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SL16. 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 Upper Level SDLAs](#). Find your SDLA number to see all the resources to finish your SDLA.

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 below.

Bank Services

- *Deposit money*



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Part 2:

Read the vocabulary words below. Look up any of the words that you do not know at www.learnersdictionary.com. [Listen to the Section 1b passage](#) below and fill in the blanks with the words you hear from the chart.

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

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 day when 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.

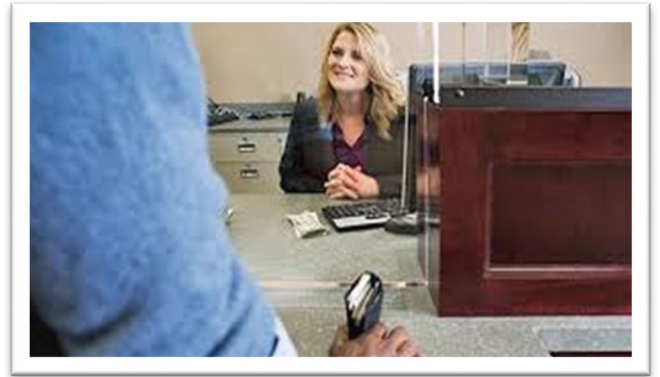
<http://www.dailyesl.com/bank-services.htm>



Section 2: Teller vs. 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, and paperwork, used for completing bank transactions. These transactions include:



- Check cashing and/or depositing
- Savings deposits and/or withdrawals
- Issuing negotiable items (cashier's checks, traveler's checks, money orders, etc.)
- Payment collecting
- Promotion of the bank's products (loans, mortgages, etc.)
- Cash advances
- Savings bond redemption

Listen! At the bank, 2 common transactions that a teller can help you with are *making a deposit* and *making a withdrawal*. Find the [Section 2 link on our website and listen to the conversations](#) in *Making a Withdrawal* (#4).

Person A is a teller, and Person B is a customer.



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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.



Listen! At the bank, the personal banker helps you with your accounts. Go to the [Section 2 link on our website and listen](#) to the conversations in *Setting up a Bank Account* (#1). Person A is a bank teller, and Person B is a customer.

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.

- personal banker 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 have specific questions about my mortgage.
- _____ I want to know how I can start investing my money.



Part 3:

Use the vocabulary and information from this SDLA to complete the conversation below.

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

Customer: _____

Personal Banker: Great, do you know what type of bank account you'd like to open?

Customer: _____

Personal Banker: Sure. Our checking account is designed for everyday money transactions, while our savings account is not for daily use, but is instead meant to stay in the account and earn interest over time.

Customer: _____

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 your money or save it.

Customer: _____





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

Source: [OpeninganAccount-IntermediateBusinessESL.pdf](#)



Section 3: 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 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 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.




Visit the [Virtual LLC](#) at the time of your appointment.



Section 4: Practice with a Tutor!

Meet with a tutor. Give this paper to the tutor. The tutor will review your work and talk with you. You may also ask the tutor any questions that you have.

Grading Rubric

| Possible Points | Need Practice  (0-1 Point) | Good Job  (2-3 Points) | Excellent Work  (4-5 Points) |
|------------------------|---|---|---|
| Content | Not enough information provided in responses and often does not use correct vocabulary. | Provides most important information in responses and some of the time uses correct vocabulary. | Provides all necessary information in responses and most of the time uses correct vocabulary. |
| Skill: Speaking | More than 6 mistakes saying words; needs guessing more than 3 times. | Not more than 5 mistakes saying words; needs guessing on 1-2 words or sentences. | Not more than 2 mistakes saying words; needs no guess about meaning. |
| Oral Fluency | Speaks mostly in phrases, individual words; many pauses. | Sometimes speaks in complete sentences; several pauses. | Speaks in complete sentences; a couple pauses okay. |

*Students must receive at least 10 points to move on

Possible Points: _____ / 15

Tutor Comments:

Congratulations! Keep going.

You have successfully completed this SDLA and are ready to continue to the next.

Work on this more.

You have not yet mastered this SDLA. It is recommended that you complete it again.

Tutor Signature: _____

Date: _____