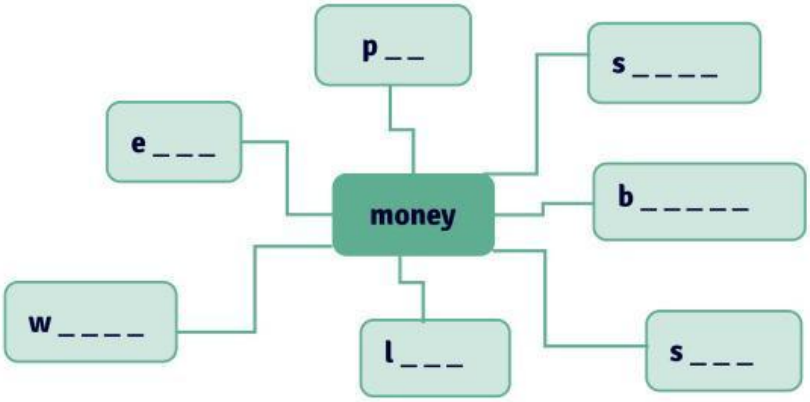
ESL Brains
Banking

1. Complete the spidergram with verbs that go with the word 'money'.



2. Match the sentence halves.

A. I checked my **balance** yesterday because...

B. I made the **transfer**...

C. I needed a new **PIN** because...

D. Is there an **ATM** near here because...

E. Many banks charge extra **fees**...

F. It can be expensive to exchange **currency**...

G. I made the final **payment** for my car last week so...

H. I opened my first bank **account**...

1. to your bank on Monday. Did you get it?
2. when I was about 12 years old. I tried to save some money every month.
3. if you use your card abroad. I have to pay €3 every time I use it.
4. at airports or hotels. It's cheaper to get foreign cash from your local bank before you travel.
5. I wanted to see how much money I had.
6. it is totally mine now!
7. I need to pay for something in cash but I only have my card?
8. I couldn't remember if it was 5679 or 5697!

3. Answer the questions.

- When did you open your first bank account?
- Are there any extra fees at your bank? What for?
- Where is the nearest ATM to your house?
- Have you ever forgotten your PIN? Give more details.
- Do you check your bank balance before you buy something expensive?
- Have you ever exchanged currencies? What were they?
- What problems might people have when they make a payment online?
- What information do you need to make a bank transfer?

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4. Complete the gaps in the bank advert with the correct forms of the words in ex. 2.

Why choose Smart Bank?

Open a new _____ in minutes – all we need is your ID.

Make _____ to friends or family in seconds – it's fast, safe and free.

Make _____ in shops or online with the app on your mobile.

Want to send money internationally? We will exchange _____ at no extra cost!

Check your _____ anytime in our easy-to-use app.

Pay no extra _____ for credit cards or using your card abroad.

Use _____ near you! Get cash whenever and wherever you need it from any machine you want. All of them are free to use! Just enter your _____ to begin!

5. Complete the collocations from the advert in ex. 4. Then, cover the text in ex. 4 and use the collocations to say why someone might choose Smart Bank.

A. _____ currency

B. _____ fees

C. _____ ATMs

D. _____ your balance

E. _____ an account

F. _____ your PIN

G. _____ transfers / payments

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6. Read the texts and match the words in bold with the definitions (1–6).

A. STARTING A BUSINESS

To open my café, I've taken out **a loan** from the bank to buy furniture and equipment. The bank charges **interest** on the money I've borrowed. It's about 7% so it's not too bad. Every month, I receive **a statement** showing how much I owe and how much I have already paid.

B. BUYING A HOUSE

We wanted our own home, so we decided to apply for **a mortgage**. We also planned to use our **savings** to pay for part of the house, and for furniture and decorating. Before the bank agreed, we had to pay off **debts** from our old credit cards, too.

1. money that you borrow from a bank for things that are not a house _____
2. extra money you pay when you borrow money, or earn when you save it _____
3. money you owe to someone _____
4. money that you borrow from a bank to buy a house _____
5. a document from the bank showing the activity in your bank account _____
6. money you keep for the future _____

7. Look at the texts in ex. 6 and complete the collocations with a verb or a phrasal verb. Then, answer the questions in the second column.

Collocation	Question
_____ a loan	If you do this, do you get money from a bank that you have to pay back later?
_____ interest	When the bank does it, do they ask you to pay a fixed sum of money?
_____ debts	When you do this, do you give back all the money you owe to someone?
_____ savings	After you do this, do you have more money?
_____ a statement	When this happens, do you get a document showing your account activity or an advert from the bank?
_____ a mortgage	When you do this, do you have to complete some forms, share some documents and wait for a bank's decision?

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8. Respond to the following sentences your friends might say to you. Use at least one collocation in ex. 7 in each response.

EXAMPLE: I've won some money. What should I do with it?

*First, you should **pay off all your debts**. Start with your credit cards because they **charge the most interest**. Then, you can do anything you want!*

A. I want to buy a car, but I don't have enough money.

B. I want to buy my first home. How can my bank help me?

C. I don't know how much money I've spent this month.

D. I want to buy a new car but I don't want to borrow any money.

E. I might get a new credit card but I already have two.

F. I want to take a year off work and travel around the world.

9. Read the pronunciation tip. Then, listen to the collocations and mark where you hear the schwa /ə/ sound. Practise saying the phrases.

A. exchange currency

B. receive a bank statement

C. check your balance

D. apply for a mortgage

E. make a payment

F. enter your PIN

G. take out a loan

PRONUNCIATION TIP

The schwa /ə/ is the most common sound in English. It is a short, unstressed vowel sound that is in words like *b**a**nana, **a**bout* and *mot**he**r*. It can be used with any vowel letter but always sounds the same: a quick, neutral "uh". Here are some examples using different vowel letters: *sof**a**, sev**e**n, fam**i**ly, lem**o**n, s**u**pport*.

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10. Look at the quiz and complete the collocations. The first letter of each missing word is provided.

A. How often do you **c** _____ your bank **b** _____ ?

1. Every day.
2. Never.
3. Only when I need to.

B. You're thinking of buying a car in a few months. What do you do?

1. Buy a cheaper car with the money you have.
2. **T** _____ out a **l** _____ for the car you want.
3. **U** _____ all your **s** _____ instead of borrowing money.

C. If you wanted to buy a house, what do you think you would do first?

1. Ask family for financial help.
2. **A** _____ for a **m** _____ at your current bank.
3. Research which banks **c** _____ the least **I** _____ .

D. You travel to another country. What do you do about money?

1. Plan ahead and **e** _____ **c** _____ before you go.
2. I don't think about it until I get there.
3. Plan to only use your bank cards.

E. What do you dislike most about banks?

1. Having to **p** _____ extra **f** _____ when I **u** _____ **A** _____ .
2. Not **g** _____ **b** _____ **s** _____ in the post.
3. Paying to **m** _____ **t** _____ to different banks.

F. What should people do first if they win some money?

1. **P** _____ **o** _____ all their **d** _____ .
2. Buy a big house and a nice car.
3. **O** _____ a new **b** _____ **a** _____ that offers lots of interest.

G. When you **m** _____ a **p** _____ , which security method do you prefer?

1. **E** _____ my **P** _____ .
2. Getting a message on my phone.
3. Going to my bank's app or website.

11. Do the quiz in ex. 10. Then, work in pairs, compare your answers with your partner and discuss whether you have similar attitudes towards money.

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