

Let's Talk Finance

Banking & Financial Services



Welcome & Objectives

Welcome to Let's Talk Finance: Banking & Financial Services

Today, you will:

- Learn vocabulary for banking, accounts and borrowing
- Practise the **present perfect** and **indirect questions**
- Role-play banking situations and compare financial services
- Build confidence with real-life banking language



Icebreaker – Your Banking Experience

- Do you have a bank account?
- Have you ever used mobile banking?
- Have you spoken to a bank employee in English?



Vocabulary – Banking Basics

Discuss the following vocabulary with your tutor:

Term	Definition
current account	daily account used for payments and spending
savings account	account for storing money long-term
overdraft	spending more than you have (short-term debt)
loan	money borrowed and paid back later
interest rate	extra cost for borrowing or earnings for saving
direct debit	automatic payment for regular bills

Do you use any of the services from above?

Speaking – Choosing a Bank

- What makes a bank good?
- What services or features are important to you?
(e.g. mobile banking, low fees, ATM access)



Grammar – Present Perfect (Experience)

Understanding the grammar rule:

Structure:

Have/has + past participle

Use for experiences (no specific time):

Example:

“I have opened an account.”

“She has never taken a loan.”

Signal words: ever, never, just, already, yet



Grammar Practice – Complete the Sentences

Use the present perfect to complete the following sentences:

- I _____ (never / borrow) money from a bank.
- She _____ (open) a new account.
- We _____ (not set up) online banking yet.



Vocabulary – Banking Services

Define and discuss the following vocabulary with your tutor:

- credit card
- mortgage
- ATM / cash machine
- standing order
- PIN (personal identification number)
- online banking
- statement

Question: Which of these do you use? Which are common in your country?



The English Hub

Activity – Match to the Situation

Define which service relates to which situation:

Situation	Service
You want to take out £200	ATM
You pay rent automatically every month	—
You buy something and pay over 12 months	—
You want to check your balance using an app	—

Options:

1. Standing order/Direct Debit
2. Loan / Credit card
3. Online banking
4. ATM



Slide 9: Grammar – Indirect Questions

Understanding the grammar rule:

How to use polite question forms:

Direct	Indirect
“What is the interest rate?”	“Could you tell me what the interest rate is?”
“Where is the nearest ATM?”	“Do you know where the nearest ATM is?”

Structure:

“Could you tell me...” + question (word order like a statement)

Grammar Practice – Rewrite Politely

Rephrase the questions to make them more polite:

- “How much money can I borrow?”
- “Where is my new card?”
- “When will the payment go through?”



Activity – Bank Role Play (Asking Questions)

Role play:

Pretend you are a customer at a new bank in your city. Your tutor will pretend to be a bank advisor

Discuss the following:

- Opening an account
- Monthly fees
- Getting a loan
- Receiving a bank card

Then, swap roles!

Note: practice using indirect questions.

Reading – A Modern Bank

Read the passage below with your tutor:

Anna has used mobile banking for three years. She has never needed to visit a branch. She pays rent through a direct debit and uses two savings accounts – one for travel, one for emergencies.

Questions:

- How has technology changed the way we bank?
- Have you ever used these services?
- What reasons might Anna need to visit a bank for, that can't be completed through online banking?



Choose the Best Bank Account

Take a look and discuss the account options below:

Account	Monthly Fee	Perks
Essential	£0	ATM access, mobile banking, budgeting tools
Lifestyle+	£10	Cashback on shopping, travel insurance, VIP customer support
Student	£0	Free overdraft up to £1,000, no international fees, 24/7 live chat help

Which account would you choose? Why?

Vocabulary – Borrowing & Lending

Define and discuss the following terms with your tutor:

- borrow
- lend
- repay
- debt
- interest
- credit score
- monthly instalments

Question: What's the difference between “borrow” and “lend”?

Activity – Error Correction

Have a go at fixing the sentences:

- “She have open a savings account.”
- “Do you know what time does the bank open?”
- “I don’t never borrow money.”



Speaking – Comparing Banks

- Have you used different banks?
- Which bank had better service, apps, or offers?

Example starters:

“I’ve found...”

“This bank has better...”

Listening and Reading – Banking Situation

Read the passage below with your tutor:

A customer has lost their debit card while travelling abroad. They immediately contacted the bank to report it. The advisor confirmed that the card had been blocked to prevent misuse. The customer then asked when the replacement would arrive, as they needed it urgently to book transport and pay for accommodation. The advisor explained that standard delivery takes 7–10 days but offered express delivery for a small fee. The customer seemed unsure and asked for more information about how express delivery works.

Discussion Questions:

- What happened to the customer's card?
- What did the bank do first?
- Why does the customer need the new card quickly?
- What should the bank do next to support the customer?
- If you were the advisor, what would you say to reassure the customer?

Have a go at reading the passage independently!

