

Money, Banks and Bills – Opening a bank account

Warmer: Write bank account on the board and ask learners to call out/ elicit all of the things related to a bank account – e.g. direct debit, wages etc etc.

Give the learners the work sheet and ask them to put the words in the correct order to form sentences. Once they have done this ask each learner to read out one of the sentences and check pronunciation.

Main Activity: Give the learners the application form and ask them to fill in the necessary details – monitor and deal with any problems.

Put a completed application form on an OHT and learners check their own forms to ensure that have filled in the correct details.

Role Play: Learners work in pairs to create a role play. Ask learners to imagine that one works for the bank and the other is a customer. Encourage them to create a dialogue using the sentences they created earlier – monitor and help them find any additional vocabulary they may need.

Finally, give the learners the information sheet.

1) Look at these sentences; put the words in the correct order to form sentences.

- A) Would open bank account I like to a.
- B) Documents do I need what?
- C) Need you will your passport.
- D) Certainly, you fill this need to out form application.

2) Decide whether the sentences are for the bank clerk or the customer.

A = customer

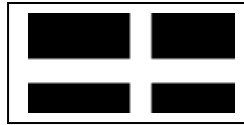
B =

C =

D =



The Royal Pasty Bank



Application Form

Name: _____

Date of Birth _____

Address: _____

Postcode: _____

Nationality _____

Occupation: _____

Salary: _____

Length of time at current job: _____

Dependents: _____

Money, Banks and Bills – At the Bank

Warmer/Lead In: bring in some coins and discuss the English money system with the group – ask them how it compares to their own currency.

Main Activity: Pre-teach elicit – **Transaction**, write it on the board and ask learners to shout out any words related to it.

- Hand out the dialogue sheet and learners work in pairs to choose the correct word. Feedback as a group and explain to learners that they are going to listen to a conversation between a customer and a bank clerk.
- Play the conversation and learners check if they are correct.

Practise: Learners work in pairs to role play the conversation and take it turns to be the customer or the bank clerk. NB: To make this activity more authentic you could bring in some real paying in slips.

Finally, give the learners the information sheet.

Money, Banks and Bills – Listening activity

Read the dialogue below and choose the correct word:

Customer) Hello, I'd like to **pay in/spend/save** this cheque please.

Bank clerk) Certainly, can I have your **account/phone/pin** number please?

Customer) Can I also **pay/spend/save** this electricity bill please?

Bank clerk) Of course, can I **help/hope/hold** with anything else?

Customer) Can you tell me what my account **balance/amount/total** is please?

Bank clerk) Yes, your account is £560 in **credit/debit** would you like to withdraw any money?

Customer) No thank you I'm **saving/spending** for a holiday.

Now listen to the recording and see if you were correct.

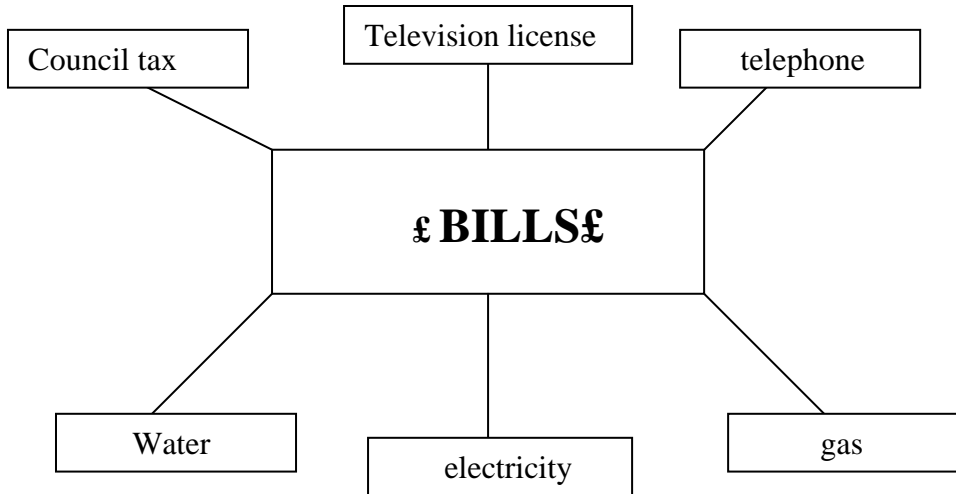
Essential Bank Vocabulary

Match the word with the correct meaning:

bank account	transaction	balance	cash	cash back
cash point	overdrawn	credit	spend	save
	pin number	cheque	pay in	withdraw

- a) The amount of money you have in your account.
- b) When you have taken out more money than you had in your account (you are now in debt).
- c) To take money out of your account.
- d) When you set aside money for something special.
- e) A confidential number given to you to use with your bank card.
- f) When you pay out money in exchange for goods or services.
- g) A machine in the wall where you can withdraw money.
- h) When you put money in your bank account.
- i) Where your money is kept.
- j) When you go to a shop and withdraw money with your card when buying something else.
- k) Money.
- l) When you have money in your bank account 'you are in credit'.
- m) Something you write which you write to pay for something.
- n) Whenever you pay for something, or take money from your account.

What – Different types of Bills



Where (to pay the bills)

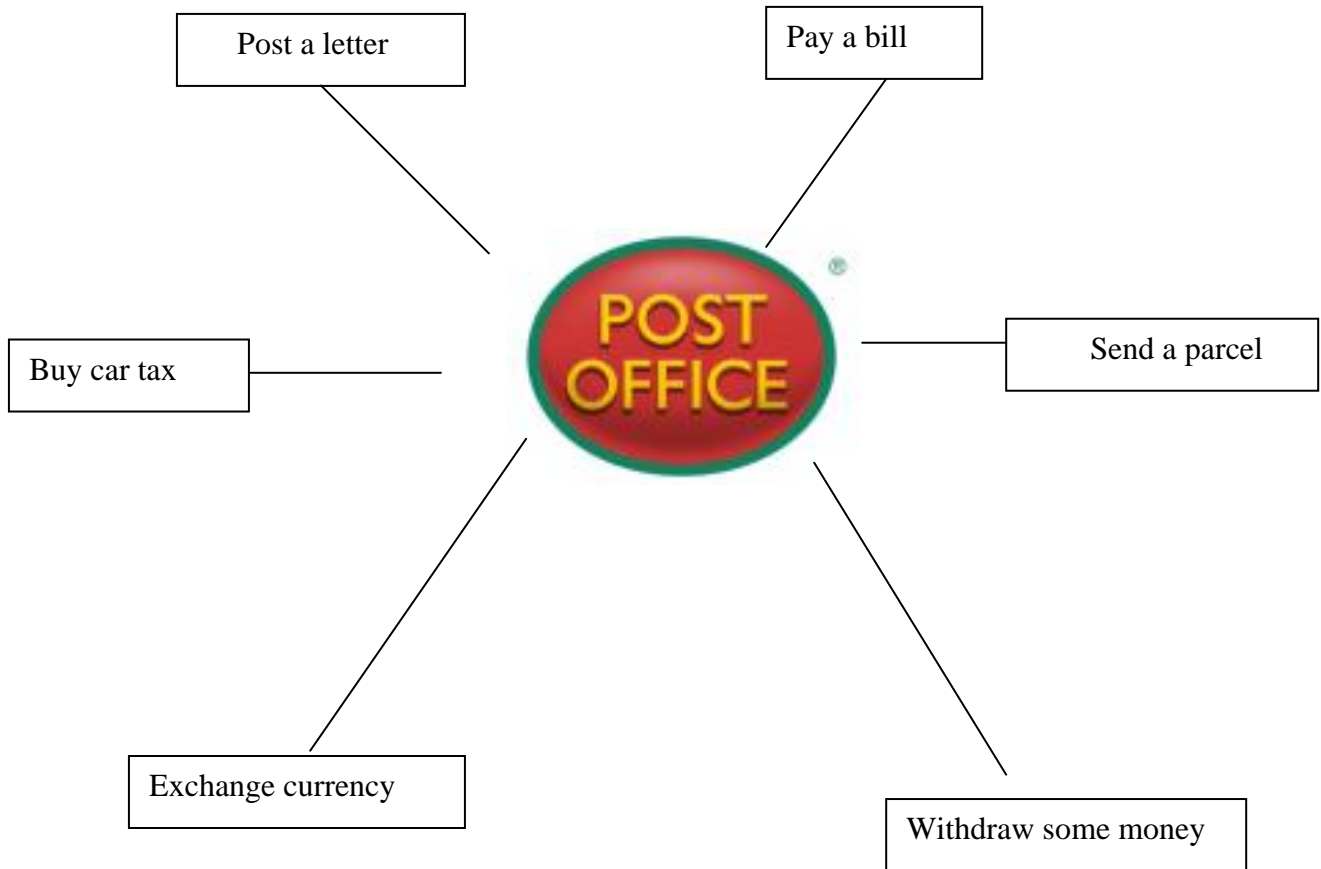
- **By Post** – You will need to write a cheque and send it with your bill - never send cash through the post.
- **Direct Debit** – The amount will be paid directly from your bank account.
- **Post Office** – You will need to go to the post office with your bill and pay at the counter.
- **Bank** – You will need to go to your own bank with the bill and pay at the counter.

When (how often you need to pay bills)

- **Quarterly** = Once every three months
- **Monthly** = Once a month
- **Annually** = Once a year
- **Weekly** = Once a week

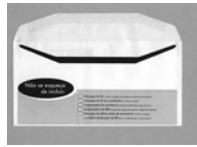
It will say on the bill when it needs to be paid – don't forget!

These are some of the things that you can do at the post office.



At the Post Office

Look at the pictures and match the picture with the correct word.



envelope

parcel

post box

letter

postman

car tax

look at the next page for the answers – but don't cheat!

Were you correct? Here are the answers



car tax



parcel



post box



letter



envelope



postman