every branch of the bank. **T** **F**

LIVEWORKSHEETS

7. Listen two people taking about saving and spending their money. Fill in the gaps in their speech. <u>Who is a money saver and who is more of a spender?</u>

Jesse: Erm… I used to be a _____. And not really think about anything that I was spending my _____ on, and since having children I've had to become a bit of a saver really. Because childcare's quite _____ and I work part-time, so I don't have as much money… and I really hate it. And I hate thinking about what I'm spending and how I'm spending it, and I have thinking that I can't spend it because I haven't got it. So, I would really love to be a _____ again.

Nicholas: I would consider myself to be a _____… at the very least. I've always enjoyed _____ money… on things that I don't need. And … spending very little money in the things that I do need., So, usually for Christmas, I would _____ for things that I just need, so that I don't just spend the money on it. I usually get the most boring Christmas presents for… considering to other people, but, I like getting socks and shirts and pens and stuff like that, that I don't enjoy spending _____ on. But I enjoy _____ my own money… because it's just as good as making money to me. And if I'm going to work… you know… five hours to make 2 hundred dollars, I'll work ….. I'llspend a couple of extra minutes looking for an airplane ticket to _____ money or… you know, not ordering the smoothie at the restaurant to save money. Because it kind of comes back to …. How much you respect your money and your time and what not. So yeah, I consider myself to be a _____ of money.

- How much money did you spend today?

- What did you buy yesterday?

- Which is more fun: spending money or saving money? Why?

- What is the most expensive thing you have ever bought?

- How can people become rich?

- How can people become poor?

- What did people do before there was money?

- Do you have any credit cards? Why? / Why not?

- Would you like to be a bank robber? Why? / Why not?

- Are credit cards better than money? Why? / Why not?

- What do coins in your country look like? Describe them.

- Can a person be rich, but not be happy? If 'yes', how?

- Can a person be poor, but be happy? If 'yes', how?

LIVEWORKSHEETS