

INTRODUCING THE TOPIC

Name: _____

1 Read what some people say about their bank. Which are also true for you? Circle them.

1. ☐

I can do online banking on my computer at night.



2. ☐

My bank is open from 9 till 5.



3. ☐

My bank is near my home.



4. ☐

My bank is near my work.



5. ☐

I have to take a bus to get to my bank.



6. ☐

I never go to my bank. I only use the ATM.



2 How important are these things to you when you choose a bank? Number them from 1 to 5 (1 = very important, 5 = not important). Then compare your answers with a partner.

- ___ a. I want my bank to be close to home.
- ___ b. I want my bank to have lots of ATMs.
- ___ c. I want my bank to have online banking.
- ___ d. I want my bank to be open for many hours each day.
- ___ e. I want my bank to be close to my work.

VOCABULARY 1

Name: _____

1 Write the sentences next to the pictures.

They're opening an account at their branch. • She's paying a bill at an ATM.
She's doing her banking online. • She's paying with a debit card. • He's writing a check.



1. _____

2. _____



3. _____

4. _____



5. _____

2 Match A and B to make sentences about banks.

A

1. You can open
2. Many people use the automatic
3. People enjoy
4. You can withdraw money
5. You will get five free
6. The bank will give you enough

B

- ___ a. bill pay.
- 1 b. an account at the bank.
- ___ c. the bank's online banking services.
- ___ d. checkbooks.
- ___ e. checks for a year.
- ___ f. at the ATM.

3 What do you think the expression "24/7" means? Circle the correct answer.

- ☐ a. 24 days a month, 7 hours a day
- ☐ b. 24 hours a day, 7 days a week
- ☐ c. 24 weeks a year, 7 days a week
- ☐ d. 24 hours a day, 7 months a year



VOCABULARY 2

Name: _____

1 Circle the correct answers.

1. When you have a **checking account**, you can ____ .
☐ a. write checks
☐ b. save money
2. When you **earn money**, you have ____ money.
☐ a. more
☐ b. less
3. The bank can **give you a loan** to ____ a car.
☐ a. sell
☐ b. buy
4. If you pay a **monthly fee**, you pay that fee ____ a year.
☐ a. one time
☐ b. 12 times
5. A **requirement** is something that you ____ do.
☐ a. have to
☐ b. don't have to
6. The bank's **customers** are the people who ____ at the bank.
☐ a. work
☐ b. have accounts

2 Circle the correct answers.

1. If you want to write checks, you need a checking **interest** / **account** / **balance**.
2. Customers don't want to pay **low** / **high** / **minimum** interest on a loan.
3. Some banks will only let you have a checking account if you have a minimum **balance** / **requirement** / **fee**.
4. You should always ask the bank about the interest **account** / **rate** / **information** before you take a loan.
5. It's a good idea to **look** / **check** / **offer** out a few banks before you open an account.

3 Fill in the sentences. Unscramble the letters to find the correct words.

1. I have two bank accounts. One is a checking (hicekcg) account and the other is a _____ (aisnsvg) account.
2. My bank _____ (efrsfo) low monthly fees and _____ (hucm orme).
3. You should _____ (ckche tou) a few banks and see which has good _____ (ntieets rteas).

Presentation

1a Underline examples of *can* in the sentences below.

- In our bank, you can get free checks.
- She cannot get a loan from her bank.
- You can't come to the bank after 7 p.m.
- Can I open a savings account?

1b Answer the questions.

1. Does *can* mean *able to* or *have to*?

2. What is the short form of *cannot*?

3. What is the first word in the question?

Practice

2 Write sentences about yourself. Use *can* or *can't* and the words below.

1.



ice skate

I can't ice skate.

4.



fix a washing machine

2.



run 5 miles

5.



barbecue

3.



play the guitar

6.



ride a bike

3a Write questions with *Can I*. Use the words below.

1. withdraw money from my savings account Can I withdraw money from my savings account?
2. get a free debit card _____
3. see my balance online _____
4. get free checkbooks _____
5. get a loan _____
6. pay bills at an ATM _____

3b In pairs, role-play a customer asking questions at the bank. The customer asks the questions from Exercise 3a. The bank worker answers using *Yes, you can* or *No, you can't*.

Can I withdraw money from my savings account?

No, you can't.

WRITING

Name: _____

1 Read the ads.

Mountain Bank

We offer high rates on savings accounts.

Our savings accounts have low monthly fees.

We offer online banking 24/7.

Hightown Bank

We offer these services:

LOW MONTHLY FEES
on checking accounts

NO MONTHLY FEES on
savings accounts

LOW INTEREST rates
on loans

FRIENDLY BANK

**FRIENDLY BANK OFFERS THESE
SERVICES TO CUSTOMERS:**

2 free checkbooks a year

FREE debit card for withdrawing money at ATMs

low monthly fees on checking accounts

online banking

2 Complete the chart with information from the ads. If no information is given, write nothing.

	Mountain Bank	_____ Bank	Hightown _____
Online banking			
Free debit cards			
Free savings accounts			
Low monthly fees on checking accounts			
Low interest rates on loans			



English in America Beginners: 12. Banking: 3. Looking at Banks

Introduction

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Words 1

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Read 1

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Words 2

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Read 2

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Game

11



Ask and answer the questions with a partner.

1. Do you use your computer to do online banking?
2. Is your bank near your home?
3. Is your bank near your work?
4. Is your bank open from 9 till 5?
5. Do you use the ATM?
6. Do you take a bus to get to your bank?



Robert Lynch



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24/7

account

ATM

automatic

balance

bill pay

branch

check

checkbook

debit card

enjoy

enough

free

on time

online banking

open

pay

service

withdraw

Read and listen to the words and phrases. Then do the activity below.

Look at the categories below. Find words or phrases from the list that fit into the categories and write them in your notebook. Then compare with a partner.

For example:

BANKING TERMS

debit card

EXPRESSIONS

24/7



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The teacher is going to ask some questions. Raise your hand if your answer to the question is "Yes".

1. Who has a bank account?
2. Who writes checks?
3. Who has a debit card?
4. Who withdraws money from ATMs?
5. Who does online banking?



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Match the words to their definitions.

1 withdraw

2 balance

3 pay

4 free

5 open

6 online

☐

a. take money from an ATM or bank

☐

b. done on the Internet

☐

c. not costing money

☐

d. the opposite of close

☐

e. to give money for something

☐

f. money that's in your bank account



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1x

THE CHRONICLE 72



EASTWAY BANK

Open an account with us! Enjoy these services:

- ★ A free debit card – withdraw money at any of our 250 ATMs!
- ★ Five free checkbooks – have enough checks for a year!
- ★ Automatic bill pay – pay your bills on time!
- ★ Online banking – see your account balance online 24/7!

Call 1-800-555-0199
or come into one of
our 100 branches TODAY!



Read the advertisement. Drag the questions to complete the phone conversation. Then role-play it with a partner.

Will I be able to see my balance at any time?

Do I need to pay for a debit card?

Will I need to come to the bank to withdraw money?

Do I get checkbooks if I open an account?

Account Manager: Eastway Bank. How can I help you?

Maxine: I want to open an account. I have some questions.

Account Manager: OK. Go ahead.

Maxine:

1

Account Manager: No, you can use a debit card at any of our 250 ATMS.

Maxine:

2

Account Manager: No, we give you one for free.



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check out

checking account

customer

earn

high interest

information

interest rate

loan

look for

low interest

minimum balance

monthly fee

much more

offer

requirement

savings

savings account

Read and listen to the words and phrases. Then do the activity below.

Choose five words or phrases from the list. In your notebook, write a sentence for each item that shows you understand its meaning.

For example:

*Paul puts any extra money he **earns** into his **savings account**.*



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Drag the words into the correct order to form questions.

1. a customer Are you at this bank?

2. looking for a savings account or a checking account? you Are

3. earn? interest How much will I

4. Where more information? find can I

5. there any requirements? Are

6. on loans? to pay low interest you want Do



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**Who would say it? Choose Customer or Account Manager.**

1. Are you a customer at this bank?

Customer

Account Manager

2. Are you looking for a savings account or a checking account?

Customer

Account Manager

3. How much interest will I earn?

Customer

Account Manager

4. Where can I find more information?

Customer

Account Manager

5. Are there any requirements?

Customer

Account Manager

6. Do you want to pay low interest on loans?

Customer

Account Manager



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Drag the words to complete the sentences. Then ask and answer the questions with a partner.

account

checked out

loan

checking

1. Do you have a account? At which bank?

2. It's a good idea to have a savings . Do you have one?

3. Have you ever your bank's website?

4. Do you know someone who got a from a bank? What was it for?



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1x

BANKING MONTHLY

Oakdale
BANK

Are you looking for a checking account
with no minimum balance requirement?

What about a savings account with
no monthly fees?

Do you want to pay low interest
on loans and earn high interest
on savings?

**Oakdale Bank offers its
customers the best
services, the best
interest rates and
much more!**



For information,
call 1-888-555-0199 or check out
www.oakdalebank.quickcity.net today!

Read the advertisement. Then discuss the questions.

Why is it good to ...

1. have a checking account with no minimum balance requirement?
2. have a savings account with no monthly fees?
3. pay low interest on loans?
4. earn high interest on savings?