

Name:**Class:****Date:****IMPACT NOW 3****Week 13****U6 WS2****A) READING****A. Before you read, answer the questions.**

1. Do you save your money? How?

.....

2. Do you share your pocket money with your friends?

.....

3. Would you like to be rich one day?

.....

**Banking and Banks**

Banking and banks are very important for the functioning of the modern world. Without banks, the way we use money would not work. Banks enable people to save money, borrow money and to pay for things with ease and security.

Each country in the world has its own well known banks that have branches in nearly every city, so that they are convenient for people to use. People often have to visit the local branch of the bank when they want certain services. There are also some very big multinational banks that have branches in most countries in the world.

As well as the local branches that are in most cities, each bank will also have a head office. This is where all central tasks are performed, that let the local branches function. The people that work in the branches will be the bank manager, the person in charge, and various tellers who work behind the bank counter and help the customers. There will also likely be security guards to protect the money, workers and customers.

Most customers will just need to see the tellers when they go to the bank if they are paying money into their account as either cash or a check. However, they might need to see the bank manager if they want to open an account or if they have become overdrawn, when they have spent more money than there was in the account. Also, if they want to borrow money and get a loan, the person will need to see the bank manager, who will have to approve it.

As well as being able to use cash or checks to pay for things, banks also offer their customers the more convenient methods of using either a debit card or credit card. These methods are very convenient as you just need to carry a small plastic card to be able to pay for anything. When paying with plastic, you will need to either sign a receipt or enter a PIN number to confirm the purchase and that you are authorized to use the card.

B. Read the text and answer the questions.

1. What do banks enable people to do?

.....

2. What do bank tellers do?

.....

3. What happens when bank customers spend more money than they have in their account?

.....

4. Which methods are more convenient when paying for something, than using a check?

.....

B) VOCABULARY

A. Match the words with the definitions.

- | | | | |
|------------------------------|--------------------------------|------------------------------------|----------------------------|
| 1. cashpoint (.....) | 2. bank cashier (.....) | 3. foreign exchange (.....) | 4. loan (.....) |
| 5. bank vault (.....) | 6. barter (.....) | 7. investment (.....) | 8. withdraw (.....) |
| | 9. mortgage (.....) | 10. profit (.....) | |

- a. The system by which the type of money used in one country is exchanged for another country's money, making international trade easier.
- b. An agreement that allows you to borrow money from a bank or similar organization, specially to buy a house, or the amount of money itself.
- c. To exchange goods for other things rather than for money.
- d. The act of putting money, effort, time, etc. into something to make a profit or get an advantage, or the money, effort, time, etc. used to do this.
- e. An amount of money that is borrowed, often from a bank, and has to be paid back, usually together with an extra amount of money that you have to pay as a charge for borrowing.
- f. To take or move out or back, or to remove.
- g. A cash machine.
- h. Money that is earned in trade or business after paying the costs of producing and selling goods and services.
- i. A place where money, jewelry, important documents, etc., are locked for protection in a bank.
- j. A person whose job is to receive and pay out money in a bank.

B. Complete the sentences with the words in the box.

raise	-	leaflet	-	volunteers	-	business
contribution	-	raffle	-	sponsor	-	bet
glad	-	salary	-	banknote	-	ambassador

- 1. Would you like to make a towards a present for Linda?
- 2. The new 50 comes into circulation.
- 3. My parents have never won anything in a
- 4. Eva said she was doing a ten-mile walk for charity and asked if I'd her.
- 5. Mary asked her boss for a
- 6. Your will be paid on the third week of each calendar month.
- 7. I you \$25 that I'll get there before you.
- 8. The Health clinic is relying on to run the office and answer the phones.
- 9. As a UNICEF goodwill, she speaks out on behalf of children's causes.
- 10. A about the new bus services came through the door today.
- 11. I'm to know the parcel arrived safely.
- 12. The way to be successful in is always to stay one jump ahead of your competitors.

C) USE OF ENGLISH

A. Complete the blanks with "will" or "won't".



We use the First Conditional to talk about possible or probable situations in the future and their consequences. In the main clause of the sentence, you could use "might" or "will". **Unless= If not** We use a positive verb after "unless".

- (help) me, I (help) you.
2. If they (catch) the bus, they (arrive) on time.
 3. If my parents (support) me, I (be) a better person.
 4. If it (rain), I (get) wet.
 5. Sally and Elizabeth (go) out tonight if their parents (allow) it.
 6. They (visit) Eiffel Tower if they (go) to France.
 7. If I (pass) the year, my parents (give) me a gift.
 8. If I (not/pass) the year, my parents (be) very disappointed.
 9. If the cable TV (not/work), we (rent) a DVD.
 10. If the baby (not/eat), we (see) the doctor.
 11. If the T-shirt (suit) me, I (buy) it.
 12. If you (continue) on a diet, you (get) sick.

B. Rewrite the following sentences, using "unless" instead of "if ...not".

1. If you don't tell me what's wrong, I can't help you.
.....

2. If it doesn't rain tonight, we'll water the trees tomorrow.
.....

3. If he doesn't wear his scarf and his jumper, he will catch a cold.
.....

4. A man can't join the army if he isn't in good health.
.....

5. If you don't phone me from London twice a week, I will be really upset.
.....

6. If the bridge hasn't been repaired, we won't be able to cross the river.
.....

7. We will be late if we don't take a taxi.
.....

C. Circle the correct one.

**ATTENTION
PLEASE**

We use "can" and "be able to" when we talk about ability.

Present form : "can" / "am-is-are be able to"

Past form : "could" / "was able to"

Future form : "can" doesn't have future form so we form the future with "will be able to".

1. I **can / could / will be able to** show you this element right now.
2. Tommy **can / could / will be able to** phone his mom yesterday.
3. I **can / could / will be able to** stay at the hotel there next week.
4. Paul **can / could / will be able to** play the violin excellently.
5. Mona **can / could / will be able to** get this invitation last month.
6. We **can / could / will be able to** compete in basketball next week.
7. They **can / could / will be able to** ride their bikes well now.
8. Pam **can / could / will be able to** make that picture last year.
9. Dan **can / could / will be able to** repair his computer, he knows it well.
10. I **can / could / will be able to** cook this tasty cake yesterday.

D) WRITING

Describe the banking services that your parents use. Are they useful or not?

What do you think of them? Use the words below and write.

 ATM / cashpoint

 cheque

 bank cashier

 banknotes

 deposit

 credit card