**SL16. Going to the Bank**

Student Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Student ID Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Instructor: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Level: \_\_\_\_\_\_\_\_\_\_\_Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**IMPORTANT NOTE: Sections 1-3 in the SDLA must be completed before meeting with a tutor and receiving a stamp. Write/type all your answers on this handout.**

**After completing this SDLA, you will be able to:**

* Recognize the necessary vocabulary often used in a bank setting
* Categorize the different needs addressed by a bank teller versus a personal banker
* Use appropriate phrases in a conversation between a personal banker and a customer

**Sections 1-3 (approximately 45 minutes):** Read the information. Follow each step below to complete this SDLA. Be prepared to explain your answers when you meet with a tutor.

**Section 1: Necessary Vocabulary**

**Part 1:** Most people use banks to handle their money. Some people prefer to go into the bank to get help from an actual person while others prefer to use online banking. Which do you prefer? Even though banks are very popular nowadays, not everything about them is good. Can you think of some disadvantages and advantages of banks?

|  |  |
| --- | --- |
| **Advantages** | **Disadvantages** |
| * \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | * \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

What are some of the reasons that people go to the bank? What are the services that banks provide? Write your ideas in the chart below.

|  |
| --- |
| **Bank Services** |
| * *Deposit money* |

**Part 2:** Read the vocabulary words below. Look up any of the words that you do not know at [www.learnersdictionary.com](http://www.learnersdictionary.com). Listen to the passage below and fill in the blanks with the words you hear from the chart. To listen to the passage, log in to the ESL tutoring website at [www.mtsac.edu/llc](http://www.mtsac.edu/llc). Go to the *Resources and Links* for SL16 and select **@Audio File**.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Balance | Paycheck | Purchase (n) | Maintain | Withdraw |
| Deed | Tuition | Loan | Bill (n) | Earn |
| Interest | Traveler’s check | Account | Savings | Checking |
| Branch | Certificate of deposit (CD) |  |  |  |

It is very important to be familiar with everything your bank has to offer. I use my bank for many things; first of all, I have an open **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** and **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** account that I access on a regular basis. I **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** about $300 every month in my savings account to save money for major **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** or for a rainy daywhen I have unexpected expenses. My **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** is deposited directly into my checking account, and I write out checks to pay my **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** . My checking account is free if I **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** a minimum **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** of $25 in the account. I also have about $100 automatically transferred from my checking to my savings account on a monthly basis. The accounts **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** very little **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** , but it's better than earning nothing. Therefore, I also have a **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  that earns a higher rate of interest, but I can't **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** the money from the account for one year. Actually, I need money because I'm planning on taking out a student **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** to pay for college **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** . Also, I rent a safety deposit box at the bank and store my valuables there including important documents, some coins and jewelry, and the **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** , or ownership record, to my house. Finally, I can exchange my money into the currency of other countries, or I can buy traveler's checks before I depart on a trip. There are many different **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** I could go to, but I like the one closest to my work the best. All the bank tellers are friendly, and they are never very busy.

http://www.dailyesl.com/bank-services.htm

**Part 3:** Using the information from the passage, add more information to your chart in part 1.

**Section 2: Talking to a Teller vs. Talking to a Personal Banker**

**Part 1:**

A **teller** is considered a "front line" in the banking business. This is because they are the first people that a customer sees at the bank. Tellers work from a station, usually located on a Teller Line. Most stations have: A teller system which includes cash drawers, receipt validator/printers, proof work sorters, and paperwork used for completing bank transactions. These transactions include:

* [Check](http://en.wikipedia.org/wiki/Cheque) cashing and/or depositing
* Savings deposits and/or withdrawals
* Issuing negotiable items ([cashier's checks](http://en.wikipedia.org/wiki/Cashier%27s_check), [traveler's checks](http://en.wikipedia.org/wiki/Traveler%27s_cheque), [money orders](http://en.wikipedia.org/wiki/Money_order), etc.)
* Payment collecting
* Promotion of the bank’s products ([loans](http://en.wikipedia.org/wiki/Loan), [mortgages](http://en.wikipedia.org/wiki/Mortgage_loan), etc.)
* Cash advances
* Savings bond redemption

C:\Documents and Settings\wcuser1553\Local Settings\Temporary Internet Files\Content.IE5\Z02HHZPN\MC900072629[1].gif**You Try:** Check any of the transactions a teller has helped you with when you were at a bank.

At the bank, 2 common transactions that a teller can help you with are making a deposit and making a withdrawal. Go to <http://tinyurl.com/ogp6dx4> and listen to the conversations about making a deposit (#3) and making a withdrawal (#4). Person A is a teller, and Person B is a customer.

A **personal banker** is more concerned with bank accounts. A personal banker helps customers manage their assets, including mortgages, savings and checking accounts, and Certificates of Deposit (CDs). The personal banker examines a client's assets, suggests additional banking services, and offers solutions when consulted about financial needs. A personal banker is concerned only with the assets and deposits that a client has with the bank he or she represents.

**Part 2:**

Below is a list of items that you go to a bank for. Decide if you should see a teller or a personal banker for each item and write your answer on each line. The first one has been done as an example.

*teller*

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I need to open a new savings account.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I need to redeem the monetary value of a CD I received from my grandparents.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I need to deposit cash into my checking account.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I need to create CDs for my grandchildren.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I need to get a traveler’s check for my trip to Europe.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I need to withdraw cash from my checking account.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I have specific questions about my mortgage.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I want to know how I can start investing my money.

**Part 3:**

**Talking about differences:** Below are some phrases that you can use to ask about differences in bank accounts. Read the phrases, and then read the example conversation.

|  |  |
| --- | --- |
| **Confirm Situation (A)** | **Ask for more information (B)** |
| I understand you have two choices. 🡪 | Could you explain the differences? |
| I see that you have two choices. 🡪 | Can you tell me about them? |
| I read somewhere you have two choices. Is  that true? 🡪 | Could you explain them in detail, please? |
| I heard that there are two types of accounts. 🡪 | Can you confirm and explain them? |

**Example Conversation:**

**Personal Banker**: What can I do for you?

**Customer**: Hi, I’d like to open a savings account please. I understand you have two choices. Could you tell me about them?

**Personal Banker:** Well, the major difference is X has a minimum deposit and Y doesn’t.

**Customer:** Can you explain X a little more?

**Personal Banker**: Sure. X’s minimum deposit is $500 dollars.

**Customer**: Thank you, that is clearer.

**Expressing Concern:** Below are some phrases that you can use to express concern. Read the phrases, and then read the example conversation.

**Example Conversation:**

**Personal Banker:** Well, the major difference is the premium account has a minimum deposit and the basic account doesn’t.

**Customer**: I am wondering how much the deposit on the premium account is?

**Personal Banker:** The minimum deposit is $1,000 dollars.

**Customer:** I was hoping for less, but I really want that account. That will have to do. Thank you.

|  |
| --- |
| **Get more information – Express concern** |
| * I am wondering if… * Does that mean...? * Are you saying that I must...? * Just to clarify, do I need to…? |
| **Make a decision – Express concern** |
| * I was hoping for more, but * I am a little concerned, but * That seems a bit steep, but * I feel a little uncomfortable, but * It isn’t exactly what I expected, but |

**Part 4:**

**You Try!** Use the vocabulary, information, and phrases from this SDLA to complete the conversation below.

**Personal Banker:** Hello Mr. and Mrs. Jenkins. How can I help you today?

**Customer:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Personal Banker:** Great, do you know what type of checking account you’d like to open?

**Customer:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Personal Banker:** Sure. Both offer online access and free global ATM access, but the big difference is the required deposit amount and that the premium checking account offers interest where the basic checking account doesn’t.

**Customer:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Personal Banker:** The required amount to maintain is 15,000 dollars monthly. The interest rate is currently at 3% so you can see growth.

**Customer:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**Personal Banker:** Excellent choice. Just fill out these forms, and I will start the process.

Source: OpeninganAccount-IntermediateBusinessESL.pdf

**Section 3: Student Self-Assessment**

C:\Documents and Settings\wcuser1553\Local Settings\Temporary Internet Files\Content.IE5\Z02HHZPN\MC900072629[1].gif*Complete this self-assessment before meeting with a tutor.* **Now that you’ve completed sections 1 and 2, check the things you can do:**

* + - * I can define the necessary vocabulary often used in a bank setting.
      * I can categorize the different needs addressed by a bank teller versus a personal banker.
      * I can use appropriate phrases in a conversation between a personal banker and a customer.

**DON’T FORGET! Write your name on the clipboard to work with a tutor. The tutor will call your name when he/she is ready.**

**Section 4: Practice with a Tutor!**

After completing the self- assessment, meet with a tutor and give this completed SDLA to the tutor. To make sure you understand the information in this SDLA, you will discuss Sections 1 and 2 with the tutor. You may ask any questions that you have at this time.

The tutor will provide you with feedback in the following areas:

|  |  |  |  |
| --- | --- | --- | --- |
| **Area of Focus** | **1 Point** | **3 Points** | **5 Points** |
| **Content** | Student does not provide enough information in responses and does not use appropriate vocabulary. | Student provides sufficient information in responses and uses appropriate vocabulary some of the time. | Student provides all necessary information in responses and uses appropriate vocabulary most of the time. |
| **Skill: Speaking** | Student’s speech is unclear and requires frequent listener effort. | Student’s speech is generally clear but requires occasional listener effort. | Student’s speech is clear and smooth and requires minimal listener effort. |
| **Oral Fluency** | Speaks in incomplete sentences that do not flow. | Speaks in complete sentences some of the time with frequent pauses. | Speaks in complete sentences with occasional pauses most of the time. |
|  |  |  | **Total points: /15** |

**\*Students must receive at least 10 points to move on.**

**Tutor Recommendations:**

|  |  |
| --- | --- |
| * **Congratulations! Move on**   *Student has successfully completed this SDLA and is ready to continue to the next.* | * **Repeat**   *Student hasn’t yet mastered this SDLA. It is recommended that the student complete it again.* |

**Tutor Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**