



Robert Lynch



English in America Beginners: 12. Banking: 4. Paying for Purchases

Introduction

Words 1

Read 1

Words 2

Read 2

Game

1

2

3

4

5

6

7

8

9

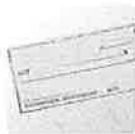
10

11



Drag two sentences under each picture.

This is a check. This is cash. You can use it to get cash from ATMs. You can see the dollars and cents.
You have to fill it out before you use it. This is a debit card.





Robert Lynch



English in America Beginners: 12. Banking: 4. Paying for Purchases

Introduction

1

2

Words 1

3

4

5

Read 1

6

7

Words 2

8

9

Read 2

10

Game

11



ATM

bank

cash

check

checkbook

checking account

coin

debit card

dollar

dollar bill

fill out a check

instead of

money

open a checking account

pay

real

sign

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 leaving a blank space instead of a word or phrase. Ask a partner to complete the sentences.

For example:

At this store, you can pay by cash, check, credit card or

.....

Answer: **debit card**



Robert Lynch



English in America Beginners: 12, Banking: 4, Paying for Purchases

Introduction

1

2

Words 1

3

4

5

Read 1

6

7

Words 2

8

9

Read 2

10

Game

11



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

1. usually Do you with cash? pay for things

2. Do you usually with a debit card? pay for things

3. the name know Do you near the school? of a bank

4. fill out you Do a check? know how to



Introduction

1

2

Words 1

3

4

5

Read 1

6

7

Words 2

8

9

Read 2

10

Game

11



American Coins

Each American coin has a name. There are pennies, nickels, dimes and quarters.



1 penny = 1 cent



1 nickel = 5 cents



1 dime = 10 cents



1 quarter = 25 cents

Drag the names of the coins to the correct pictures.

dime

nickel

penny

quarter

1



2



3



4





Introduction

1

2

Words 1

3

4

5

Read 1

6

7

Words 2

8

9

Read 2

10

Game

11



American Coins

Each American coin has a name. There are pennies, nickels, dimes and quarters.



1 penny = 1 cent



1 nickel = 5 cents



1 dime = 10 cents



1 quarter = 25 cents

How much is it? Choose the correct answers.

1



- ☐ a. 10 cents
☐ b. 5 cents
☐ c. 15 cents

2



- ☐ a. 15 cents
☐ b. 5 cents
☐ c. 10 cents

3



- ☐ a. 50 cents
☐ b. 25 cents
☐ c. 20 cents

4



- ☐ a. 35 cents
☐ b. 25 cents
☐ c. 15 cents

5



- ☐ a. 40 cents
☐ b. 50 cents
☐ c. 35 cents

6



- ☐ a. 20 cents
☐ b. 10 cents
☐ c. 2 cents



Introduction

Words 1

Read 1

Words 2

Read 2

Game

1

2

3

4

5

6

7

8

9

10

11



THREE WAYS TO PAY



This is cash. Cash is real money – dollar bills and coins. You can use cash to pay for things.



This is a debit card. You get your debit card from the bank. You can use a debit card to get money from ATMs and to pay for things in stores. To pay with a debit card, you need money in your checking account.

This is a check. You can pay for things with a check instead of cash. You get checkbooks from the bank when you open a checking account. To pay with a check, first fill out the check and sign it.



Read the text. Then drag the words to complete the text below.

check cash pay checking account coins
sign checkbooks debit card bank bills

Paying for Things

Dollar 1 and
2 are cash. You can use
cash to 3 for things in stores.
You can get cash from ATMs or from the
4 .

If you want to get 5 from an
ATM or pay for something without using cash, then you
need a 6 . You can get one
from a bank if you have a 7
there.

A 8 is also something you
can use to pay for things. You can get
9 from a bank if you have a
checking account there. When you use a check, you have to
fill it out and 10 it.



English in America Beginners: 12. Banking: 4. Paying for Purchases

Introduction

1

2

Words 1

3

4

5

Read 1

6

Words 2

7

8

9

Read 2

10

Game

11



account owner

amount

business

cent

date

pay to the order of

person

personal information

signature

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 about yourself using each word or phrase.

For example:

*I'm careful about giving out my **personal information** online.*



English in America Beginners: 12. Banking: 4. Paying for Purchases

Introduction

Words 1

Read 1

Words 2

Read 2

Game

1

2

3

4

5

6

7

8

9

10

11

**Drag the words to form questions or sentences.**

1. is account owner? Who the

2. in dollars Write and cents. the amount

3. personal Phone numbers are information.

4. this Is your signature?

5. the name of is What the business?



Robert Lynch



English in America Beginners: 12. Banking: 4. Paying for Purchases

Introduction

1

2

Words 1

3

4

5

Read 1

6

7

Words 2

8

9

Read 2

10

Game

11

**Match the words and expressions to their definitions.**

1 cent

2 signature

3 date

4 personal information

5 business

6 person

7 account owner

☐

a. a person who has a bank account

☐

b. day, month and year

☐

c. the smallest amount of money in the U.S.; one penny

☐

d. a place where people work

☐

e. a man, woman or child

☐

f. information like your name, phone number and address

☐

g. the special way someone writes his or her name



Robert Lynch



English in America Beginners: 12, Banking: 4. Paying for Purchases

Introduction

Words 1

Read 1

Words 2

Read 2

Game

1

2

3

4

5

6

7

8

9

10

11



Look at the check. What does each number represent? Drag the words to the correct numbers.

person or business that gets the money

account number amount (in words) check number

amount (in numbers) date

account owner's personal information

account owner's signature

1

2

3

4

5

6

7

8

1 John Winters
23 Oakdale Ave.
Beachwood, OR 97006

2 028

3 March 10, 2014

4 Nancy's Books

5 \$76.83

6 Seventy-six and 83/100

7 John Winters

8 028 00492 080 98 02840

THIRD CITY BANK

INTRODUCING THE TOPIC

Name: _____

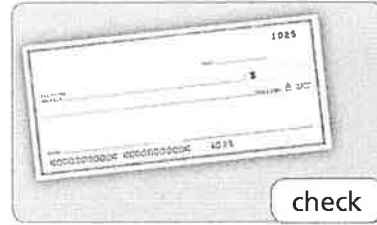
- 1 Look at some ways to pay for things. How do you usually pay for things? Tell your partner.



cash



debit card



check

I usually pay for things with cash.

- 2 Sasha is in a supermarket. She wants to pay for her food. What can she use to pay?



- 3 In pairs, role-play the dialogues.

1. Customer: I'd like to pay, please.

Cashier: How would you like to pay?

Customer: I'll pay with cash.

2. Customer: Can I pay with a check?

Cashier: No, I'm sorry. We only take cash or debit cards.

Customer: OK, then I'll pay with a debit card.

3. Cashier: How would you like to pay?

Customer: I'll pay with a check.

Cashier: That'll be fine.

VOCABULARY 1

Name: _____

1 Label the pictures and find them in the puzzle.

d	o	l	l	a	r	b	i	l	l
o	l	l	a	r	b	a	l	l	c
i	a	a	c	o	i	n	s	k	h
n	b	t	d	f	n	k	j	l	e
s	o	m	n	d	k	t	u	b	c
r	c	h	e	c	k	b	o	o	k
d	e	b	i	t	c	a	r	d	y



1. dollar bill



2. _____



3. _____



4. _____



5. _____



6. _____



7. _____

2 Circle the correct answers.

1. Cash is ____.

☐ a. dollar bills and coins

☐ b. checks

☐ c. debit cards

2. You can get ____ at an ATM.

☐ a. a debit card

☐ b. money

☐ c. checkbooks

3. You can get a debit card from ____.

☐ a. your school

☐ b. an ATM

☐ c. your bank

4. A checkbook has many ____ in it.

☐ a. dollar bills

☐ b. checks

☐ c. books

5. People sometimes use checks ____.

☐ a. to open a checking account

☐ b. to get a debit card

☐ c. instead of cash

3 Fill in the correct words.

money • bank • sign • instead • pay • checking account

1. Luis opened a _____ at the bank.

2. Cara used her debit card to get _____ at the ATM.

3. You can use cash to _____ for food at the supermarket.

4. Maria went to the _____ to get her new checkbooks.

5. You have to _____ your name when you pay with a check or debit card.

6. Many people pay for things with checks _____ of money.

4 Circle the answers that are true for you.

1. Is there a bank near your home?

☐ a. Yes, there is. ☐ b. No, there isn't.

2. Is there an ATM near your home?

☐ a. Yes, there is. ☐ b. No, there isn't.

3. Do you have a debit card?

☐ a. Yes, I do. ☐ b. No, I don't.

4. Do you sometimes use ATMs?

☐ a. Yes, I do. ☐ b. No, I don't.

5. Do you have a checking account?

☐ a. Yes, I do. ☐ b. No, I don't.

VOCABULARY 2

Name: _____

1 What is it? Circle the correct answers.

1. October 20, 2013

- ☐ a. amount
- ☒ b. date
- ☐ c. checking account

2. Josef Ramirez

- ☐ a. a business
- ☐ b. a date
- ☐ c. a person

3. Eighty-nine dollars and sixty cents

- ☐ a. the date
- ☐ b. an amount of money
- ☐ c. personal information

4. Joel's Computer Store

- ☐ a. a bank
- ☐ b. an ATM
- ☐ c. a business

5. name and address

- ☐ a. personal information
- ☐ b. branch number
- ☐ c. amount of money

6. *Josef Ramirez*

- ☐ a. a signature
- ☐ b. personal information
- ☐ c. name and address

2 Read the sentences. Then answer the questions.

1. Monday, February 3, 2013.

Write the date: ____ / ____ / ____

2. twenty-five dollars and ninety-three cents

Write the amount of money: \$ _____

3. Pay to the order of Flora's Flower Shop.

Who is getting the money? _____

4. Sofia Lopez has a checking account.

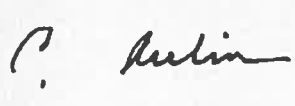
Who is the account owner? _____

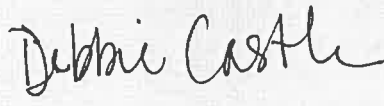
3 Can you match a name to each signature?

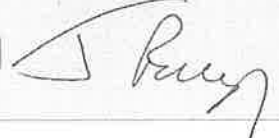
1. Jerry Rodriguez

2. Catherine Rubin

3. Debbie Castle

a 

b 

c 

4 How do you sign your name in English?

(name)

(signature)

Presentation

1 Read the examples. Then circle the correct answers below.

- *Today is September 1, 2013.*
 - *I was born on February 17, 1980.*
1. The name of the month always begins with a ☐ small / ☐ capital letter.
 2. We use a ☐ comma / ☐ period before the year.

2 Look at another way of writing the date. Circle the correct answers below.

- *11/3/07 (November 3, 2007)*
 - *8/31/13 (August 31, 2013)*
1. In the U.S. the correct order for writing the date is:
 - ☐ a. day / year / month
 - ☐ b. month / day / year
 2. We usually write the year using:
 - ☐ a. all four numbers
 - ☐ b. the last two numbers

Practice

3 Copy the months in the correct order.

March • June • October • January • May
November • July • February • December
August • April • September

1. January
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

4 Write the date using words.

1. 9/6/07 September 6, 2007
2. 5/5/05 _____
3. 11/21/10 _____
4. 3/31/13 _____
5. 2/28/05 _____
6. 7/21/00 _____

5 Write the date using numbers.

1. June 30, 2008 6/30/08
2. January 5, 2003 _____
3. October 17, 2001 _____
4. April 1, 2000 _____
5. December 22, 2004 _____
6. August 12, 2011 _____

6 Answer the questions.

1. What is the date today?

2. What is your date of birth?

3. What are two other dates that are special for you? Why are they special?

WRITING

Name: _____

1a Read about John. Underline the date, the name of the store, and the price of the new TV.

It's Monday, June 7, 2013. John Smith is at King's Media Market. He's buying a new TV. The new TV is ninety-nine dollars and ninety-nine cents. John doesn't have that amount in cash, so he's writing a check.



1b Imagine you are John and fill out the check below.

John Smith 55 Main Street Fresno, CA 93721		022
DATE ^{1.} _____		
PAY TO THE ^{2.} _____ ORDER OF _____	\$ ^{4.} _____ DOLLARS	
FB FOLEY BANK ^{5.} _____		
*022# 1:00349030: 4808430 '		SIGNATURE