LLSL16. Going to the Bank

Student Name: _____ Student ID Number: _____

Instructor: _____ Level: _____ Date: _____

For media links in this activity, visit the LLC ESL Tutoring website for Low Level SDLAs. Find your SDLA number to see all the resources to finish your SDLA.

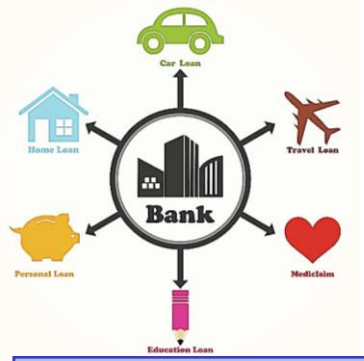
Section 1: Vocabulary

Many people use banks to hold their money. Some people like to go in to the bank for help from a person. Other people prefer to use online banking. Which do you prefer?

People go to the bank for many reasons. Look at the pictures below. What are they doing at the bank? Write the words under the correct picture. Look for the definition and pronunciation in the **Learner's Dictionary** http://learnersdictionary.com/

Bank Services

a) deposit money
b) withdraw money
c) apply for a credit card
d) cash a check
e) check a balance
f) exchange money
g) take out a loan
h) open a checking account or a savings account
i) transfer money
j) branch
k) save money
l) use ATM (automatic teller machine)
m) buy a money order/cashier's check
n) make payments

1. 

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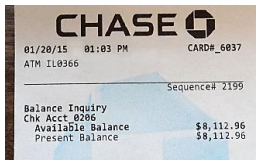
11. 

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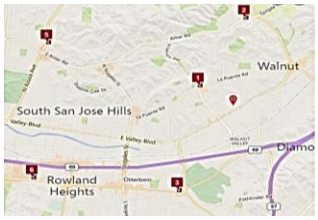
14. 

Section 2: Listening for Vocabulary

Listen to the conversation below and fill in the blanks with the words from **Section 1**.

deposit	payments	money order	take out	transfer	check
exchange	withdraw	branch	cashier's check	savings	save
ATM	open	apply	cash	account	checking account

Conversation: Opening a Bank Account

Banker: Hello. May I help you?

Customer: Yes, my name is Abdul and I have a 2 p.m. appointment for a new account.

Banker: Nice to meet you Abdul. I'm Anna. Please have a seat.

Customer: I'd like to _____ a checking account. Can you tell me what services come with this account?

Banker: Yes. It's a free account that includes free checks and an _____ card. You can do all of your banking for free online, or you can use our _____ machines for free too, including free bill _____ online or in a bank _____ .

Customer: Yes, that's the one I'd like to open. I brought my ID and a check I'd like to _____ today.

Banker: Great. You can deposit your check today once I set up your account.

Customer: When can I use the money?

Banker: You can _____ that money in two days. Deposits usually take two days to be available. Your account also comes with a free _____ account. You can put money in there to _____ for your future, emergencies, or a big purchase.

Customer: Oh, that is great. I do have a big purchase. I had a car accident last month and need to buy a new car, but I don't have enough money for that.

Banker: I'm very sorry about that. We can help you with your car purchase.

Customer: Really? How?

Banker: We offer credit and loans here. You can _____ an auto loan to buy your car. If you are approved, we will _____ the money to your bank account or give you a _____ check. Then you take that check to the auto dealer to buy your car.

Customer: That is a good idea. It will help me a lot. Can I _____ for an auto loan today too?

Banker: Yes, definitely!

Adapted from https://tinyurl.com/ydac3o54

Section 3: Teller versus Personal Banker

A **teller** is a person who works in a bank and receives or gives money to customers. They are the first people that a customer sees at the bank. Tellers work from a station, usually located on a Teller Line. These transactions tellers help customers with include:

- ✓ Check cashing and/or depositing
- ✓ Savings deposits and/or withdrawals
- ✓ Making cashier's checks and money orders
- ✓ Bill Payments
- ✓ Talking about the bank's products (credit, loans, mortgages, etc.)

Part 1 Listen: At the bank, two common transactions that a teller can help you with are a) making a deposit and b) making a withdrawal. Listen to the conversation in *Making a Withdrawal* Person A is a teller, and Person B is a customer.

A **personal banker** works more with bank accounts. A personal banker helps customers manage their assets, including loans, savings and checking accounts, and investments. The personal banker reviews a customer's assets, suggests banking services, and offers solutions when asked about financial needs.

Part 2 Listen: At the bank, the personal banker helps you with your accounts. Listen to the conversations in *Setting up a Bank Account* Person A is a personal banker and Person B is a customer.

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

personal banker I need to open a new savings account.

_____ I need to deposit cash into my checking account.

_____ I need to create savings accounts for my grandchildren.

_____ I have specific questions about my mortgage.

_____ I want to know how I can start investing my money.

Section 4: Understanding Bank Conversations

Read the conversation. Mark what you think the customer says. Be sure it matches what the banker says.

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

1. Customer:
- ☐ A: We want to make a deposit.
- ☐ B: We want to make a payment on my credit card.
- ☐ C: We want to open a bank account.

Personal Banker: *Great, do you know what type of bank account you want to open?*

2. Customer:
- ☐ A: We want to withdraw money.
- ☐ B: No, can you give us more information?
- ☐ C: Yes, we want a checking account.

Personal Banker: *Sure. Our checking account is for everyday money transactions, while our savings account is not for daily use, but is for you to save money that stays in the account and earns interest over time.*

3. Customer:
- ☐ A: We want to open a checking and savings account.
- ☐ B: Can we see our account balance?
- ☐ C: Do we need to make a deposit today?

Personal Banker: *Yes. They both require a minimum deposit of $250. They are both great options for different reasons. It really just depends whether you're looking to spend money, save money, or both!*

4. Customer:
- ☐ A: Ok. We want to open a checking account and a savings account.
- ☐ B: We want to cash my check.
- ☐ C: We don't want to open an account today.

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

Source: OpeninganAccount-IntermediateBusinessESL.pdf

Section 5: What Did I Learn?

Complete this table BEFORE meeting with a tutor.

Communication Skill	I can't do this yet.	I can do this with help.	I can do this without help.	I can teach this to a classmate.
I can define vocabulary often used in a bank.				
I can say the differences between a bank teller and a personal banker.				
I can use correct vocabulary in a conversation between a personal banker and a customer.				

Here are some words/phrases I need to practice.

Good job!

Now go to the LLC Tutoring Website and make an appointment with a tutor.

Section 6: Practice with a Tutor!

Meet with a tutor. Give this paper to the tutor. The tutor will review your work and talk with you. The tutor will ask you questions.

Grading Rubric

Possible Points	Need Practice (0-1 Point)	Good Job (2-3 Points)	Excellent Work (4-5 Points)
Content	More than 4 errors	3-4 errors	0-2 errors

Possible Points	Need Practice (0-1 Point)	Good Job (2-3 Points)	Excellent Work (4-5 Points)
Skill: Speaking Correctly	More than 4 errors ☐	3-4 errors ☐	0-2 errors ☐
Oral Fluency: Speaking long and smooth	Missing more than 4 words ☐	Misses 1-3 words ☐	0 words missing. ☐

***Students must receive at least 10 points to move on** **Possible Points: ☐ / 15**

Tutor Comments:

☐ **Congratulations! Keep going.**
You are successful! Choose another SDLA.

☐ **Work on this more.**
Not finished or needs more practice. Try this again.

Tutor Signature: ☐ Date: ☐