The workbook is designed for use by adult students learning English as a Second Language, focusing on the English language skills and knowledge needed for daily living. Fifty-three exercises are presented in six parts, whose topics include: the bank; opening a new bank account; savings accounts; checking accounts; using a bank machine; and applying for a loan. Four kinds of learning exercises are included: vocabulary development activities; picture stories; dialogue practice; and reading comprehension exercises. A list of other workbooks in the series is appended. (MSE) (Adjunct ERIC Clearinghouse on Literacy Education)
ENGLISH AS A SECOND LANGUAGE
Community Survival Skills

BANKING

Written by Jennifer House

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Bank of Montreal
Bank of Nova Scotia
Canadian Imperial Bank of Commerce

I also wish to express my appreciation to Mr. George Ramsay: Manager, Sales, Personal Banking and Toronto Dominion Bank for their assistance in arranging for the photographs which appear in this booklet.

Graphic Design: Instructional Media Services, Vancouver Community College

1155 East Broadway
Box No. 24620 Station C
Vancouver, B.C.
Canada V6T 4N3

REPRINTED MARCH 1991
Foreword:

Banking: An ESL Workbook is part of the Community Survival Skills series. This series was developed for adults learning English as a Second Language and focuses on The English language skills required to cope or survive in the community.

Banking: An ESL Workbook is a student workbook focusing on The English language skills required for banking. The workbook is divided into six parts:

* The Bank
* Opening a New Bank Account
* Savings Accounts
* Chequing Accounts
* Using a Bank Machine
* Applying for a Loan

There are four basic kinds of learning exercises used in Banking: An ESL Workbook.

<table>
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</tr>
</thead>
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English As A Second Language
Community Survival Skills

THE BANK
Exercise 1
Words For Banking
Read and practise.

1. bank manager
2. security guard
3. customer
4. teller
5. bank vault
6. safety deposit boxes
7. computer
8. Loans desk
9. New Accounts desk
10. bank machine
Exercise 2

Words For Banking

Fill in the Correct Word.

1. ____________ 6. ____________
2. ____________ 7. ____________
3. ____________ 8. ____________
4. ____________ 9. ____________
5. ____________ 10. ____________
Exercise 3  A Bank Anagram

Find these words.

1. BANK ACCOUNT  7. SAFETY DEPOSIT BOX
2. BANK MANAGER  8. COMPUTER
3. SECURITY GUARD  9. LOANS
4. CUSTOMER  10. NEW ACCOUNTS
5. TELLER  11. BANK MACHINE
6. BANK VAULT  12. MONEY

How many times can you find the word, bank?
I found the word bank _____ times.
English As A Second Language
Community Survival Skills

OPENING A BANK ACCOUNT
Exercise 4  Words for Opening a New Bank Account

Practise these questions and answers.

1. What is it?
   It’s a new account application.

2. What is it?
   It’s the New Accounts Desk.

3. Who is he?
   He’s an applicant for a new bank account.
4. What kind of account is it?
   It's a joint account.

5. What kind of account is it?
   It's an individual account.

6. What is it?
   It's a signature card.
Exercise 5  Words for Opening a New Bank Account

Fill in the blanks.

1. What is it?
   It's the ______ ________ ______.

2. What is it?
   It's a ______ ________ ______.

3. What is it?
   It's a ______ ________ ______.

4. What kind of account is it?
   It's a ______ ________ ______.

5. What kind of account is it?
   It's an ______ ________ ______.

6. Who is he?
   He's an ________ for a new bank account.

signature card  new bank account
applicant       individual account
joint account   new accounts desk
Read the story and conversation.

Tom and Linda Lee moved to Vancouver six weeks ago. Tom is a cook. He has a new job at The White Spot Restaurant. Linda is unemployed. She is looking for a job as a waitress.

This afternoon, Tom and Linda are going to the bank to open a new bank account. They arrive at the bank at two o'clock. They wait to see the man at the New Accounts desk. Soon, it's their turn. Tom and Linda walk over and sit down at the New Accounts desk.

Mr. Jackson: Good afternoon. My name is Ken Jackson. Can I help you?

Tom: My name is Tom Lee and this is my wife Linda. We want to open a new bank account.

Mr. Jackson: Alright. I'll get you a new account application form.
Exercise 7  The Lees Open a New Bank Account

Answer the questions.

1. How long have Tom and Linda Lee lived in Vancouver?

2. What is Tom's job (occupation)?

3. Where does Tom work?

4. What is Linda's job (occupation)?

5. Is Linda working?

6. Why are Tom and Linda going to the bank?

7. Which desk do Tom and Linda sit at?

8. What kind of form did Mr. Jackson get for Tom and Linda?
Exercise 8  The Lees Fill In a New Account Application

Read and practise these questions and answers.

Mr. Jackson: Mr. Lee will this account be in your name?
Tom: Yes but I want Linda to be able to use the account.
Mr. Jackson: You’ll be the applicant and Mrs. Lee will be the co-applicant. Is that alright?
Tom: Yes, that’s fine.
Mr. Jackson: Now, let’s fill in the application.
What is your surname, given name and initials?
Are you single, married, divorced or separated?
Tom: My surname is Lee. My given name is Thomas. My initial is S and I’m married.

Linda: My surname is Lee. My given name is Linda. My initial is N and I’m married.
Mr. Jackson: What is your home phone number? What is your business phone number?
Tom: My home phone number is 251-6698 and my business phone number is 731-4611.

Mr. Jackson: What is your address and postal code? How long have you lived there?
Tom: My address is 400 Campbell Street. The postal code is V6T 2T3. We've lived there for one month.
Mr. Jackson: What was your previous address?
How long were you there?

Tom: We lived at 1533 Transit Road in Toronto for four years.

Mr. Jackson: Mr. Lee, do you have two pieces of identification? I also need your Social Insurance Number and your birth date.
Do you have any children?

Tom: Here's two pieces of identification and my Social Insurance Card. I was born June 19, 1960. We don't have any children.
Mr. Jackson: Mr. Lee, what is your occupation? Do you work full time or part time? What is your employer's name? How long have you worked at The White Spot Restaurant?

Tom: I'm a cook. I work full time for The White Spot Restaurant. I've worked there for four weeks.

Mr. Jackson: Mrs. Lee, do you have two pieces of identification? I also need your Social Insurance Number and your birth date.

Linda: Here's two pieces of identification and my Social Insurance Card. I was born March 12, 1960.
Mr. Jackson: Mrs. Lee, what is your occupation?

Linda: I'm a waitress. I'm looking for a job.

Mr. Jackson: Mr. and Mrs. Lee do you understand what a joint account is?

Tom: Yes, we had a joint account with your bank in Toronto. We understand how it works.

Mr. Jackson: Do you agree with the terms and conditions of having a joint account?

Tom: Yes, we do.

Mr. Jackson: In that case, please check your application... and if there are no mistakes, write your initials and signatures at the bottom of the page. Thanks.

I agree to the terms and conditions of this bank:

- [X] Account Agreement
- [X] Joint Agreement

Initials: TSL LNL

Customer Signature: Thomas N. Lee

Customer Signature: Linda N. Lee

Opened By: Authorized By:

Ken Jackson

J. H. Smith
Exercise 9  Filling in a New Account Application

Read and fill in the new account application.

Use your surname, given name, address, identifications and occupation.

For a joint account, fill out the applicant and co-applicant parts of the application.

For an individual account, fill out the applicant part of the application.

Bank of Montreal
New Account Application

PERSONAL SUMMARY

<table>
<thead>
<tr>
<th>APPLICANT</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surname</td>
<td></td>
</tr>
<tr>
<td>Given Name</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>City/Town</td>
<td></td>
</tr>
<tr>
<td>Province</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td></td>
</tr>
<tr>
<td>How Long There?</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Country of Residence</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CO-APPLICANT</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surname</td>
<td></td>
</tr>
<tr>
<td>Given Name</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>City/Town</td>
<td></td>
</tr>
<tr>
<td>Province</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td></td>
</tr>
<tr>
<td>How Long There?</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Country of Residence</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

CUSTOMER AUTHORIZATION

I agree to the terms and conditions as shown on the reverse for the following products

Account Agreement

Customer Signature

□ Joint Agreement

Customer Signature

Open By

Authorized By
Exercise 10  More Information on New Bank Accounts

Read and discuss.

An Individual Account is used by one person.

If you are opening an individual account, you only fill in the APPLICANT part of the application.

A Joint Account is used by more than one person.

If you are opening a joint account, you fill in the APPLICANT and CO-APPLICANT part of the application.

Signature Cards

Most banks ask you to sign a signature card when you open a new bank account. Banks use signature cards to check your signature when you cash a cheque.

This is a signature card.

<table>
<thead>
<tr>
<th>TRANSIT NO</th>
<th>SIGNATURE CODE</th>
<th>ACCOUNT NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>758</td>
<td>DIS</td>
<td>11782</td>
</tr>
<tr>
<td>LEE</td>
<td>THOMAS SHU</td>
<td></td>
</tr>
<tr>
<td>LEE</td>
<td>LINDA NG</td>
<td></td>
</tr>
</tbody>
</table>

Specimen Signature(s)

\[ \times \text{Thomas S. Lee} \]
\[ \times \text{Linda N. Lee} \]

May 12 87
Exercise 11  
Tell-a-Story Using a New Account Application

Read the application and answer the questions.

Bank of Montreal  
New Account Application  
Date: March 15, 1986

PERSONAL SUMMARY

<table>
<thead>
<tr>
<th>APPLICANT</th>
<th>Name: MULRONEY</th>
<th>Brian M.</th>
<th>Prime Minister</th>
<th>MULRONEY</th>
<th>Mila P</th>
<th>Spouse</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>CO-APPLICANT</th>
<th>Name: MULRONEY</th>
<th>Mila P</th>
<th>Spouse</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Address No.</th>
<th>Name: LANGEVIN BLOCK</th>
<th>Ottawa, ON</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>Province</th>
<th>Country</th>
<th>Home Long Term?</th>
<th>Yes</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>APPLICANT</th>
<th>Ontario Driver's Licence</th>
<th>0967721</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>CANADIAN PASSPORT</th>
<th>0685619</th>
<th></th>
</tr>
</thead>
</table>

| Prime Minister of Canada |  |  |
|--------------------------| | |

<table>
<thead>
<tr>
<th>Ontario Driver's Licence</th>
<th>0782363</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>VISA</th>
<th>637379</th>
<th></th>
</tr>
</thead>
</table>

CUSTOMER AUTHORIZATION

I agree to the terms and conditions as shown on the reverse for the following products

<table>
<thead>
<tr>
<th>Customer Signature</th>
<th>Brian Mulroney</th>
<th>Mila Mulroney</th>
<th></th>
</tr>
</thead>
</table>

| Account Agreement | 8m 8m | Joint Agreement | 8m 8m |

Write 3 sentences about the applicant.

1. 
2. 
3. 

Write 3 sentences about the co-applicant.

1. 
2. 
3. 

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Exercise 12  A Crossword Puzzle: Opening a New Bank Account

Fill in the blanks and write the words on the puzzle.

Across
1. last name  
   S _ _ _ _ _ _
2. job  
   Q _ _ _ _ _ _ _ _
3. when you were born  
   b _ _ _ _ _ _ _
4. first name  
   a _ _ _ _ _ _ _ _
5. over 65 years old and not working  
   r _ _ _ _ _ _ _
   S _ _ _ _ _ _ _
   I _ _ _ _ _ _ _
   N _ _ _ _ _ _ _

Down
7. not married  
   s _ _ _ _ _ _
8. boss  
   e _ _ _ _ _ _ _
9. Mr./Mrs./Miss/Ms.  
   t _ _ _ _ _ _ _
10. V6R 2N9  
   p _ _ _ _ _ _ _ _ _
11. no job  
   u _ _ _ _ _ _ _ _ _
12. person applying for new account  
   a _ _ _ _ _ _ _ _ _

Use these words:
applicant  social insurance number  single  surname
retired  unemployed  employer  given name
birth date  occupation  postal code  title
English As A Second Language

Community Survival Skills

SAVINGS ACCOUNTS
Exercise 13  "Words for Savings Accounts"

Practise these questions and answers.

1. What's a savings account?
   It's a bank account for saving money.

2. What's a deposit?
   It's the money you put into your bank account.

3. What's a withdrawal?
   It's the money you take out of your bank account.
Words for Savings Accounts

4. What's interest?
   It's the money the bank pays you for using your money.

5. What's the balance?
   It's the money left in your bank account.

6. What's a service charge?
   It's the money you pay the bank for using your account.

<table>
<thead>
<tr>
<th>DATE</th>
<th>TRANSACTION</th>
<th>WITHDRAWAL</th>
<th>DEPOSIT</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAN 10</td>
<td>DEP</td>
<td>400.00</td>
<td></td>
<td>594.75</td>
</tr>
<tr>
<td>JAN 12</td>
<td>WD</td>
<td>30.00</td>
<td></td>
<td>564.75</td>
</tr>
<tr>
<td>JAN 17</td>
<td>DEP</td>
<td></td>
<td>150.00</td>
<td>714.75</td>
</tr>
<tr>
<td>JAN 20</td>
<td>DEP</td>
<td></td>
<td>100.00</td>
<td>614.75</td>
</tr>
<tr>
<td>JAN 21</td>
<td>WD</td>
<td>50.00</td>
<td></td>
<td>579.75</td>
</tr>
<tr>
<td>JAN 24</td>
<td>DEP</td>
<td></td>
<td>350.00</td>
<td>924.75</td>
</tr>
<tr>
<td>JAN 26</td>
<td>DEP</td>
<td></td>
<td>100.00</td>
<td>1024.75</td>
</tr>
<tr>
<td>JAN 28</td>
<td>DEP</td>
<td></td>
<td>300.00</td>
<td>1324.75</td>
</tr>
<tr>
<td>JAN 31</td>
<td>DEP</td>
<td></td>
<td>200.00</td>
<td>1524.75</td>
</tr>
</tbody>
</table>

Oct 15  | LOAN PAYMENT | 175.00 |
Oct 17  | INSTANT TELLER WITHDRAWAL | 24.00 |
Oct 20  | INSTANT TELLER WITHDRAWAL | 100.00 |
Oct 21  | CHEQUE 123 | 100.00 |
Oct 21  | CHEQUE 124 | 50.00 |
Oct 21  | CHEQUE 125 | 49.00 |
Oct 24  | DEPOSIT | 150.00 |
Oct 26  | INSTANT TELLER WITHDRAWAL | 275.00 |
Oct 28  | CHEQUE 126 | 100.00 |
Oct 29  | CHEQUE 129 | 24.00 |
Oct 31  | INSTANT TELLER WITHDRAWAL | 20.00 |

TOTALS: 1000.00 |
ORIGINAL: 1000.00 |
Words for Savings Accounts

7. What’s a deposit slip?
   It’s a bank form. You use a deposit slip to put money into your account.

8. What’s a withdrawal slip?
   It’s a bank form. You use a withdrawal slip to take money out of your account.

9. What’s a pass book?
   It’s a small book that provides a record of all the deposits, withdrawals, service charges and interest payments made to your account.
Exercise 14  Words for Savings Accounts

Match the pictures and the words.

- withdrawal slip
- deposit slip

- deposit
- withdraw

- savings account
- passbook
Exercise 15   Words for Savings Accounts

Read and fill in the blanks.

1. The money left in a bank account is called the _______

2. A bank account used for saving money is called a _______

3. Money put into a bank account is called a _______

4. Money you pay the bank for using your bank account is called a _______

5. Money taken out of a bank account is called _______

6. The money paid by the bank for using your money is called _______

7. A book that provides a record of all deposits, withdrawals, interest payments and service charges is called a _______

8. The bank form you use to put money into a bank account is called a _______

9. The bank form you use to take money out of a bank account is called _______

<table>
<thead>
<tr>
<th>deposit</th>
<th>service charge</th>
<th>savings account</th>
</tr>
</thead>
<tbody>
<tr>
<td>withdrawal slip</td>
<td>withdrawal</td>
<td>interest</td>
</tr>
<tr>
<td>balance</td>
<td>deposit slip</td>
<td>pass book</td>
</tr>
</tbody>
</table>
Jim Delphes has a savings account. He’s saving to buy a new car. He has a good job. He works as a mechanic at a garage. Jim saves part of his pay cheque each month. On pay day, Jim goes to the bank to deposit part of his pay cheque. He uses a deposit slip to put money into his savings account. Today Jim deposited $71.00 in cash and $350.00 from his pay cheque. He withdrew $40.00 cash for the weekend.

1. What kind of bank account does Jim have?

2. What is Jim saving for?

3. What is Jim’s job?

4. What bank form does Jim use to deposit money into his account?

5. How much money did Jim deposit?
Exercise 17: The Deposit Slip

This is the bank form used for depositing money into a bank account.

Read and answer the questions.

<table>
<thead>
<tr>
<th>DATE</th>
<th>ACCOUNT NUMBER</th>
<th>4 x 1</th>
<th>6 x 2</th>
<th>3 x 5</th>
<th>2 x 10</th>
<th>1 x 20</th>
<th>TOTAL CASH</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 13, 1986</td>
<td>01-23456</td>
<td>400</td>
<td>1200</td>
<td>1500</td>
<td>2000</td>
<td>2000</td>
<td>7100</td>
</tr>
</tbody>
</table>

1. What is Jim's account number?

2. List the cash Jim deposited.

3. How much cash did Jim take out for the weekend?

4. How much was Jim's net deposit?

5. What date is on Jim's deposit slip?

---

1. 01-23456
2. 400, 1200, 1500, 2000
3. 2000
4. 7100
5. December 13, 1986
Exercise 18  Filling in a Deposit Slip

Fill in the deposit slips.

Date - January 10, 1987  
Account Number - 01-876111  
Depositor's name - Peter Oliveri  
List of cash - 2x1 = $2.00, 4x5 = $20.00, 1x20 = $20.00  
List of cheques - paycheque = $200.00, cheque = $40.00  
Cash received - $20.00

<table>
<thead>
<tr>
<th>CANADIAN IMPERIAL BANK OF COMMERCE</th>
<th>X 1</th>
<th>X 2</th>
<th>X 5</th>
<th>TOTAL CASH</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATE</td>
<td>ACCOUNT NUMBER</td>
<td>X 10</td>
<td>X 20</td>
<td></td>
</tr>
<tr>
<td>CREDIT ACCOUNT OF</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIGNATURE FOR CASH RECEIVED</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEPOSIT ALL PERSONAL ACCOUNTS AT THIS BRANCH</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Date - March 1, 1987  
Account Number - 01-932222  
Depositor's name - Sonya Prasad  
List of cash - 6x2 = $12, 5x5 = $25, 2x10 = $20, 1x50 = $50  
List of cheques - paycheque = $175.00, Family Allowance Cheque = $93  
Cash received - $50.00

<table>
<thead>
<tr>
<th>CANADIAN IMPERIAL BANK OF COMMERCE</th>
<th>X 1</th>
<th>X 2</th>
<th>X 5</th>
<th>TOTAL CASH</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATE</td>
<td>ACCOUNT NUMBER</td>
<td>X 10</td>
<td>X 20</td>
<td></td>
</tr>
<tr>
<td>CREDIT ACCOUNT OF</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SIGNATURE FOR CASH RECEIVED</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEPOSIT ALL PERSONAL ACCOUNTS AT THIS BRANCH</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Exercise 19  Withdrawing Money from a Savings Account

Read and fill in the blanks.

Jim usually buys groceries once a week. He shops on Thursday night after dinner. He goes to the bank Thursday afternoon and withdraws sixty dollars from his savings account. He uses a withdrawal slip to take out the sixty dollars. He likes to pay cash for groceries. Jim doesn’t like to pay by cheque.

1. Jim usually _______ groceries once a _________.
2. He shops on _______ night.
3. He goes to the _______ Thursday afternoon and _________ sixty dollars.
4. He uses a _______ _______ to take out the sixty dollars.
5. He likes to pay _______ for groceries.
6. Jim doesn’t like to _______ by _________.

<table>
<thead>
<tr>
<th>groceries</th>
<th>bank</th>
<th>week</th>
<th>cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>withdraws</td>
<td>withdrawal slip</td>
<td>Thursday</td>
<td>cheque</td>
</tr>
</tbody>
</table>
Exercise 20  Filling in a Withdrawal Slip

Read and answer the questions.

<table>
<thead>
<tr>
<th>NOT FOR USE OUTSIDE THIS OFFICE</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>CANADIAN IMPERIAL BANK OF COMMERCE</td>
<td>January 9, 1986</td>
</tr>
<tr>
<td>ACCOUNT NUMBER</td>
<td>01-23456</td>
</tr>
<tr>
<td>BRANCH</td>
<td>Main Branch - 400 Burrard</td>
</tr>
<tr>
<td>RECEIVED FROM CANADIAN IMPERIAL BANK OF COMMERCE</td>
<td>$60.00</td>
</tr>
<tr>
<td>WITHDRAWAL ALL SAVINGS ACCOUNTS</td>
<td></td>
</tr>
<tr>
<td>SIGNATURE (PLEASE SIGN IN FRONT OF TELLER)</td>
<td></td>
</tr>
<tr>
<td>THIS FORM MAY BE USED TO TRANSFER FUNDS WITHIN THE BRANCH TO ANY OTHER ACCOUNT</td>
<td></td>
</tr>
</tbody>
</table>

1. What is the date and account number on Jim’s withdrawal slip?

2. What is the address of Jim’s bank?

3. How much money did Jim withdraw from his account?

4. Fill in the blanks.

<table>
<thead>
<tr>
<th></th>
<th>Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>$65.50</td>
<td></td>
</tr>
<tr>
<td>$43.00</td>
<td></td>
</tr>
<tr>
<td>$101.00</td>
<td></td>
</tr>
<tr>
<td>$67.35</td>
<td></td>
</tr>
<tr>
<td>$50.75</td>
<td></td>
</tr>
<tr>
<td>$135.00</td>
<td></td>
</tr>
</tbody>
</table>
Exercise 21  Filling in a Withdrawal Slip

Fill in these withdrawal slips.

Date - July 17, 1987
Account number - 01-876111
Branch - Broadway and Commercial Branch
Received from Canadian Imperial Bank of Commerce - $81.00
Signature for Peter Oliveri

Date - March 2, 1987
Account number - 01-932222
Branch - Hastings and Granville Street Branch
Received from Canadian Imperial Bank of Commerce - $110.50
Signature for Sonya Prasad
This is a page from Jim's passbook.
Read and discuss.

<table>
<thead>
<tr>
<th>DATE</th>
<th>PARTICULAR</th>
<th>DEPOSIT</th>
<th>WITHDRAWAL</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAN 10</td>
<td>DEP</td>
<td>*****200.00</td>
<td>*****0.00</td>
<td>*****594.75</td>
</tr>
<tr>
<td>JAN 12</td>
<td>WD</td>
<td>*****30.00</td>
<td>*****0.00</td>
<td>*****564.75</td>
</tr>
<tr>
<td>JAN 17</td>
<td>DEP</td>
<td>*****150.00</td>
<td>*****0.00</td>
<td>*****714.75</td>
</tr>
<tr>
<td>JAN 20</td>
<td>___</td>
<td>*****100.00</td>
<td>*****0.00</td>
<td>*****614.75</td>
</tr>
<tr>
<td>JAN 21</td>
<td>WD</td>
<td>*****35.00</td>
<td>*****0.00</td>
<td>*****579.75</td>
</tr>
<tr>
<td>JAN 24</td>
<td>DEP</td>
<td>*****345.00</td>
<td>*****0.00</td>
<td>*****924.75</td>
</tr>
<tr>
<td>JAN 26</td>
<td>___</td>
<td>*****100.00</td>
<td>*****0.00</td>
<td>*****1024.75</td>
</tr>
<tr>
<td>JAN 28</td>
<td>___</td>
<td>*****300.00</td>
<td>*****0.00</td>
<td>*****724.75</td>
</tr>
<tr>
<td>JAN 31</td>
<td>___</td>
<td>*****200.00</td>
<td>*****0.00</td>
<td>*****1.95</td>
</tr>
<tr>
<td>FEB 4</td>
<td>CHQ</td>
<td>*****0.00</td>
<td>*****195.50</td>
<td>*****926.16</td>
</tr>
<tr>
<td>FEB 7</td>
<td>___</td>
<td>*****0.00</td>
<td>*****150.00</td>
<td>*****730.66</td>
</tr>
<tr>
<td>FEB 9</td>
<td>DEP</td>
<td>*****0.00</td>
<td>*****500.00</td>
<td>*****880.66</td>
</tr>
<tr>
<td>FEB 11</td>
<td>CHQ</td>
<td>*****0.00</td>
<td>*****50.00</td>
<td>*****1380.66</td>
</tr>
<tr>
<td>FEB 14</td>
<td>WD</td>
<td>*****0.00</td>
<td>*****1000.00</td>
<td>*****1330.66</td>
</tr>
</tbody>
</table>

The bank uses DEP for deposit
WD for withdrawal
CHQ for cheque
INT for interest
SC for service charge

These banking words are explained on pages 21, 22 and 23.
Read the story and fill in the blanks.

Jim is saving for a new car. His passbook provides a record of all his deposits, withdrawals, interest payments and service charges. The teller keeps Jim’s passbook up to date.

1. A passbook provides a record of all _________, _________, _________, _________ payments and _________ charges.
   The _________ keeps the passbook up to date.

2. Look at Jim’s passbook on page 32.

   Jim ___________ $_________ on January 10.
   Jim ___________ $_________ on January 12.
   Jim ___________ $_________ on January 31.
   Jim ___________ $_________ on January 21.
   Jim ___________ $_________ on February 9.
   Jim ___________ $_________ on January 24.
   Jim’s interest payment on January 31 was _____________.
   Jim’s balance on February 11 was _____________.
   Jim withdrew ____________ on February 14 for his new car.
Exercise 24  A Reading Exercise on Savings Accounts

Discuss.

Do you have a savings account?
What rate of interest does your savings account pay?
What are you saving for?

Read and discuss.

Savings accounts are for people who want to save money.

The Regular Savings Account.
*A regular savings account pays a high rate of interest.
*Cheques cannot be cashiered on a regular savings account.
*Cash withdrawals are made at the bank. A withdrawal slip is used.
*A passbook provides a record of all deposits, withdrawals, interest payments and service charges.
*Interest is paid on April 30 and October 31 each year.

The Daily Interest Savings Account.
*A daily interest savings account pays a lower rate of interest.
*Cheques cannot be cashiered on a daily interest savings account.
*Cash withdrawals are made at the bank. A withdrawal slip is used.
*A passbook provides a record of all deposits, withdrawals, interest payments and service charges.
*Interest is calculated on the final daily balance in the account each day.
*Interest is paid on the last day of each month.
1. The two kinds of savings accounts are ___________ savings account and ___________ savings account.

2. A ______________ is used to take cash out of a savings account.

3. A ______________ is used to record all deposits, withdrawals, interest and service charges in savings accounts.

4. Interest is paid on ___________ 30 and ___________ 31 in a regular savings account.

5. Interest is paid at the last day of each ___________ in a daily interest savings account.

<table>
<thead>
<tr>
<th>Regular</th>
<th>Withdrawal Slip</th>
<th>Daily Interest</th>
<th>October</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>month</td>
<td>passbook</td>
<td></td>
</tr>
</tbody>
</table>
English As A Second Language

Community Survival Skills

CHEQUING ACCOUNTS

BILLY MARKET Daily Special
Exercise 25  Words for Chequing Accounts

Read and practise these questions and answers.

1. What's a chequing account?  
   It's a bank account for people who want to pay bills and shop by cheque.

2. What's a bank statement?  
   It's a list of all the deposits and cheques written on a chequing account. The bank mails it to you every month.

3. What's a cancelled cheque?  
   It's a cheque that has been cashed by the bank.
4. What’s a personal cheque?
   It’s a cheque that has your name, address and phone number printed on it.

5. What’s an endorsed cheque?
   It’s a cheque that has been signed on the back. You endorse a cheque to cash a cheque.

6. What’s a record book?
   It’s a personal record of a chequing account. It’s your list of all your deposits and withdrawals.
Exercise 26  Words for Chequing Accounts

Match the words and the pictures.

__ a chequing account
__ a bank statement
__ a cancelled cheque
__ an endorsed cheque
__ a record book
__ a personal cheque

1

2

3

4

5

6
John Armstrong is buying groceries. He wants to pay by cheque.

John: How much do I owe you?
Cashier: That will be $45.75.
John: Do you take personal cheques?
Cashier: Yes with two pieces of identification.
John: I have my driver’s licence and a credit card.
Cashier: That’s fine.
John: Who do I make it out to?
Cashier: Bill’s Market.
John: Here’s my cheque and two pieces of I.D.
Cashier: Is this your present address and phone number?
John: Yes, it is.
Cashier: I’ll just be a minute. I’m going to write your driver’s licence and credit card number on the back of your cheque.
John: Thanks.
Cashier: You’re welcome. Have a nice day.
Exercise 28  Writing a Cheque

Read and fill in the blanks and practise with a friend.

[Read the cheque and fill in the blanks.]

A. How much do I owe you?
B. That will be__________with tax.
A. Do you take personal cheques?
B. Yes with_____pieces of___________________.
A. Who do I________it out to?
B. ____________________________.
A. Thanks.

[Another cheque is shown and the process is repeated.]
Exercise 29  Writing a Cheque

Read John’s cheque.

JOHN J. ARMSTRONG
1375 MCLEAN DRIVE
VANCOUVER, B.C.
PHONE 254-7155
Paying To The Order Of:

JOHN J. ARMSTRONG
1375 MCLEAN DRIVE
VANCOUVER, B.C.
PHONE 254-7155
Paying To The Order Of:

THE TORONTO-DOMINION BANK
499 GRANVILLE & PENDER STS.
VANCOUVER, B.C. V6C 1V3

No 111

Feb. 2 1986
Bill’s Market

$ 45.75

John J. Armstrong

Write these cheques using your name, address and city.

For $37.99. Pay to University Hardware.

THE TORONTO-DOMINION BANK
499 GRANVILLE & PENDER STS.
VANCOUVER, B.C. V6C 1V3

No 104

19

$ 37.99

THE TORONTO-DOMINION BANK
499 GRANVILLE & PENDER STS.
VANCOUVER, B.C. V6C 1V3

No 103

19

$ 129.39

THE TORONTO-DOMINION BANK
499 GRANVILLE & PENDER STS.
VANCOUVER, B.C. V6C 1V3
Exercise 30  

Using a Record Book

Read the story and fill in the blanks.

John Armstrong paid by cheque at Bill's Market. He wrote the amount $45.75 in his record book. He keeps a record of all his cheques and deposits. So he always knows what the balance is in his chequing account.

John Armstrong paid by ________ at Bill's market. He keeps a record of all his ________ and ________ in his ________ book.

This is a page from John's record book.

<table>
<thead>
<tr>
<th>DATE</th>
<th>CHECK NO</th>
<th>CHEQUES ISSUED TO OR DESCRIPTION OF DEPOSIT</th>
<th>CHEQUE AMOUNT</th>
<th>DEPOSIT AMOUNT</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/12</td>
<td>108</td>
<td>To Pharmasave, for cough medicine Kleenex etc.</td>
<td>$15.10</td>
<td></td>
<td>$750.39</td>
</tr>
<tr>
<td>1/13</td>
<td>109</td>
<td>To The Hutch Clothing, for blue jeans</td>
<td>$22.70</td>
<td></td>
<td>$712.59</td>
</tr>
<tr>
<td>1/21</td>
<td>110</td>
<td>To Shepherd's Shoes, for running shoes</td>
<td>$29.16</td>
<td></td>
<td>$637.43</td>
</tr>
<tr>
<td>2/2</td>
<td>111</td>
<td>To Bill's Market, for groceries</td>
<td>$45.75</td>
<td></td>
<td>$1137.68</td>
</tr>
<tr>
<td>2/10</td>
<td></td>
<td>To Deposit, for pay cheque</td>
<td>$500.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

On January 12, John wrote a cheque to ________ for $_____
On January 21, John wrote a cheque to ________ for $_____
On February 2, John's balance was $___________
On February 10, John ________ his pay cheque for $_____

49
Exercise 31  Writing In A Record Book

These are pages from a record book for a chequing account.

Fill in the following information.

June 10, a cheque number 119 to The University Hardware for $37.99
June 15, a deposit of a pay cheque for $350.00
On June 15, the balance in this chequing account is $ __________

<table>
<thead>
<tr>
<th>DATE</th>
<th>CHEQUE NO.</th>
<th>CHEQUES ISSUED TO OR DESCRIPTION OF DEPOSIT</th>
<th>CHEQUE AMOUNT</th>
<th>DEPOSIT AMOUNT</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>TO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>FOR</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>TO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>FOR</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

May 15, a cheque number 501 to The First City Tire Co. for new tires for $129.39
June 21, a deposit of a pay cheque for $100.39
On June 21, the balance in this chequing account is $ __________

<table>
<thead>
<tr>
<th>DATE</th>
<th>CHEQUE NO.</th>
<th>CHEQUES ISSUED TO OR DESCRIPTION OF DEPOSIT</th>
<th>CHEQUE AMOUNT</th>
<th>DEPOSIT AMOUNT</th>
<th>BALANCE FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>TO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>FOR</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>TO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>FOR</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
This is a bank statement. Most banks mail their customers a bank statement and all their cancelled cheques every month, so customers can check their bank statement with their cancelled checks.

Read and discuss John J. Armstrong’s bank statement for October.

<table>
<thead>
<tr>
<th>DATE</th>
<th>DESCRIPTION</th>
<th>DEBITS</th>
<th>CREDITS</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>BALANCE FORWARD</td>
<td></td>
<td></td>
<td>$631.67</td>
</tr>
<tr>
<td>OCT 1</td>
<td>INSTANT TELLER WITHDRAWAL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>STE. CATHERINE'S TAILOR</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CHEQUE 123</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CHEQUE 124</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PAYROLL REMITTANCE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OCT 15</td>
<td>LOAN PAYMENT</td>
<td>175.00</td>
<td></td>
<td>1000.40</td>
</tr>
<tr>
<td></td>
<td>LOAN INTEREST</td>
<td>10.40</td>
<td></td>
<td>1010.80</td>
</tr>
<tr>
<td>OCT 22</td>
<td>INSTANT TELLER WITHDRAWAL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>STE. CATHERINE'S TAILOR</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CHEQUE 125</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CHEQUE 126</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>DEPOSIT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OCT 22</td>
<td>INSTANT TELLER WITHDRAWAL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>STE. CATHERINE'S TAILOR</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CHEQUE 127</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OCT 26</td>
<td>PAYMENT</td>
<td>49.00</td>
<td></td>
<td>1558.09</td>
</tr>
<tr>
<td></td>
<td>JERI TALON &amp; PIE OUT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CHEQUE 127</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OCT 29</td>
<td>INSTANT TELLER WITHDRAWAL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>STE. CATHERINE'S TAILOR</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>CHEQUE 129</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Please note: debits are withdrawals, credits are deposits.
Every month, the bank mails John Armstrong a bank statement for his chequing account. His October bank statement is shown on page 45. John noticed that his October 14th pay cheque for $550.00 was not recorded on his bank statement. John decided to go to the bank.

Teller: May I help you sir?
John: Yes, my October 14th pay cheque for $550.00 isn’t on my bank statement.

Teller: What is your name and account number?
John: My name is John Armstrong and my account number is 12-12345.

Teller: Just a minute and I’ll check our records....You’re right, there is no record of a deposit made on October 14th. Let me check again...
Mr. Armstrong, what is your son’s name?
John: My oldest son is John Armstrong Junior.

Teller: There is a deposit for $550.00 on October 14th in his account...I’m very sorry. This is our mistake. We deposited your pay in your son’s account. I’ll correct the mistake and I’ll call your son.

John: I’m glad you found the mistake. I was very worried.

Teller: Thank you for letting us know.
Exercise 34    Checking On Your Bank Statement

Read the conversations and fill in the blanks.

You deposited a cheque for $98.01 on May 5. You can't find the deposit listed on your bank statement.

Teller: _____I______you?

You: Yes, my May 5_______of $______isn't listed on my bank _________

Teller: What is your_______ and account _________?

You: My name is_________ _________ and my account number is 32-17852.

Teller: Just a minute, I'll check our records.

<table>
<thead>
<tr>
<th>deposit</th>
<th>name</th>
<th>help</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>$98.01</td>
<td></td>
</tr>
</tbody>
</table>

You check your bank statement and find a deposit of $101.18 made on June 27th was added incorrectly to your balance of $500.00.

Teller: May____ help______?

You: Yes, I deposited $______on_______27th. There is a mistake. My balance is listed as $601.78. It should be $500.00.

Teller: What is your ______ and _______ number?

You: My name is_________ _________ and my account number is ________

Teller: Just a minute. I'll_________our records.

<table>
<thead>
<tr>
<th>I</th>
<th>$101.78</th>
<th>you</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>name</td>
<td>account</td>
</tr>
<tr>
<td></td>
<td></td>
<td>check</td>
</tr>
</tbody>
</table>


Exercise 35  A Reading Exercise on Chequing Accounts

Discuss.

Do you pay your bills by cash or cheque?
Do you have a chequing account?
What kind of chequing account do you have?

Read and discuss.

Chequing accounts are for people who want to pay bills and shop by cheque not cash.

The Personal Chequing Account.

With a personal chequing account -
*You can write cheques. You pay a service charge on each cheque written.
*A bank statement and all cancelled cheques are mailed to you each month.
*Interest is not paid on a personal chequing account.

A Package Chequing Account.

A package chequing account offers a chequing account with all other bank services. You must have a VISA card to have a package chequing account.

With a package chequing account -
*You are charged a fixed monthly fee.
*There is no service charge for money orders, traveller’s cheques, and bank drafts.
*You can write cheques without a service charge.
*A bank statement and all cancelled cheques are mailed to you each month.
*Interest is not paid on a package chequing account.
A Package Chequing Account (Continued)

* A bank statement and all cancelled cheques are mailed to you each month.

* Interest is not paid on a package chequing account.

**Combination Account.**

A combination account is a chequing account that pays interest.

**With a combination account -**

* The rate of interest paid is based on the balance in your account.

* A bank statement and all cancelled cheques are mailed to you each month.

* There is no service charge for writing cheques if your monthly balance is $500 or more.
Exercise 36  A Crossword Puzzle: Savings and Chequing Accounts

Read, fill in the blanks and write the words on the puzzle.

ACROSS
1. to put money into a bank account
   - - - - - - -
2. to take money out of a bank account.
   - - - - - - -
3. The cashier in a bank is called
   - - - - - - -
4. A ________ cheque is a cheque that has been cashed by the bank.
   - - - - - - -
5. An account for saving money is called a ________ account.
   - - - - - - -

DOWN
6. A book providing a record of all deposits, withdrawals and interest is called a ________
   - - - - - - -
7. An account for paying bills and shopping by cheque is called a ________ account.
   - - - - - - -
8. A ________ cheque has the customer's name, address and phone number printed on it.
   - - - - - - -
9. ________ is the money the bank pays you for using your money.
   - - - - - - -
10. A statement is a list of all the deposit and cheques written in a chequing account.
    - - - - - - -

Words:
- deposit
- chequing
- savings
- teller
- personal
- passbook
- bank
- cancelled
- withdraw
- interest
English As A Second Language

Community Survival Skills

USING A BANK MACHINE
Paula Sandhu is a nurse. She often works at night. Paula likes using a bank machine:

She can bank anytime - day or night.
She can deposit money in her chequing and savings account.
She can withdraw cash from her account.
She can check her balance.
She can transfer money from one account to another.
She can pay her hydro, telephone, gas and credit card.

However, bank machines cannot do everything. A bank machine can’t open a new account or give Paula a loan.

Bank machines are open_________hours a day. You can_________cash from a bank machine. You can check your_________with a bank machine. You can pay your__________________ and ___________and ___________card bills. Bank machines can’t_________new account or give_________.

<table>
<thead>
<tr>
<th>24</th>
<th>open</th>
<th>loan</th>
<th>gas</th>
<th>telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>balance</td>
<td>hydro</td>
<td>credit</td>
<td>withdraw</td>
</tr>
</tbody>
</table>
Exercise 38  The Bank Machine and the Bank Card

Read and discuss.

A bank card is used in a bank machine.

This is a bank machine.

This is a bank card.

Warning: It is important to memorize the identification number on your bank card. No one can use your card without your identification number.
Exercise 39      Five Steps for Using a Bank Machine

Read and practise.
These are the five steps for using a bank machine*

1. Put your bank card in the bank machine and type in your identification number.

2. Choose what you want to do and press the right buttons.

3. If you are paying a bill or making a deposit, put the envelope into the bank machine.

4. If you are withdrawing money, take the cash out of the bank machine.

5. Take your card out of the bank machine and remove your bank receipt.

*Adapted from Byte on a Chip by Pat Redhead, Oxford University Press 1984.
Exercise 40  The Bank Machine

This is the front of a bank machine.

The buttons on the left tell the bank machine to
* **withdraw cash**
* give your **account balance**
* **transfer** money
* make a **deposit**

The buttons on the right tell the bank machine how much money you want to withdraw or deposit in your account.
Exercise 41 Using a Bank Machine

Read and refer to the bank machine on page 55.

If you press Deposit, Payment Enclosed, To Savings, 1,4,1, Decimal Point, 1,2, you will deposit $141.12 in your Savings Account.

If you press Withdraw Cash, From Chequing, 8,0, Decimal Point, 0,0, you will withdraw $80.00.

If you press Account Balance, the bank machine will tell you your balance.

If you press Transfer, From Chequing, To Savings, 1,8,5, Decimal Point, 0,0, you will transfer $185.00 from your chequing account to your savings account.

Answer the questions.

1. If you press Transfer, From Savings, To Chequing, 1,1,1, Decimal Point, 5,0, you will__________________________.

2. If you press Withdraw Cash, From Savings, 4,0, Decimal Point 0,0, you will__________________________.

3. If you press Deposit, Payment Enclosed, To Chequing, 7,5, Decimal Point, 2,5, you will__________________________.

4. If you press Deposit, Payment Enclosed, To Savings, 8,0, Decimal Point, 5,0, you will__________________________.

5. If you press Withdraw Cash, From Savings, 2,0, Decimal Point 0,0, you will__________________________.

6. If you press Account Balance, the bank machine will__________________________.
English As A Second Language

Community Survival Skills

APPLYING FOR A LOAN
Exercise 42   Words For Applying For A Loan

Practise the questions and answers.

1. What’s a loans officer?
The person at the bank who lends money.

2. What’s a monthly payment?
It’s the part of the loan you agree to pay back each month.

3. What’s a total payback?
It’s the money you borrowed plus all the interest payments.

You will pay what you owe according to the method indicated below:

- You will pay $96.02. on April 8 19__.
- and then pay in 22 equal monthly installments of principal and interest of $96.02. each on the 8 day of each month starting on April 8 19__.
- The balance you owe: interest will be due on April 8 19__. Payback: $
4. What’s the interest on a loan?
   It’s the money you pay the bank for borrowing money.

5. What’s a loan application?
   It’s the bank form you fill in when you’re applying for a loan.

6. What’s a loan note?
   It’s the bank form you sign agreeing to pay your loan back.
Exercise 43  Words for Applying For a Loan

Match the words with the pictures.

____ loan note
____ total payback
____ loans officer
____ monthly payment
____ interest
____ loan application
Exercise 44      Applying For A Loan

Read the story and conversation.

Maria and Paul Vanen are expecting their first baby. They want to build a small room for the baby. Paul decides to apply for a personal loan to pay for the room. He spends a week visiting banks and credit unions looking for the best loan. He finally decides on the Bank of Nova Scotia.

Loans Officer: May I help you sir?
Paul: Yes I’d like to apply for a loan to build a new room in our house.
Loans Officer: How much do you want to borrow?
Paul: I want to borrow $2000.
Loans Officer: For how many years.
Paul: What are the monthly payments for a one year and two year loan?
Loans Officer: On an interest rate of 14% your monthly payments on a one year loan of $2000 will be $179.57...Your monthly payments on a two year loan will be $96.02.
Paul: What’s the total payback for the one and two year loans?
Loans Officer: For a one year loan of $2000 the total payback is $2154.84...For a two year loan, the total payback is $2304.48.
Paul: I’ll borrow $2000 for two years.
Loans Officer: Alright. Please fill in this loan application. It takes a few days to check your references and credit rating. I’ll call you.
Exercise 45  Applying For A Loan

Read and fill in the blanks.

Refer to Paul’s conversation on Page 61.

Loans Officer: ______ I ______ you?
Paul: Yes I’d like to ________ for a ________.

Loans Officer: How ________ do you want to ________?
Paul: I want to borrow $__________.

Loans Officer: For how many ________?
Paul: What ________ the monthly payments for a one year and two year loan?

Loans Officer: For an interest _____ of 14%, your monthly ________ on a one year loan of $2000 will be $179.57...your monthly payments on a two year loan will be $96.02.

Paul: What’s the ________ payback for the one and two year loans?

Loans Officer: For a one year loan of $2000 at 14%, the total payback is $2154.84. For the two year loan, the total ________ is $2304.48.

Paul: I’ll borrow $2000 for two ________.

Loans Officer: Alright. Please, fill in this loan ________. It takes a few days to check your ________ and ________ rating. I’ll call you.

<table>
<thead>
<tr>
<th>May</th>
<th>help</th>
<th>borrow</th>
<th>payments</th>
<th>much</th>
<th>years</th>
<th>total</th>
</tr>
</thead>
<tbody>
<tr>
<td>apply</td>
<td>loan</td>
<td>$2000</td>
<td>payback</td>
<td>are</td>
<td>rate</td>
<td>years</td>
</tr>
<tr>
<td>application</td>
<td>credit</td>
<td>references</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Paul's Loan Application

### Applicant Information
- **Last Name**: Yanen
- **First Name**: Paul
- **Middle Names**:
- **Date of Birth**: 01/01/60
- **Social Insurance No.**: 754.21.78.11
- **Occupation**: Carpenter
- **Present Employer**: Pool Construction
- **Current Address**: 5411 West 6 Ave, Vancouver, BC, V6Z 2N2
- **Previous Employers**:
  - **Name**: Pool Construction
    - **Occupation**: Carpenter
    - **Duration**: 4 years
  - **Name**: Unemployed
    - **Duration**: 0 years

### Personal Information
- **Name of Spouse**: Maria
- **Date of Birth**: 02/02/61
- **Social Insurance No.**: 234.50.02.03.61.0
- **Current Address**: 5411 West 6 Ave, Vancouver, BC, V6Z 2N2
- **Previous Addresses**:
  - **Address**: 750 E 8 Ave, Vancouver, BC, V6Z 2N2
  - **Address**: 261 E 7th Ave, Vancouver, BC, V6Z 2N2

### Financial Information
- **Income**:
  - **Employer**: Pool Construction
    - **Salary**: $3,500.00
  - **Self-Employed**: $2,500.00
  - **Total Income**: $6,000.00
- **Rented Property**:
  - **Address**: 726 Ontario St.
  - **Rent**: $1,500.00

### Assets
- **Vehicles**:
  - **Year**: 1979
  - **Make**: Volkswagen
  - **Model**: Sedan
  - **Value**: $2,000
  - **Mortgage Balance**: $1,000
  - **Equity**: $1,000

### Liabilities
- **Mortgage Balances**:
  - **Property**: $2,000.00
- **Other Liabilities**:
  - **Car Payments**: $2,500.00
  - **Credit Card Debt**: $1,500.00

### Summary
- **Name of Bank and Branch**: Bank of Nova Scotia - 2400 Mac Donald
- **Name and Address**:)

---

**Note**: The document contains financial and personal information that is sensitive and should be handled with care.
Read and answer the questions.
Refer to Paul’s loan application on page 63.

1. What is the purpose of Paul’s loan?

2. Who does Paul work for? __________________________
   What is his job? __________________________
   How long has he worked there? __________________________
   What is his gross monthly income? __________________________
   What other income does Paul have? __________________________

3. Paul’s three close friends or associates are:
   name________________________relationship/occupation
   ____________________________
   name________________________relationship/occupation
   ____________________________
   Name________________________relationship/occupation
   ____________________________

4. What is the value of Paul’s house? __________________________

5. What is his monthly mortgage? __________________________

6. What kind of a car does Paul own? __________________________

7. Where is Paul’s bank? __________________________
   What bank accounts does Paul have? __________________________

8. When is Paul’s first payment on his loan due? _______________
Read and fill in the blanks.

<table>
<thead>
<tr>
<th>Rate</th>
<th>1 year</th>
<th>2 years</th>
<th>3 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>12%</td>
<td>$177.69</td>
<td>$94.14</td>
<td>$66.42</td>
</tr>
<tr>
<td>14%</td>
<td>$179.57</td>
<td>$96.02</td>
<td>$68.35</td>
</tr>
<tr>
<td>16%</td>
<td>$182.40</td>
<td>$98.88</td>
<td>$71.30</td>
</tr>
<tr>
<td>18%</td>
<td>$183.35</td>
<td>$99.84</td>
<td>$72.30</td>
</tr>
</tbody>
</table>

A: I'd like to borrow $2000.
B: For how many years?
A: For 2 years.
B: The interest rate is 18%. Your monthly payments are $______ and your total payback is $______.

B: For how many years?
A: For 1 year.
B: The interest rate is 12%. Your monthly payments are $______ and your total payback is $______.

A: I need a loan for $2000.
B: For how many years?
A: For 2 years.
B: The interest rate will be 16%. Your monthly payments are $______ and your total payback is $______.

A: I'd like to borrow $2000.
B: For how many years?
A: For 1 year.
B: The interest rate is 14%. Your monthly payments are $______ and your total payback is $______.
Exercise 48  
Paul’s Loan Note

Read and answer the questions.

---

Answer the Questions.

1. How much did Paul borrow? $______
2. What is the rate of interest on the loan? ______%  
3. What is the term of the loan? _______ months.
4. What is Paul’s monthly payment? $_______
Exercise 49  
A Reading Exercise on Loans

Discuss:
- Have you ever applied for a loan?
- What would you use a loan for?
- Where would you apply for a loan?

Read and Answer the questions.

Sometimes, it is necessary to borrow money from a bank. You can apply for a personal loan to buy furniture, car, appliances or pay a debt or bill. Banks and credit unions normally charge lower interest rates on loans than finance companies. It is a good idea to visit several banks and credit unions to find the loan that best suits you. It’s important to ask for the total payback when you are discussing a loan. The total payback is the amount of money you borrow plus all the interest payments. For example: The total payback for $2000 borrowed at 12% for one year = $2132.28. It’s important to understand all the conditions of the loan before you sign the loan note.

True or False

1. Bank and credit unions charge higher interest rates on loans than finance companies.  True____False____

2. Banks are “money stores”. You should visit several banks and find the best loan for you.  True____False____

3. The total payback is the money you borrow plus the interest payments.  True____False____

4. It’s important to understand all the conditions of the loan before you sign the note.  True____False____
Exercise 50  A Listening Exercise

Circle the answer you hear.

1. What’s the date?
   June 13, June 30, June 3

2. How much is it?
   $17.07, $17.17, $70.00

3. What year were you born?
   1940, 1914

4. What’s your account number?
   11-7218, 11-7129

5. What’s the date today?
   March 20, March 12, March 2

6. How much do I owe you?
   Sixteen dollars and thirty cents. Sixty dollars and thirteen cents.

7. What’s your account number?
   one four six two zero. one four six three zero

8. What’s the date today?
   the third of May, the thirteenth of May

9. What year were you born in?
   1913, 1903, 1930

10. How much is your cheque for?
    Seventy dollars and seventeen cents. Seventeen dollars and seven cents.
Exercise 51  What Are You Doing At The Bank?

Read and practise these questions.

1. What are you doing?
   I'm withdrawing money from my account.

2. What are you doing?
   I'm depositing money in my account.

3. What are you doing?
   I'm endorsing a cheque.

4. What are you doing?
   I'm applying for a loan.
Read and practise these questions.

5. What are you doing?
   I’m filling in a new account application.

6. What are you doing?
   I’m asking the teller for my balance.

7. What are you doing?
   I’m using the money machine.

8. What are you doing?
   I’m cashing a cheque.
Exercise 52 What Are You Doing At The Bank?

Read and fill in the blanks.

1. What are you doing?
   I'm ____________

2. What are you doing?
   I'm ____________

3. What are you doing?
   I'm ____________

4. What are you doing?
   I'm ____________
Read and fill in the blanks.

5. What are you doing?
   I’m ________________________
   ________________________

6. What are you doing?
   I’m ________________________
   ________________________

7. What are you doing?
   I’m ________________________
   ________________________

8. What are you doing?
   I’m ________________________
   ________________________
1. Question: Where do you do your banking?  
Answer:  
2. Question: Do you have an individual or joint account?  
Answer:  
3. Question: Do you have a chequing account?  
Answer:  
4. Question: Do you have a savings account?  
Answer:  
5. Question: Do you prefer to pay by cash or cheque? Why?  
Answer:  
6. Question: Do you use the bank machine at your bank? Why?  
Answer:  
7. Question: Are banks the same or different in your country?  
Answer:  
8. Question: Which banking services do you use?  
Answer:  _ chequing account  _ savings account  _ personalized cheques  _ safety deposit box  _ pass book  _ bank loan  _ cheque book  _ credit card (VISA, MASTER CARD)  _ traveller’s cheques  _ term deposit  _ money orders  _ bank mortgage  _ monthly bank statement  _ bank machine
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