

ACTIVITY

Topic: Affirmative Banking in NYC

Focus: Banking vocabulary, identity terms, and superlatives with modifiers

Worksheet: Finding the Right Bank in NYC

Activity 1: Choose the Correct Word

Read the sentences below. Fill in the blank with the correct word from the box.

Word Bank:

- Chosen Name
- Direct Deposit
- Minimum Balance
- Overdraft Fee
- Affirmative
- Checking Account

1. I want to open a _____ so I can use a debit card to buy my groceries.
2. The bank worker was very kind and _____. They asked for my pronouns before we started.
3. My legal name is on my passport, but my bank allows me to print my _____ on my debit card!
4. I need to keep at least \$100 in my account. This is the _____.
5. If I spend more money than I have, the bank will charge me an _____.
6. I don't have to go to the bank on payday. My boss uses _____ to put my paycheck straight into my account.

Activity 2: Comparing Banking Options

Look at the chart comparing three banks in New York City. Then, read the sentences and circle the correct grammar words to complete them.

Feature	Bank A (Big City Bank)	Bank B (Community Credit Union)	Bank C (Mobile App Bank)

Monthly Fee	\$12 a month	\$0 a month	\$5 a month
ATMs in NYC	500 ATMs	15 ATMs	0 ATMs
Uses Chosen Name?	No	Yes, on all cards	Yes, on the app
Accepts IDNYC?	Yes	Yes	No, Passport only

1. Bank A is (**the highest / the worst**) choice if you want to use your chosen name.
2. Bank B is (**by far / the least**) the best option for a low monthly fee because it is \$0.
3. Bank A has (**the most / easily**) ATMs in New York City.
4. For someone who only has an IDNYC, Bank C is (**the very / easily**) the worst option because they only accept passports.
5. If you want a cheap account that respects your identity, Bank B is (**the least / the very**) best choice.

Activity 3: Writing Practice

Imagine you are at a financial workshop at The Center. You want to help a friend pick the best bank from the chart in Activity 2. Write three sentences comparing the banks. Use at least one superlative (the best, the highest, the lowest) and one modifier (by far, easily, the very) in your sentences.

- 1.
- 2.
- 3.

Activity 4: Speaking Practice – Let You Know!

Work with a partner. Take turns reading the situations below. Ask your partner for advice using superlatives. Then, answer your partner to "let you know" what you think!

Partner A asks: "I want to open a savings account, but I don't have a lot of money. Which bank has *the very lowest* minimum balance?"

Partner B answers: "I will let you know! I think Amalgamated bank is *by far the best* choice because..."

Information:

Amalgamated Bank: Amalgamated Bank has several branches in NYC. They are famous for supporting human rights, workers, and the LGBTQIA+ community. They are very friendly to immigrants. You can open a bank account using an IDNYC card. You do not need a Social Security Number (SSN). They offer accounts with no monthly fees, but you might need to keep a minimum amount of money in the bank.

Chase Bank: is one of the biggest banks in the United States. You can find a Chase branch in almost every neighborhood in NYC. They offer an account called "Secure Banking." This account has no overdraft fees. To open an account, you can use an ITIN (Individual Taxpayer Identification Number) or a foreign passport. You usually have to pay a small monthly fee, but the fee is waived (free) if you have direct deposit from your job.

Majority (Mobile Banking App): is not a traditional bank; it is a mobile banking app made especially for immigrants. It does not have physical branches in NYC, so you do everything on your phone. You do not need an SSN or an ITIN to open an account. You only need a passport or international ID. The account costs \$5.99 every month. However, this fee includes free international phone calls to many countries and cheap money transfers to your home country.