

## Part 1

 Listen and circle the correct answers.

 1.



(A)

\* every month:

\* suit:

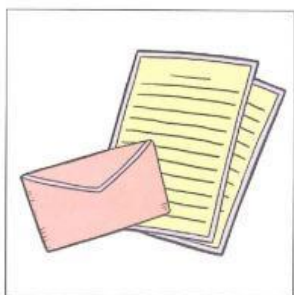


(B)



(C)

 2.



(A)

\* payment:

\* at a later date:

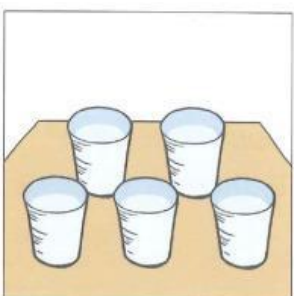


(B)



(C)

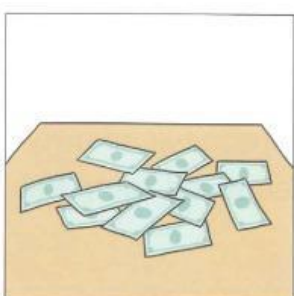
 3.



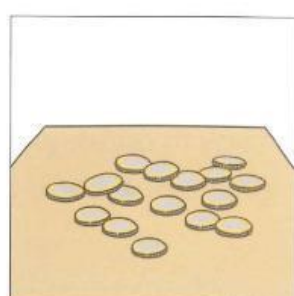
(A)

\* since:

\* piggy bank:



(B)



(C)

## Part 2



Listen and answer the questions.



1. Listen to the conversation between a woman and a man.

W:

M:

W:

M:

Q. What is the woman's job?

(A) Cashier

(B) Bank teller

(C) Baker



2. Listen to the conversation between a boy and a girl.

B:

G:

B:

G:

Q. What is the first thing the boy should say to the bank teller?

(A) "I would like to withdraw some money."

(B) "I would like to open a bank account."

(C) "Where do I sign?"

\* from now on:

## Part 3



Listen and answer the questions.



1. Listen to the phone message.

M:

Q. Why did James call?

- (A) To ask Mrs. Roberts to bring her ID to the bank
- (B) To tell Mrs. Roberts to open a bank account
- (C) To inform Mrs. Roberts that she left her ID at the bank

\* left:

\* floor:



2. Listen to the phone message.

W:

Q. What did Amy do last week?

- (A) She opened a bank account.
- (B) She had a cup of tea with Lily.
- (C) She moved to a new town.

\* last week:

\* familiar:

\* recommend:

\* close:

\* treat:

## Part 4



Listen and answer the questions.



Listen to the story about Luke.

M:

\* perfect;  
\* realize;

\* would like to;  
\* froze;

\* proudly;  
\* exclaim;

\* disappointed;  
\* unexpected;

\* cheer up;  
\* hope;



1. Why couldn't Luke open a bank account?

- (A) He couldn't find a bank.
- (B) He didn't bring his ID.
- (C) He didn't have time.



2. Why couldn't Luke get ice cream?

- (A) He doesn't like ice cream.
- (B) His computer broke down.
- (C) He didn't have his wallet.



**Listen and answer the questions.**



**Listen to the teacher giving instructions.**

**T:**

• a few:  
• talk:

• go over:

• inform:

• customer:

• behave:

• regarding:



**3. What is the class going to do the next day?**

- (A) Go to see a musical
- (B) Have a speech contest
- (C) Meet Mr. Miller at the bank



**4. What does the teacher want from her students?**

- (A) To act nicely and quietly at the bank
- (B) Not to come to school the next day
- (C) To bring their parents to school



**5. What should students who do NOT wish to open an account do?**

- (A) Stay at school and do a new assignment
- (B) Write a letter to their parents
- (C) Bring the note with their parents' signatures on it



## Part 1



Listen and fill in the blanks.

85 1. Hi, I would like to \_\_\_\_\_ a savings account today.

86 2. A credit card is used as \_\_\_\_\_.

87 3. \_\_\_\_\_  
\_\_\_\_\_.

## Part 2



Listen and fill in the blanks.

88 1.

W: How may I \_\_\_\_\_ you today?

M: I would like to \_\_\_\_\_ a savings \_\_\_\_\_, please.

\* W: Woman \* M: Man

89 2.

B: I have been keeping it \_\_\_\_\_. I should \_\_\_\_\_

\_\_\_\_\_ and keep it in the bank from now on.

G: Yeah. It is safer to \_\_\_\_\_ in a bank.

\* B: Boy \* G: Girl

## Part 3



Listen and fill in the blanks.



90 1.

M: Hi, Mrs. Roberts. This is James Lord from Dawson Bank. You \_\_\_\_\_  
our bank this afternoon to \_\_\_\_\_ an \_\_\_\_\_. After you  
left, I found your ID on the \_\_\_\_\_. Please visit our bank one more  
time to get your ID back. I will keep it \_\_\_\_\_ until you come again.  
Thank you.



91 2.

W: Hi, Lily. This is Amy. I would like to \_\_\_\_\_.  
I just \_\_\_\_\_ last week, and I am still not very  
\_\_\_\_\_. Can you \_\_\_\_\_  
that is close to my home? If you are free tomorrow afternoon, let's have  
a cup of tea! You helped me move in, so I want to \_\_\_\_\_.  
Call me when you get this message.

Part 4



Listen and fill in the blanks.



1.

**M:** Luke didn't have school today, so he decided to \_\_\_\_\_ and \_\_\_\_\_. "I will \_\_\_\_\_ after I go to the bank," Luke thought. "Then maybe I will call John and play computer games with him." Luke had \_\_\_\_\_. He went down to the bank. "I would like to open my own bank account, please," Luke said proudly. "May I see \_\_\_\_\_?" the bank teller asked. "Oh, no," Luke said. "I must have left it \_\_\_\_\_. I will come again next time." Luke was disappointed, but he didn't want to go back home to get his ID. He went to the ice cream shop to \_\_\_\_\_ instead. "One cup of strawberry ice cream, please," he said. After \_\_\_\_\_ his ice cream, he realized that he had \_\_\_\_\_ at home, too. He had to \_\_\_\_\_ of the store without the ice cream.





Listen and fill in the blanks.



2.

T: We are going to the bank \_\_\_\_\_ tomorrow. We will  
\_\_\_\_\_, Mr. Ron Miller. He will tell you about  
\_\_\_\_\_, and each one of us will open \_\_\_\_\_  
there. Are you all excited? Before we go there, I have \_\_\_\_\_  
\_\_\_\_\_ I want to \_\_\_\_\_. As I have already informed your  
parents in a letter to them, you need to bring a photo ID. Also, there will  
be some people working \_\_\_\_\_. Please behave when  
you are at the bank. Listen carefully to what Mr. Miller tells you, because  
there will be an assignment \_\_\_\_\_. Also, for  
those of you who do not wish to open a bank account, please show this  
note to your parents and \_\_\_\_\_ to me with \_\_\_\_\_  
\_\_\_\_\_ on it.



You finished the listening part.



**Answer the following questions.**

**1. Have you ever been to a bank before? If you have, what did you do there?**

- No, I have never been to one.
- Yes, I went there with my mom. She had something to do there.
- Yes, I went there to deposit my allowance.

**2. Why do you think people use banks to store their money?**

- It is safe, and you get interest if you keep your money in the bank for a long time.
- It is convenient, and you don't have to worry about losing your money.

**3. What do you need when you open a bank account?**

- You need a photo ID and some money if you want to make a deposit that day.

**4. What is a PIN and why is it important?**

- A PIN is a secret code number. It is important because you need it to access your account at the bank.

**5. What is a credit card?**

- You can buy things with it instead of using cash. It is easy and convenient because you don't have to carry cash when you buy things.



**You finished the speaking part.**