



Five College Center for the Study of World Languages

Conversation Preparation Guides

Title: Opening a Bank Account

Topic: Financial Matters

Level: Intermediate

Practice on Your Own

Imagine you are living with a host family in a country where the language is spoken. You will be there for at least six months. You thus need a bank account. A member of your host family (maybe someone of the same age as you) takes you to the bank to open an account.

- Practice pronouncing bank vocabulary such as money, currency, checking account, savings account, check, fee, interest, exchange rate, teller/cashier, etc., as well as words for bill(s) and coins.
- Listen to audio examples of conversations at the bank. Listen carefully to the words being used and repeat after the speakers. Also read the material that is available to you on the topic. If your textbook does not include many details about banking in the country/ies where the language is spoken, you can look for more information online.
- Review other words and expressions that you may need.
 - Practice words for years, months, dates, born, where you are from, work (occupation), passport, and visa.
 - Review words for address, telephone, and numbers.
 - Review days of the week and time.
 - Review polite expressions such as please, thank you, excuse me, and “Could you please repeat that?”
- Make a list of the things that you will need to bring with you to the bank. These may include:
 - Passport
 - Visa
 - Address in the host country
 - Telephone number(s) in the host country
- Make a list of questions the cashier at the bank may ask you. The questions may include:
 - Where do you come from?
 - What is your date of birth?
 - What is your occupation?
 - What is your current address?
 - What is your telephone number?
 - What kind of account(s) do you want to open? (checking, savings)
- Make a list of questions that you will want to ask the cashier. These may include:
 - The amount needed to open an account
 - The days of the week the bank is open

- The time the bank opens and closes
 - What other services the bank offers
 - If the bank accepts travelers' checks
 - What the exchange rate is with your home currency
- Practice as much as you can on your own or with a friend before the conversation session.

Practice in Conversation Session

- **Warm-up bank practice.** Be prepared for a warm-up activity in which you practice saying words for bank, money, currency of the country/ies where the language is spoken, services offered by banks, addresses, and phone numbers. Practice this with your conversation partner and fellow students by letting them ask you questions that are generally asked by bank personnel when one wants to open an account.
- Be prepared to role play situations in which you will be a teller at the bank and your partner will be a visitor in the country. After greeting in the culturally appropriate way, ask your role play partner what he/she needs. As you interact, ask your partner where he/she is from, for passport and visa, date of birth, current address and telephone number(s), occupation, and the type(s) of account(s) he/she wants. As the conversation continues, your role play partner in turn will ask the amount needed to open an account, the days of the week that the bank operates, the time the bank opens and closes, if travelers' checks are acceptable, what the exchange rate is with his/her home country's currency, and what other services the bank offers. Switch roles and repeat the conversations.
 - In the role plays, use words for polite expressions such as please, thank you, excuse me, and "Could you please repeat that?"
- Repeat the role play situations as much as you can. This will not only help to improve your fluency but will also help you remember things previously learned such as numbers, days of the week, times, dates, and use of polite expressions.