

CAREER  
PATHS

# Banking

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## Scope and sequence

Unit	Topic	Reading context	Vocabulary	Function
1	Money	Advertisement	cash, coin, change, check, currency, exchange, balance, exchange rate, fee	Stating total amounts
2	Bank supplies	Email	bill strap, coin wrapper, cash drawer, cash, coin, fingerprint pad, ink, deposit bag, stamp, pen, counterfeit pen	Explaining what you need
3	Bank furniture	Website	filing cabinet, desk, post, rope, conference table, desk chair, teller pedestal, couch, armchair, mat	Making suggestions
4	Bank documents	Teller manual	account statement, account application, change of address, deposit slip, withdrawal form, envelope, teller receipt, balance sheet, cashier's check, register	Requesting identification
5	Bank machines	Website	currency counter, coin machine, swipe card reader, calculator, adding machine, computer, monitor, security camera, shredder, printer, counterfeit detector	Stating requirements
6	Parts of a bank	Bank checklist	lobby, waiting area, customer service desk, teller station, counter, breakroom, foyer, vault, manager's office, safe deposit box	Reporting a problem
7	Numbers	Chart	is, equals, comes to, and, plus, add, minus, less, subtract, times, multiplied by, over, divided by, - hundred	Talking about numbers
8	Savings accounts	Newspaper article	savings account, deposit, limit, withdrawal, depositor, interest, earn, interest rate, long-term, minimum balance	Warning customers
9	Checking accounts	Advertisement	checking account, check, debit card, debit, liquid, direct deposit, average balance, maintenance fee, checkbook, overdraft, returned	Offering a service
10	Credit cards	Business letter	credit card, credit limit, balance transfer, approve, annual fee, APR, finance charge, cash advance, introductory rate	Describing interest rates
11	Access channels	Website	branch, brick-and-mortar, ATM, drive-up, PIN, deposit, withdraw, funds, ATM fee, call center, online banking, mobile banking	Providing options
12	Online banking	Website	electronic statement, paperless, bill pay, transfer, security measures, secure, SSL, phishing, password, lock out, log in	Collecting personal information
13	Office and administrative support	Job postings	receptionist, greet, administrative assistant, support, head teller, oversee, data entry keyer, records, branch manager, accounting clerk, bookkeeping clerk	Describing job duties
14	Phone banker	Letter	phone banker, telephone banking, automated, answering system, customer service, resolve, issue, call center, complete, transaction	Starting a transaction
15	Teller	Job posting	teller, handle, verify, check, accuracy, issue, calculate, money order, accept, payment, count	Talking about job experience

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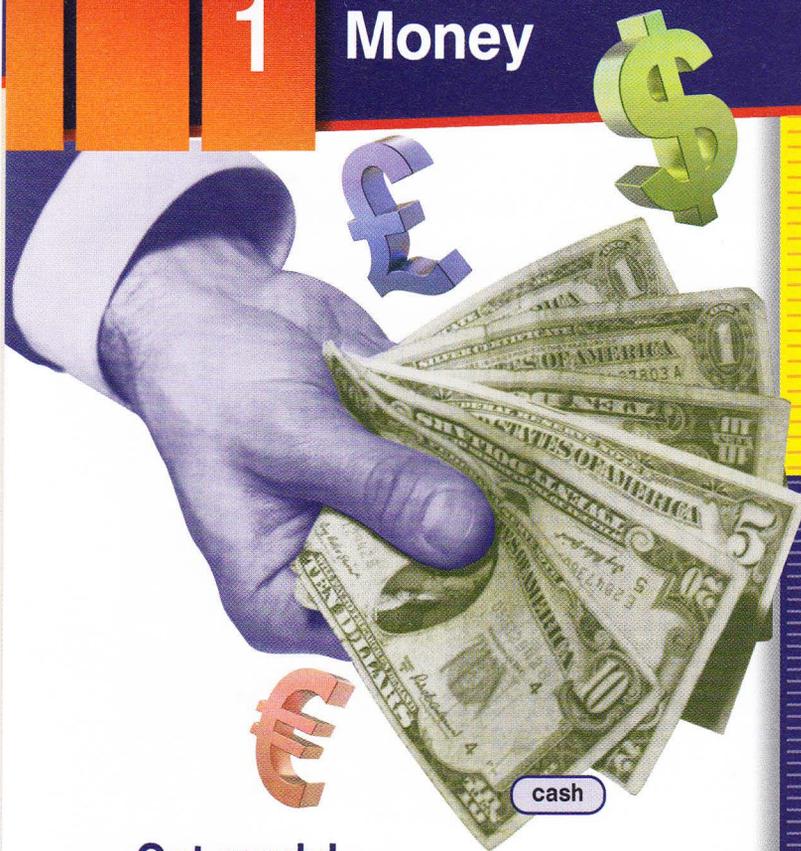
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# 1 Money



## Get ready!

1 Before you read the passage, talk about these questions.

- 1 What do people use to make purchases in your country?
- 2 Are coins or bills more common in your country? Which do you prefer?



## Reading

2 Read the bank advertisement. Then, mark the following statements as true (T) or false (F).

- 1  Customers need an account to cash checks.
- 2  One Yen is worth less than one USD.
- 3  The bank exchanges currency for free.

## Vocabulary

3 Match the words (1-5) with the definitions (A-E).

- |                                    |  |
|------------------------------------|--|
| 1 <input type="checkbox"/> fee     | 4 <input type="checkbox"/> coins         |
| 2 <input type="checkbox"/> cash    | 5 <input type="checkbox"/> exchange rate |
| 3 <input type="checkbox"/> balance |  |

- A the value of a currency in terms of another
- B money in the form of metal discs
- C an additional cost
- D to make accounts even
- E money in the form of paper notes and coins

Welcome to

**FIRST REGIONAL BANK**



Do you need a safe place for your hard-earned cash? Open a checking account today!

Are you tired of coins and loose change? We will count and deposit them for free!

Do you have a paycheck? Cash your check here, or open an account and make a deposit.

Do you need to exchange foreign currency? Here are our exchange rates\*:

CURRENCY	RATE	
American Dollar	1 USD	in USD
British Pound	0.616452	1.62219
Euro	0.722857	1.3834
Hong Kong Dollar	7.7903	0.123865
Japanese Yen	81.8708	0.0122144
Mexican Peso	12.097	0.0862251
South Korean Won	1126.1	0.000888
Turkish Lira	1.5991	0.62352

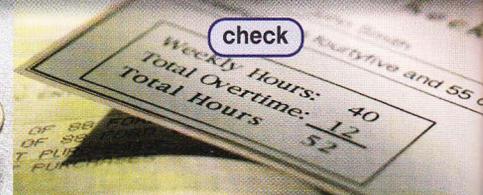
All exchanges are subject to a .09% service fee.

Balance your budget at First Regional!

\*Rates change hourly



coins



check

4 Fill in the blanks with the correct words from the word bank.

**Word BANK**

exchange    change  
check    currency    cash

- 1 He has no bills, just some \_\_\_\_\_.
- 2 \_\_\_\_\_ your euros before returning from your trip.
- 3 The vendor did not accept Jon's foreign \_\_\_\_\_.
- 4 The bank refused to \_\_\_\_\_ his paycheck.
- 5 Jon wrote a \_\_\_\_\_ for the gas bill.



- 5 Listen and read the bank advertisement again. How many dollars would you need to buy a British pound?

## Listening

- 6 Listen to a conversation between a customer and a teller. Choose the correct answers.

- What is the conversation mainly about?
  - A opening an account
  - B exchanging currency
  - C cashing a check
  - D depositing money
- What does the teller warn the man about?
  - A a service fee
  - B a lack of dollars
  - C an incorrect total
  - D a low exchange rate

- 7 Listen again and complete the conversation.

- Teller:** Hello, Sir. Welcome to First Regional Bank. How can I help you?
- Tourist:** Hi. I need to 1 \_\_\_\_\_ these euros for American dollars.
- Teller:** All right. Let's see 2 \_\_\_\_\_ you have there.
- Tourist:** Here you go.
- Teller:** Twenty, forty, sixty ... The 3 \_\_\_\_\_ comes to one hundred and seventy euros.
- Tourist:** How much is that in 4 \_\_\_\_\_?
- Teller:** I'll calculate that now.  
5 \_\_\_\_\_  
\_\_\_\_\_ two hundred and thirty-five dollars and seventeen cents.
- Tourist:** Great. Can I make the exchange?
- Teller:** Of course. But there is a one percent 6 \_\_\_\_\_  
\_\_\_\_\_.



## Speaking

- 8 With a partner, act out the roles below based on Task 7. Then, switch roles.

### USE LANGUAGE SUCH AS:

*How can I ...*  
*I need to exchange ...*  
*The total comes to ...*

**Student A:** You are a tourist exchanging currency. Talk to Student B about:

- what currency you have
- what currency you want
- how much money you have

**Student B:** You are a bank teller. Talk to Student A about exchanging currency.

## Writing

- 9 Use the advertisement and the conversation from Task 8 to fill out the teller's currency exchange form.

### FIRST REGIONAL BANK Currency Exchange Form

Currency presented: \_\_\_\_\_

Currency requested: \_\_\_\_\_

Amount presented: \_\_\_\_\_

Exchange Rate: \_\_\_\_\_

Amount returned: \_\_\_\_\_

