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The purpose of this lesson plan is to equip the student with the vocabulary and structures to make basic bank transactions in English such as depositing cash/cheques, withdrawing money and cashing cheques.

VOCABULARY

1. Word-mapping: write “banking” at the centre of the paper and ask the student to think of any words related to this theme word. Write down the words in groups according to the logic between them and the theme word. Try to elicit more words from your student by asking related questions. For example, when the student gives the word “money”, you can ask “what do you do with the money”.
2. Provide the words that your student doesn't give in the above exercise and relate these words to those your student already knows.

Verbs

- 1) fill in *to fill in a deposit/withdrawal slip*
- 2) deposit *to deposit a cheque/cash*
- 3) Withdraw (withdrew, withdrawn) *to withdraw ... from my account. (withdrawal n)*

Nouns

- 1) account *Open/close an account*
- 2) balance
- 2) bank charges
- 3) branch
- 4) ATM
- 5) EFTPOS *credit card*
- 6) cheque
- 7) savings account
- 8) interest *interest rate*
- 9) loan
- 10) payee
- 11) Deposit/withdrawal slip
- 12) statement
- 13) teller
- 14) Signature *sign v*

3. Vocabulary exercises

Match the words with their opposites

- | | |
|-------------|---------|
| 1) spend | deposit |
| 2) withdraw | save |
| 3) borrow | lend |

Word Scramble

- 1) a c h s
- 2) y p a
- 3) c i n o
- 4) c q e h e u
- 5) e e l l r t
- 6) p i t o d s e
- 7) l a a b n e c
- 8) c c a u t o n
- 9) t t t e e s a m n
- 10) d a i w w t h r

Match the verbs and nouns (one verb can be matched with multiple nouns)

- | | |
|-------------|--------------|
| 1) transfer | money |
| 2) fill in | an account |
| 3) pay | bills |
| 4) follow | a statement |
| 5) sign | a balance |
| 6) deposit | instructions |
| 7) make | a cheque |
| 8) pay into | a form |

WARM UP QUESTIONS

1. What is a bank?
2. Which bank do you have an account with? Why did you choose that bank instead of others?
3. What do you use the bank for? Do you need to produce your ID for the services?
4. Do you know the following banks in Australia? Which one do you bank with?



5. How do you deposit and withdraw money in your home country? Are ATMs popular there?
6. Do you have to pay a bank charge when you withdraw money at the counter in your home country?
7. Have you ever had trouble at the bank? What happened?

READING: this exercise is to reinforce banking vocabulary. In the meantime, it provides a good opportunity to work on pronunciation, word stress and sentence stress.

It is 'Thursday 'morning, and Peter is at the 'bank. He is 'withdrawing '\$1,500 from his 'savings account. There is an '\$8 bank charge. Peter needs 'cash because he is going to 'buy a TV. It is 'cheaper if he 'pays cash.

After 'shopping, Peter will 'meet his wife for 'lunch at a cafe. Peter will 'use his 'credit card to 'pay for lunch. A 'credit card 'allows customers to 'pay without using 'cash.

FUNCTIONS & STRUCTURES

Filling in bank forms

You will need to collect some deposit/withdrawal slips from your local bank to complete this exercise.

- 1) Present a completed form to your student and ask what type of form it is (a deposit slip / a withdrawn slip).
- 2) Explain how to deposit a cheque.
- 3) Ask your student to read a completed form carefully. Circle the correct answer.
 - a) ... wants to deposit / withdraw money.
 - b) ...'s bank is ANZ / Commonwealth Bank.
 - c) ... wants to deposit cash / cheque.
 - d) ... wants to deposit/withdraw \$250 / \$2500.
 - e) ...'s account number is ____/____.
- 4) Ask your student to fill in the forms according to the information given in the table (Make up the information yourself).

Date	Name	Account Number	Cash/Cheque	Amount

STRUCTURES

Making enquiries	Could you please give me some information about	savings account current interest rates
	Do you have any information on	
	I'd like some information about	
Making request		open a savings account.
	I'd like to	deposit this money/cheque into my account.
	I just want to	withdraw &1,500 from my account. cash this cheque have a cheque.
Providing identification	I've got my passport/driver licence.	
	Is my driver licence / student card ok ?	
	Here you are.	
Asking for help	Could you please help me	fill in / complete this deposit / withdrawal slip?
	Could you tell me how to	deposit this cheque?
	I've got a problem	with the ATM. remembering my PIN number.

SAMPLE DIALOGUE 1: A = Bank Teller B = Customer

A: Good morning. What can I help you with today?
 B: Good morning. I would like to withdraw \$1,500 dollars from my account.
 A: Ok. Can I have your photo ID please?
 B: Yes. I've got my passport.
 A: Great.
 ...
 A: Could you sign here please?
 B: Ok. Here you are.
 A: Thanks. Now, here is your bankcard and passport. And this is your receipt.
 B: Thanks.
 A: Is that all for today?
 B: Yes, thank you.
 A: Bye. Have a nice day.
 B: Thanks, You too.

SAMPLE DIALOGUE 2

A: Good afternoon. What can I help you with?
 B: Hi. I'd like to deposit this cheque and some cash please.
 A: Can I have your bankcard please?
 B: Yes, sure. Here you are.
 A: Okay. You need to fill in the deposit slip.
 B: I don't know how to fill in the slip. Can you help me please?
 A: Sure. Let's see. How much cash do you want to deposit?
 B: \$500.
 A: Okay, the amount goes here. And this cheque is for \$230.
 B: Yes.
 A: Okay, the drawer of the cheque goes here and the bank and branch here.
 B: Mmm, I don't quite understand.
 A: The drawer of the cheque is the person or company who gave you the cheque.
 B: Ah.
 A: In this case, it's the Rainbow Real Estate. It goes here.

B: Mm.
 A: And the bank which issued the cheque goes here with the branch name here.
 B: Right.
 A: Now, add it up and put the total here.
 B: Oh, thanks a lot. I should be right next time.
 A: Not a problem. I'll put it through for you.
 B: Thanks.
 ...
 A: Could you sign here for me please?
 B: Ok. Here you are.
 A: Lovely. ...Ok, here is your bankcard and your receipt. Anything else I can help you with today?
 B: No, that's all. Thank you.
 A: Have a nice day.
 B: Thanks, you too.

CONVERSATION EXERCISE: Role play

Alternate with your student playing the role of a bank teller and a bank customer. You will need to

- 1) collect some deposit/withdrawal slips and cheques from your local bank;
- 2) make several bank cards, bank receipts, different types of ID cards and Australian dollars;
- 3) prepare an activity sheet for the bank teller and task cards for the bank customer. (see below)
- 4) The bank teller is required to keep a record of the client's name, the transaction, the amount and the ID and give bank receipts.

Bank Teller Activity Sheet

Name	Transactions	Amount	ID

- 5) The bank customer picks a task card and goes to the teller.
 Transactions on the task cards:
 cash this cheque
 deposit this money into your account
 withdraw \$2,000
 deposit this cheque into your account

EXTENSION: Joint or independent accounts

For some cultures it sounds strange for couples to have independent savings account rather than a joint account. Firstly, it might, to your student, mean a lack of trust between the couple to have independent accounts. Secondly, your student might wonder how a couple pay for the household expenses if they keep their own money in their own account.

Reading comprehension

Rosa is engaged to her boyfriend Kyle. They plan to get married in December, and they are each saving \$350 a month for the wedding and the honeymoon. Kyle wants to open a joint savings account in both of their names, but Rosa said no. She likes having her own bank account. She has a savings account, and she doesn't want another account. Kyle is frugal with his money, and if she opens a joint account with him, he might ask her to explain why she withdrew money from the account. He

might even ask her why she didn't deposit enough money into their account. Kyle thinks that Rosa doesn't trust him. He said they can't get married if she doesn't trust him.

Exercise 1: True or False

1. Kyle is Rosa's fiancé.
2. Kyle wants to have a joint savings account with Rosa.
3. Kyle will pay for the wedding and the honeymoon.
4. Frugal means thrifty.
5. When you withdraw money from a savings account, the balance goes up.

Exercise 2: Answer the questions

1. When do Rosa and Kyle plan to get married?
2. How will they pay for the wedding and the honeymoon?
3. Why doesn't Rosa like to have a joint account with Kyle?
4. How does Kyle feel about that?

DISCUSSION

1. Should Rosa open a joint account with Kyle? Why or why not?
2. Do couples have a joint account or independent accounts in your country of origin?