

## A. Look at the pictures. Listen and repeat. Copy the words.

credit card    debit card    bank teller    cheque



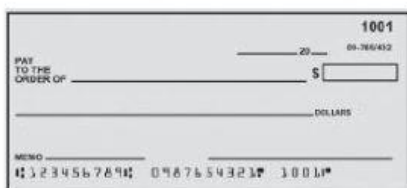
\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_

ATM or bank machine

safety deposit box

to withdraw

to deposit



\_\_\_\_\_ or

\_\_\_\_\_



\_\_\_\_\_

\_\_\_\_\_



\_\_\_\_\_



\_\_\_\_\_

**B. What accounts and services do you need? Read the questions. Use the words at the top to finish the sentences.**

open a savings account ✓

pay bills at your bank

use online banking or mobile banking

ask your bank for a loan

open a chequing account

rent a safety deposit box



1. Do you want to keep some money in the bank?

You can open a savings account.

2. Do you want to borrow money to buy a house or a car?

You can \_\_\_\_\_.



3. Do you need to write cheques?

You can \_\_\_\_\_.



4. Do you have important documents and valuable things to protect?

You can \_\_\_\_\_.



5. Do you need to pay bills – gas bills, phone bills, credit card bills?

You can \_\_\_\_\_.



6. Are you busy? You don't need to go to the bank.

You can \_\_\_\_\_.

## C. Read the banking verbs. Complete the sentences below.

|                               |   |
|-------------------------------|---|
| to <b>deposit</b>             | to put money <i>into</i> a bank account                           |
| to <b>withdraw</b>            | to take money <i>from</i> or <i>out of</i> a bank account         |
| to <b>cash</b> a cheque       | to get money for a cheque   |
| to <b>write</b> a cheque      | to fill out or make a cheque to pay for something                 |
| to <b>borrow</b>              | to get money (a loan); the person pays back the money             |
| to <b>lend</b>                | to give money (a loan) to someone; the person pays back the money |
| to <b>pay back</b>            | to return the money you borrow                                    |
| to <b>open</b> a bank account | to start a new bank account                                       |

- I \_\_\_\_\_ money into my bank account every week.
- Jin takes his paycheque to the bank. He needs money to buy food and pay bills.  
He \_\_\_\_\_ his paycheque.
- Zara is a newcomer to Canada. She doesn't have a bank account. She needs to \_\_\_\_\_ a bank account.
- I don't have money to buy a car. I can \_\_\_\_\_ money from the bank.
- The bank will \_\_\_\_\_ money to me.
- Now, I have a car loan. I will \_\_\_\_\_ the loan for three years.
- Every month, we \_\_\_\_\_ a cheque to the landlord for rent.
- He uses the ATM to \_\_\_\_\_ cash from his bank account.

**D. Read the text below.****BANKING IN CANADA**

In Canada, a bank is a safe place to keep money. You can't lose your money when your money is in the bank. No one can steal your money when your money is in the bank.

First, you need to open a bank account.

You choose the bank. Banks have information in many languages. Some banks have customer service workers who speak your language. Many banks have special accounts for newcomers to Canada.

You choose the type of account you want—a chequing account, a savings account, or a combination account. Then you can put money in the bank.

You don't need to have a job to open a bank account. You don't need to put money in the account right away.

**E. Read the sentences. Put T for True or F for False.**

1. In Canada, your home is a safe place to keep your money. \_\_\_\_\_
2. First, you put money in the bank. Then you open a bank account. \_\_\_\_\_
3. You can't choose the bank. \_\_\_\_\_
4. Banks have information in many languages. \_\_\_\_\_
5. Many banks have special bank machines for newcomers to Canada. \_\_\_\_\_
6. You can choose the type of bank account you want. \_\_\_\_\_
7. You need a job to open a bank account. \_\_\_\_\_
8. You don't need to put money in the account right away. \_\_\_\_\_

**F. 🎧 Listen to the steps for choosing a bank and a bank account. Write the correct number for each step.**

\_\_\_\_\_ Read about different banks and different types of bank accounts.

\_\_\_\_\_ Open a bank account.

\_\_\_\_\_ Visit different banks in your neighbourhood.

\_\_\_\_\_ Choose the best bank and bank account for you.

  1   Think: What do you do with your money?

**G. 🎧 Listen again. Write the missing words.**

**Step 1:** Think: \_\_\_\_\_ do you do with your money?

Do you \_\_\_\_\_ cheques for your rent or bills? Do you want to \_\_\_\_\_ some money in the bank?

Do you want to \_\_\_\_\_ with a \_\_\_\_\_ card when you go \_\_\_\_\_?

**Step 2:** Read about \_\_\_\_\_ and different \_\_\_\_\_ of bank accounts: \_\_\_\_\_ accounts, chequing accounts, and combination accounts.

**Step 3:** \_\_\_\_\_ different banks in your \_\_\_\_\_.

Ask about their \_\_\_\_\_.

Ask about the \_\_\_\_\_ for different accounts. Ask about accounts for \_\_\_\_\_.

**Step 4:** Choose the \_\_\_\_\_ bank and bank account for \_\_\_\_\_.

A \_\_\_\_\_ near your home or \_\_\_\_\_ is convenient.

**Step 5:** Open your bank account. Remember— \_\_\_\_\_ your ID to the bank.

A customer service \_\_\_\_\_ will help you \_\_\_\_\_ your new bank account.



**H. Unscramble the questions to ask when you open a bank account. Then, add your questions. Practise asking these questions with a partner.**

**Example:**     How much/the monthly fee/is/this account/for/?  
                     *How much is the monthly fee for this account?*

1.        required/What/the minimum balance/is/?

\_\_\_\_\_

2.        I/write/Can /cheques/?

\_\_\_\_\_

3.        is/the cost /per cheque/What/?

\_\_\_\_\_

4.        transactions/free/How many/are/?

\_\_\_\_\_

5.        send/Can/money/I/abroad/?

\_\_\_\_\_

6.

\_\_\_\_\_

7.

\_\_\_\_\_

**I. Think about your banking needs. Check off (✓) all the things you need to do.**

*Why do you need a bank account?*

☐ *to keep money safe*

☐ *to withdraw cash*

☐ *to have a debit card*

☐ *to write cheques to pay bills/ rent*

☐ *to pay bills from my bank account*

☐ *for pay cheque deposits or direct deposits*

☐ *other needs: \_\_\_\_\_*

**J. Read the questions about you and your bank. Circle your answers. Then ask a partner these questions.**

- |   |            |              |
|---|------------|--------------|
| 1. Do you have a chequing account?      | Yes, I do. | No, I don't. |
| 2. Do you have a savings account?       | Yes, I do. | No, I don't. |
| 3. Do you have a debit card?            | Yes, I do. | No, I don't. |
| 4. Do you have a credit card?           | Yes, I do. | No, I don't. |
| 5. Do you write cheques?                | Yes, I do. | No, I don't. |
| 6. Do you pay bills at the bank?        | Yes, I do. | No, I don't. |
| 7. Do you use an ATM (bank machine)?    | Yes, I do. | No, I don't. |
| 8. Do you use online or mobile banking? | Yes, I do. | No, I don't. |
| 9. Do you have a safety deposit box?    | Yes, I do. | No, I don't. |
| 10. What is the name of your bank?      | _____      |              |

**K. Write sentences about you and banking.**

**Example:** *I have a credit card. I don't pay bills at the bank.*

1. \_\_\_\_\_.
2. \_\_\_\_\_.
3. \_\_\_\_\_.
4. \_\_\_\_\_.
5. \_\_\_\_\_.
6. \_\_\_\_\_.
7. \_\_\_\_\_.