**Partner Talk: Opening a Bank Account**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | Example Sentence | Partner Talk Sentence |
| --- | --- | --- |
| account | Keep your money safe in a bank account. |  |
| ATM (automated teller machine) | You can use your debit card to get money at the ATM. |  |
| avoid | Try to avoid paying fees. |  |
| balance | The balance is the amount of money in your account. |  |
| bank | A bank is a place to keep your money. |  |
| cash (a check) | If you need money, you can cash a check at your bank. |  |
| charge | Some banks charge for their services. |  |
| check | You can write a check to pay your bill. |  |
| checking account | Use your checking account to pay your bills. |  |
| credit card | Some banks offer credit card services. |  |
| credit union | A credit union is a place to keep your money. |  |
| debit card | You might get a debit card with your checking account. |  |
| deposit | Putting money into your account is called a  deposit. |  |
| direct deposit | Direct deposit puts your paycheck directly into your bank account. |  |
| emergency | You need to save money for emergencies. |  |
| fee | Ask what fees you will have to pay. |  |
| goal | My goal is to save more money. |  |
| interest | This bank pays interest on savings accounts. |  |
| loan | This bank offers loan services. |  |
| minimum balance | The minimum balance for this account is  $500. |  |
| money transfer | This bank offers money transfer services. |  |
| overdraw | When you spend more money than you have, you overdraw your account. |  |
| paycheck | I put my paycheck in the bank. |  |
| requires | This bank requires a minimum balance of  $100. |  |
| savings account | Use a savings account to keep your money safe. |  |
| service | This bank offers loan services. |  |
| transfer | You can transfer money from your savings account to your checking account. |  |
| withdrawal | Taking money out of your account is called a withdrawal. |  |
| wire (money) | You can wire money at the credit union. |  |