Using an ATM

Welcome. Please insert your card to begin.

Please enter your PIN.

What can I help you with today?

- Get cash
- Account balance

From which account?

- Cheque
- Savings
- Credit card

Select a transaction

- Get cash
- Account balance
- Fastcash $20
- Fastcash $40
- Fastcash $100

Enter the amount you’d like:

- $0

Select OK to continue.

Please wait.

All done!

Please take your card.

$150

- Cash with receipt
- Cash without receipt
- Cancel

Please take your cash and receipt.

Thank you for banking...

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Using an ATM – ideas for using the sequence story

Note for Tutors: Activities referred to in Ideas for using the sequence story are related to the suggested Vocabulary and text which you can find on page 16 of this document.

Warm up
Find out from your learner what they already know about banking. It is helpful to know what bank they belong to so that you can get the relevant forms, signs, ATM language and specific branded account names,

Talk about the last time they got some money out. If they have not used and ATM before, this is the opportunity to practice the language.

Focus on key vocabulary (See page 16 for suggested vocabulary)
Either provide the learner with a list of target vocabulary and ask them to match the words to what they can see in the picture (Lower level), or brainstorm words with the learner (Higher level)

More useful language on the ELP website

Question stories (See page 17 for suggested questions)
Ask a series of questions relating to the sequence. The learner’s answers can guide them to retell or write the story of sequence. You could then compare the learner’s version with the original text.

Alternatively encourage the learner to ask you some questions about the story. Learners often get more practice answering than asking questions.
**Jumbled pictures** (speaking)
Cut the pictures up and jumble them up. Tutor and learner look at them one by one, and discuss what is happening in each picture. When you have discussed each picture put them in order and describe the sequence. This allows for good recycling of vocabulary.

**Jumbled sentences – reading** (see page 18 for photocopiable sentences)
Cut up the text into strips. Each strip relates to one of the pictures. Jumble up the strips.
Look at the picture story and ask the learner(s) to match the appropriate sentence to the right picture.
Essential concepts

For some learners, particularly from cash economies, this will be the first time they have a bank account, so you may need to convey some concepts as well as vocabulary.

Banks: Kiwibank, ASB, ANZ, BNZ, Westpac, TSB etc. Banks have many branches in suburbs. These branches are linked, so if you belong to ANZ for example, you can go into any branch, not just the local one, to access your accounts.

Accounts: Savings and cheque accounts - interest is paid on some accounts but not others. Term deposits. Bank charges and fees – per transaction or flat fees.

Transactions: ATMs, withdrawals, deposits, bill and other payments, direct credit, direct debit, automatic payments, international money transfer; debit, credit and overdrafts.

Different ways of paying: cash, EFTPOS cards, credit cards, debit cards, cheques, Paywave, combined debit and EFTPOS cards

Numbers and security: PINS, account numbers, CVS numbers, credit card numbers, expiry dates, internet banking access numbers, security measures for internet banking, telephone banking.

Borrowing money: Bank loans, mortgages, private loan companies, overdrafts. Hire purchase.

Interest: Interest rates for savings and loans. Interest paid on some accounts but not others. Tax payable on interest, IRD numbers and rates. Interest on bank loans, mortgages, hire purchase and credit cards. Compounding interest.

Essential vocabulary

Credit card: A card that you can use to pay for items in shops or on the internet, in New Zealand and in other countries. Examples of these are Visa, Mastercard and American Express. The money does not come immediately out of your account. You get a bill at the end of each month. If you don’t pay the whole bill amount, you must pay a high interest rate on the unpaid part of the bill.

EFTPOS card: A card that you can use to pay for items in shops in New Zealand, and also to withdraw money from an ATM. Some shops will also let you take out cash when you buy something.

PIN: Personal Identification number. A four digit number that you use with a debit or credit or EFTPOS card with paying or withdrawing money. You choose this number and you should not write it down or tell anyone else what your PIN is.
Deposit money: Put money in your account, either by going to the bank and filling in a form, or through the ATM. This will show up as a credit.

Withdraw money: Take money out of your account, either through an ATM, or from a teller at the bank, or by asking for cash when you buy something. This will show up as a debit.

Balance: The amount of money you have in your account on a particular date.

Savings account: An account that lets you leave money with the bank and which pays you interest (a percentage of the amount you have in your account).

Cheque account: An account for everyday transactions that also comes with a cheque book.

Internet banking: A way of managing your bank accounts on the internet. You can make payments to other people and to companies directly from your account. Different banks have different security measures to keep your money safe.

Bank fees and charges: An amount of money that you must pay on every transaction, or a fixed monthly fee.

Teller: Employee at the bank who can help you with everyday transactions such as withdrawing or depositing money. You may also have a personal banker who can help you decide on what accounts you want.

International money transfer: A way of transferring money from an account in one country to another. Banks and other institutions will charge fees for doing this.

ATM: Automatic teller Machine. A machine which lets you take out and deposit money. Some let you check your account balance, pay bills. If you use an ATM which belongs to another bank, you might be charged a fee.

Bank statement: Information about your transactions, sent to you every month.
Extension activities

ATM visit

Find out what the specific ATM language is for your learner’s bank. You may find it helpful to take pictures of the screens for use in the lesson.

Two examples are below:

**BNZ:**
- This device has a security device on the card slot
- Please shield your hand when entering your PIN
- Please enter your PIN
- One moment please
- Choose from: MyCash – Cash withdrawal – Account balance – Mini-Statement – Funds Transfer – Prepay top up - Pay a bill - More services
  - Withdrawal from which account?
  - Select or enter an amount to withdraw
  - Select continue to confirm this withdrawal – Choose from: Continue with receipt – Continue without receipt – Change – Return card – Main menu

**ANZ**
- Please enter your PIN then press Enter
- Please select a transaction: Fast cash – smart deposit – Balance – Mini Statement – Transfer
- Please select your account
- Would you like a receipt? Choose from: Print receipt – Change account – Balance on Screen – Main Menu – No receipt or balance

Match up the new language with the picture sequence, and then roleplay using the ATM.

After practising using the ATM with your learner, you can go to your learner’s ATM to practice taking out money.

Make a point of not looking (or show them how to shield the keypad with their hand or wallet) when they enter their PIN so that they understand that PINs need to be kept secret.

Read the receipt afterwards, identifying key information such as remaining balance etc.

**Numbers**

Practice saying and recognising numbers. Make sure your learner knows who to write bigger numbers with commas separating the thousands and with decimal points (your learner may come from a culture has different conventions and symbols)

Practice writing numbers in words (if your learner is likely to use a chequebook or withdrawal slip)
Money and prices

Practice reading and saying prices. Use play money to help, or pictures of notes and coins.

Use a supermarket flyer to practice saying prices *(how much is a kilo of bananas?)* Ask the learner to find items costing a certain amount (e.g. *find something that costs $2.39*)

Teach language such as *cheaper, more expensive than*.

Practise giving working out and giving change.

Understanding a bank card

Look at a bank card and identify the following information

- Name of issuing bank
- Type of card (EFTPOS, Debit, Credit)
- If Debit/Credit whether Visa or Mastercard
- Magnetic strip and security chip
- Card number
- Access number (may be used for internet banking)
- Expiry date
- Signature strip
- CVV2/CVS
- Paywave enabled?

Discuss how to use to pay for items

- Swipe or insert
- Check amount being charged
- Enter payment type – cheque, savings or credit
- Enter PIN
Discuss what to do if your card is stolen

- number to ring
- essential information to give (name of card holder, number, details of last transactions etc)

**Reading a bank statement:**

If your learner is willing, ask them to show you a bank statement.

![Bank statement example](image)

Identify relevant details

- account name
- account number: bank, branch, customer number and suffix
- statement period or date range
- the opening and closing balances
- debits/withdrawals and credits/deposits
- types of transaction e.g. FT, ATM, POS
- transaction descriptions
- charges and fees (FEE)
- interest
- dates and descriptions of all the transactions

Take it in turns asking the other to find particular details: “what is the closing balance on 14 March?”
Banking forms

Get examples of relevant forms from your learner’s bank (below are examples of deposit and withdrawal slips from Kiwibank.)

Identify and explain as necessary, such essential details as

- date
- receipt/deposit/withdrawal
- account name
- Account number
- notes, coins or cheques (in the case of a deposit),
- the total deposited, or withdrawn (received the sum of)
- Amount in words
- where the signature goes on the form, and
- how to fill out the stub attached to the forms.

Practice filling out the forms until your learner is confident to do this independently.

Ideas for using the Using an ATM sequence story by Natalie Greenly, Programme Coordinator, ELP Auckland Central 2016. Thanks to Susie Shine, Volunteer ESOL tutor, Auckland Central, for additional ideas.
Bank signs

Visit your local bank branch and identify signs such as:

- all transactions
- teller
- manager
- overseas transactions
- enquiries
- business transactions

Language to use in the bank

Practice some dialogues for use in the bank.

When you have introduced the dialogue you can cut it into strips and reorder it, or gap out key words.

Simple dialogue for opening an account

Teller:  *Good afternoon. Can I help you?*
Customer:  *Hello. I'd like to open an account please*
Teller:  *Do you already have an account with this bank?*
Customer:  *No I don’t.*
Teller:  *Which type of account do you want?*
Customer:  *I’d like one with an EFPOS card please.*
Teller:  *Do you have any photo ID with you?*
Customer:  *Yes, here is my passport.*
Teller:  *Good; could you please fill in this form and bring it back to me with your opening balance?*
Customer:  *OK, thanks very much.*
More advanced dialogue for opening an account

Teller: *Good afternoon. How can I help you?*

Customer: *Hello. I’d like to open an account, please.*

Teller: *Do you already have an account with this bank?*

Customer: *No, I don’t.*

Teller: *What type of account would you like: a savings account, cheque account or term deposit?*

Customer: *I’m not sure.*

Teller: *Well, if you don’t need the money for a while, a term deposit for say… 6 or 12 months will give you a higher interest rate. But if you want to withdraw money or use a card, a cheque or savings account would be better*

Customer: *Well, I’d like to have a card. And a cheque book could be handy*

Teller: *OK, so you probably want our Everyday account. You get a Visa debit card that also works as an EFTPOS card, and you can have a cheque book.*

Customer: *What about fees?*

Teller: *You can pay a flat fee every month, or per transaction. It depends how many transactions you think you’ll have.*

Customer: *Oh, I think I’ll go for the flat fee.*

Teller: *Do you have any ID on you…birth certificate, driver’s licence?*

Customer: *Here’s my passport. Will that be OK?*

Teller: *Yes, fine. Could you fill in this form?*

Customer: *Sure. Can I earn interest on this account?*

Teller: *No, you would need to also open a savings account.*

Customer: *Oh, Ok. I’ll think about that.*

Teller: *We'll send your card and cheque book in the mail. When your card arrives, go to any branch and get a PIN loaded. You can also get yourself set up for internet banking.*

Customer: *OK, thanks. Goodbye.*

Teller: *Goodbye. Have a good day.*

Another sample dialogue on the ELP website
Build alternative dialogues using the following expressions:

**Customer language**
- I'd like to make a deposit / withdraw some money / apply for a loan / pay in some cheques
- What are the bank charges / fees on these accounts?
- Can I earn interest on that account?

**Teller language**
- Please swipe your card here and enter your PIN number
- I need to ask some security questions. What is your mother’s maiden name?
- Please sign here.
- Please choose a PIN.
- Please enter your PIN again.

[Role play sheet](#) for tellers and customers.

**Reading a bill**

Use a real bill and find essential information:

- Amount due
- Date due
- Payment options
- Customer name and address
- Customer number
- Any discounts
- Bill details (e.g. how much electricity used, estimate or actual)

Switch Now Save has [a section on how to read a power bill](#).
**Kiwisaver**

If your learner gets a job they will be automatically enrolled with Kiwisaver (but they can opt out). They can choose how much of their salary to be deducted (3%, 4% or 8%), and can also choose a provider.

It may be worth discussing risks and returns with your learner: ie as a rule of thumb the higher the percentage return, the more risky the investment.

More information can be found from Consumer.org or from the Kiwisaver website.

**Budgeting advice**

Discuss budgeting with your learner, reviewing income and outgoings, essential and discretionary spending.

The New Zealand federation of family budgeting services is a portal for local free family budgeting services.

There are free resources on the website, which can be used initially for vocabulary but also as practical budgeting tools:

- Budget Worksheet
- Cashflow Forecast
- Debt Schedule

There is also useful advice for living more economically, including sections on:

- Cheap Eats
- Do I Need To Do A Budget?
- Stretching Your Dollars
- 10-Plan Shopping Guide

Learners considering borrowing money should also look at The Code of Responsible Borrowing on the same site.

Consumer magazine has an article on borrower’s rights.

They also have an article on a new law around loans, designed to enforce responsible lending.
Discussions about money

Discussion questions about money and banking from ESL Discussions.com

- Money
- Tax
- Banks
- Wealth
- Credit cards
- Investments

News activities:

eslnews.com has a section on finance with a bank of listening activities on subjects such as bank notes, the official cash rate, the Budget etc.

Further resources in your ELP resource library

AUT new words for new migrants 2000, Banking unit pp51-57

- Numbers p.51
- Money words p.52
- Banking story p.52
- Bills p.54
- Ways of paying p.55
- Money machines/ATM p.55
- Getting a loan – vocabulary p.56
- Income p.57
- Lending and borrowing vocabulary p.57

AUT Picture dictionary for new Learners of English

- Money p.7
- Banking p.63
Everyday life in New Zealand – Jacquelyn Arbury

Unit 6 Banking p43

- Opening an account – discussion, dialogue, roleplay
- Banking information – reading, crossword puzzle, roleplays, ATM pictures and activity, Quiz
- Paying by cheque – numbers in words
- Money lenders – picture story to introduce concept of borrowing money from a loan shark, high interest fees and problems if you default, repossession

Oxford English Picture dictionary has a page on Banking – page numbers vary according to the edition

English for Everyday activities - Lawrence Zwier

- Unit 48 Paying for things
- Unit 49 Going to a bank
- Unit 50 Using an ATM

English Vocabulary in Use Pre-intermediate and intermediate – Stuart Redman

- Unit 53 - Money
Using an ATM – Suggested vocabulary and text

Note for Tutors: For ideas about how to use this suggested vocabulary and text, refer to Ideas for using the sequence story on page 2 of this document.

Key Vocabulary (See page 2 for instructions)

ATM, queue, bank card, charge, fee, turn, insert, slot, option, choose, cash, enter, PIN, account, withdraw, balance, cheque, savings, credit card, process, transaction, fastcash, enter, amount, select, clear, cancel, receipt

Basic Story for Lower Levels

Ahmed is walking on the street. He sees an ATM. It shows his bank card so he knows he will not be charged a fee if he uses it. He wants to withdraw some money so he waits in the queue. When it is his turn, he inserts his card into the slot. He chooses the option to get cash. He enters his PIN. He chooses the account he wants to withdraw money from. He selects the option to get cash again. He enters the amount he wants to withdraw and then selects OK. He chooses to get his cash with a receipt. He waits while the machine processes his transaction. He takes his card, cash and receipt.
Questions for “Question stories” (See page 2)

Pic 1  How many people are in the picture?  
Where are they?  
What is the lady doing?  
What is the old man doing?  
What does Ahmed want to do?  
Why will he use this ATM?  

Pic 2  What has the old man just done?  
What is Ahmed going to do?  

Pic 3  What is Ahmed doing?  

Pic 4  Which option does Ahmed choose?  

Pic 5  What is Ahmed doing?  
Why is he covering his hand?  

Pic 6  Which account does Ahmed want to withdraw money from?  

Pic 7  What transaction does Ahmed select?  
What are the other options he could choose?  

Pic 8  What does Ahmed have to do now?  

Pic 9  How much money does Ahmed want?  
What button does he push when he has entered the amount he wants?  

Pic 10  Does Ahmed want a receipt with his cash?  

Pic 11  What is the ATM doing?  

Pic 12  What is happening?  

Pic 13  What is Ahmed doing?  
Is the transaction finished?
Descriptions for “Jumbled sentences” (See page 3)
Photocopy and cut up

<table>
<thead>
<tr>
<th>Ahmed sees an ATM.</th>
</tr>
</thead>
<tbody>
<tr>
<td>It’s Ahmed’s turn to use the ATM.</td>
</tr>
<tr>
<td>Ahmed inserts his bank card.</td>
</tr>
<tr>
<td>Ahmed chooses to get cash.</td>
</tr>
<tr>
<td>Ahmed chooses which account he wants to withdraw money from.</td>
</tr>
<tr>
<td>Ahmed chooses the option to get cash again.</td>
</tr>
<tr>
<td>The ATM tells Ahmed to enter the amount of cash he would like.</td>
</tr>
<tr>
<td>Ahmed enters the amount he wants.</td>
</tr>
<tr>
<td>Ahmed chooses to get a receipt with his cash.</td>
</tr>
<tr>
<td>The ATM processes Ahmed’s transaction.</td>
</tr>
<tr>
<td>Ahmed takes his bank card.</td>
</tr>
<tr>
<td>Ahmed takes his cash and his receipt.</td>
</tr>
</tbody>
</table>