

Going to the Bank

In this lesson, you will practice talking to an accounts manager. You'll learn useful words, expressions, and questions related to banking.

Pre-Reading

A. Warm-Up Questions

1. Do you prefer going to a teller or a bank machine?
2. How do you usually pay for purchases?
3. What is the difference between a deposit and a withdrawal?

B. Vocabulary Preview

Match the words on the left with the correct meanings on the right.

- | | |
|--------------------|--|
| ___ 1. manager | a) a written slip of paper that represents a payment |
| ___ 2. account | b) a small amount of money one pays for a service such as a withdrawal |
| ___ 3. checking | c) the person in charge of staff and decision-making |
| ___ 4. deposit | d) Automatic Teller Machine, a bank machine |
| ___ 5. payroll | e) the financial records of an individual or organization |
| ___ 6. service fee | f) a type of bank account that allows one to make payments with checks |
| ___ 7. check | g) related to the regular payment of staff |
| ___ 8. overdraft | h) Personal Identification Number, a number used as a secret password |
| ___ 9. PIN | i) to provide proof with a signature |
| ___ 10. withdrawal | j) a written record of finances and transactions |
| ___ 11. statement | k) a person who works at the service counter in a bank |
| ___ 12. ATM | l) the removal of money from one's bank account |
| ___ 13. endorse | m) the removal of more money than is available in a bank account |
| ___ 14. teller | n) to place funds into a bank account |



Dialogue Reading

Read the dialogue with your partner a few times. Take turns being each character. Practice your intonation and pronunciation. Circle any new words or phrases that you need to practice.

Manager: **Hello. I'm Francis Roberts**, the Accounts manager. **What can I do for you?**

Customer: **Hi. My name is Mark Johnson.** This is my wife, Lynn. **We've just moved into town and would like some information about opening a bank account.**

Manager: **What kind of account would you like to open?**

Customer: **We want to open a checking account.**

Manager: **How much would you like to deposit today?**

Customer: I have \$500 in cash **as well as a payroll check** for \$800.

Manager: Okay. **I'll get you the application forms to fill out. You'll receive your new bank cards in about two weeks.** Once you have chosen **your PIN**, you'll be able to use the bank machine for deposits, withdrawals, bank transfers, and bill payments.

Customer: **Is there a service fee for this type of account?**

Manager: There is no fee for a regular checking account. However, for a small fee of \$7.00 a month, **we offer 200 personalized checks, full online banking services, and a \$500 overdraft protection plan. Would you be interested in that service?**

Customer: **Yes, that sounds good. We'll take it. Do you have a 24-hour ATM?**

Manager: Yes, of course. **We also have a 24-hour drive-through service at the side of the building.**

Customer: **When do you send out the monthly statements?**

Manager: On the fifth of every month. I'll take your forms now. **You can endorse your check and go over to the teller. She'll handle your deposit for you.**

Customer: **Thank you very much.** You've been very helpful.

Manager: **You're quite welcome.** Hope to see you again soon.

Practice

Work with your partner. Role-play the dialogue on page 2, substituting the different expressions below. Then switch roles.

1. **Hello. I'm Francis Roberts.**
 - Hi. My name is...
 - It's nice to meet you. I'm...
2. **What can I do for you?**
 - Is there anything I can do for you?
 - How can I help you?
3. **We've just moved into town and would like some information about opening a bank account.**
 - We're new in town. Could you give us some information about opening a bank account?
4. **What kind of account would you like to open?**
 - What kind of account do you want to open?
 - What kind of account are you interested in?
5. **We want to open a checking account.**
 - We'd like to open a joint checking account.
 - We're interested in a savings account.
6. **How much would you like to deposit today?**
 - How much do you want to deposit today?
7. I have \$500 in cash **as well as a payroll check** for \$800.
 - ...in addition to a traveler's check...
 - ...and a money order...
8. **I'll get you the application forms to fill out.**
 - Here are the application forms to fill out.
 - I'll get you the application form to complete.
9. **You'll receive your new bank cards in about two weeks.**
 - You'll get your new bank cards right away.
 - We'll send you your new bank cards this week.
10. Once you have chosen **your PIN...**
 - ...your personal identification number...
 - ...your personal security number...
11. **Is there a service fee for this type of account?**
 - Do you charge a service fee?
12. **We offer 200 personalized checks, full online banking services, and a \$500 overdraft protection plan.**
 - We provide 200 checks and full computer Internet services.
13. **Would you be interested in that service?**
 - Would you like that service?
 - Do you want that service?
14. **Yes, that sounds good.**
 - Yes, that sounds fine.

Practice cont.

15. **We'll take it.**

- We'd like that.

16. **Do you have a 24-hour ATM?**

- Does this bank have a 24-hour automatic teller?
- Is there an automatic bank machine here?
- Do you have an automatic cash machine?

17. **We also have a 24-hour drive-through service at the side of the building.**

- We also have a drive-thru window at the back of the building.
- We also have drive-through at the rear of the building.

18. **When do you send out the monthly statements?**

- When do you mail out the monthly statements?
- When will we receive our monthly statement?

19. **You can endorse your check and go over to the teller.**

- You can sign your check and take it to the cashier.

20. **She'll handle your deposit for you.**

- She'll look after your deposit for you.
- He'll take your deposit.

21. **Thank you very much.**

- Thanks a lot.
- Thanks so much.

22. **You're quite welcome.**

- You're very welcome.
- It was my pleasure.

Listening Practice

Listen to the recording of the dialogue from page 2. Fill in the missing words as you listen. Listen again. Now look back at page 2 and check your work. Did you fill in the correct words? Did you spell everything correctly?

Manager: Hello. I'm Francis Roberts, the Accounts _____. What can I do for you?

Customer: Hi. My name is Mark Johnson. This is my wife, Lynn. We've just moved into town and would like some information about opening a bank _____.

Manager: What kind of account would you like to open?

Customer: We want to open a _____ account.

Manager: How much would you like to _____ today?

Customer: I have \$500 in cash as well as a _____ check for \$800.

Manager: Okay. I'll get you the application forms to fill out. You'll receive your new bank cards in about two weeks. Once you have chosen your PIN, you'll be able to use the bank machine for _____, withdrawals, bank transfers, and bill payments.

Customer: Is there a service fee for this type of account?

Manager: There is no fee for a regular _____ account. However, for a small fee of \$7.00 a month, we offer 200 personalized checks, full online banking services, and a \$500 _____ protection plan. Would you be interested in that service?

Customer: Yes, that sounds good. We'll take it. Do you have a 24-hour _____?

Manager: Yes, of course. We also have a 24-hour drive-through service at the side of the building.

Customer: When do you send out the monthly _____?

Manager: On the fifth of every month. I'll take your forms now. You can endorse your check and go over to the _____. She'll handle your deposit for you.

Customer: Thank you very much. You've been very helpful.

Manager: You're quite _____. Hope to see you again soon.

Vocabulary Review

Circle the word that does not belong in each group, and explain why it is the odd one out.

1. a) teller
b) manager
c) statement
d) security guard

5. a) sign
b) deposit
c) endorse
d) write your name

9. a) take out
b) deposit
c) withdraw
d) remove

2. a) safety deposit box
b) ATM
c) cash machine
d) bank machine

6. a) overdraft
b) negative balance
c) extra money
d) not enough money

10. a) traveler's check
b) teller
c) money order
d) cash

3. a) security number
b) PIN
c) telephone number
d) personal identification number

7. a) payroll check
b) personal check
c) money from employer
d) paycheck

4. a) deposit
b) teller
c) withdrawal
d) transfer

8. a) cash
b) bills
c) checks
d) coins

Review

Task 1

LISTEN & ANSWER

Listen to the conversation again and answer the questions.
Your teacher will tell you if you have to write or say the answers.

1. Why did the couple visit the bank today?

2. What are some things that clients can do with their bank cards?

3. What special type of ATM does this bank have?

4. How often is a statement sent out to clients?

5. What will the teller do for these new clients?

Review cont.

Task 2

ASKING QUESTIONS

Imagine that you are a new bank client and your teacher is a bank manager.
Ask four questions about your new account.

1. _____
2. _____
3. _____
4. _____

Task 3

GIVING INSTRUCTIONS

Imagine that you are a bank teller. Answer an elderly client's questions about banking. Speak slowly, carefully, and politely.
Make sure that the client understands your answer.

1. How can I get cash if the bank is closed?

2. What is a PIN?

3. What is this \$7.00 monthly fee for?

4. What is an overdraft protection plan?

Answer Key

LESSON DESCRIPTION:

In this lesson, students learn useful vocabulary and expressions to use at a bank and when doing banking transactions. They practice talking to a bank teller, and they also create their own dialogues.

LEVEL: Int

TIME: 1.5 hours

TAGS: everyday dialogues, bank, banking, financial, teller, bank machine, ATM, withdraw, deposit, transaction, finances, business

Pre-Reading

A. WARM-UP QUESTIONS

Discuss as a class or in small groups. Answers will vary.

B. VOCABULARY PREVIEW

- | | | | | | | |
|------|------|------|------|-------|-------|-------|
| 1. c | 3. f | 5. g | 7. a | 9. h | 11. j | 13. i |
| 2. e | 4. n | 6. b | 8. m | 10. l | 12. d | 14. k |

Dialogue Reading

Give your students time to read the dialogue in pairs.

Practice

Have your students read the dialogue again and practice subbing in some of the different expressions.

Listening Practice

Have students complete the dialogue by listening to the recording or by having two students read the completed dialogue from page 2.

Vocabulary Review

- c – The other three are people.
- a – The other three are machines where you can get money.
- c – The other three are numbers you use with your bank card.
- b – The other three are things you can do with your money.
- b – The other three involve signing your name.
- c – The other three involve money one doesn't have.
- b – The other three are money you get from working.
- c – The other three are actual, physical money.
- b – The other three involve taking/removing something.
- b – The other three are types of currency.

Write Your Own Dialogue

Encourage your students to use vocabulary from the model.

(continued on the next page...)

Answer Key cont.

Review (Assessment Tasks)

The following tasks can be used for assessment purposes and/or review practice. You can save all of the tasks until the end or assess your students throughout the lesson.

TASK 1

Play the audio from this lesson. Then assign the questions. You can decide if you want your students to say or write the answers.

1. The couple visited the bank because they are new in town and want to open a checking account.
2. The clients can use their bank cards for deposits, withdrawals, bank transfers, and bill payments.
3. This bank has a 24-hour drive-thru ATM.
4. The bank statements are sent out monthly.
5. The teller will make the deposit for the clients. They have a check and some cash to deposit.

TASK 2

Answers will vary. Assess your students' ability to ask questions. You can decide if you want to assess their speaking or writing skills.

TASK 3

Answers will vary. Assess your students' ability to give instructions using some of the vocabulary and expressions they've learned in this lesson.

SPELLING NOTE:

This lesson shows the American spelling of the words *Check*, *Checking Account*, and *Practice*. Most other English-speaking countries spell these words this way: *Cheque*, *Chequing Account*, and *Practise* (when used as a verb; *Practice* when used as a noun). Make it a challenge for your students to find these words in the lesson and see if they know the alternate spellings.

