



Intermediate Lesson – The Bank

Turn to page 132 in the OPD. Repeat vocabulary words 1-17 after your teacher. Practice until you can pronounce them well.

Read and discuss these definitions:

Bank: a place where people can save or borrow money

Deposit: add money to your bank account

Withdrawal: taking money out of your bank account

Teller: the person you talk to when you make deposits and withdrawals

Automatic Teller Machine (ATM): a computer in a public place that is connected to the bank. It allows you to deposit and withdraw money.

ATM card: the card you use to deposit or withdraw money from an ATM

Valuables: things that you own that are worth a lot of money, like expensive jewelry

Safety deposit box: a locked box in the bank where you can keep valuable things

Cash a check: receive money for presenting a check

Savings account: a bank account that pays you a little money (interest %) for keeping your money in the bank

Vault: a locked and secure room where money and valuables can be safely kept

Bank statement: a record of the activity in a bank account

Balance: the amount of money in a bank account

With your group, make a list of verbs that describe what you can do with money. Think of as many as you can. For example:

Spend

Deposit

Read each sentence and fill in the blanks with the correct word(s).

Safety deposit box bank checking account cash a check ATM
Teller deposit withdrawal savings account ATM card
Balance bank statement

A _____ is a place where people borrow and save money.

Adding money to your account is making a _____.

When the bank is closed you can use the _____.

Every month, I look at my _____ to make sure there are no mistakes.

You need your _____ when you use the ATM.

Taking money out of your account is making a _____.

You can keep your valuable things in a _____.

When you _____, you receive money for presenting a check.

A _____ allows you to write checks for things you buy.

I can't write any more checks until I get paid. My bank _____ is very low.

The person you talk to when you want to make a deposit or a withdrawal is a _____.

A _____ allows you to save money while earning interest.

Listen while your teacher reads the following conversations. Fill in the blanks with the words you hear. Then students should read the conversations and check the answers.

Customer: Hi. I would like to open a _____ account, please.

Teller: Sure. Just fill out _____ application and bring it to _____ when you are finished.

Customer: Ok. _____ you.

A few minutes later...

Customer: Here is the application for a savings _____.

Teller: To open a new savings account, you have to deposit at least _____.

Customer: OK.

Customer: Hi. I would like to _____ my paycheck, please.

Teller: Do you want to deposit it into your savings or _____ account?

Customer: I would like to put _____ into my _____ account and the _____ into my checking account.

Teller: Do you need any _____?

Customer: Yes. _____.

Teller: Hi. What can I do for you today?

Customer: I would like to _____ \$300.00 out of my _____ account, please. Here is my account information.

Teller: Do you have a picture _____?

Customer: Yes. I have my driver's license.

Teller: Here is your _____.

