Unit 13

- Opening a Bank Account
- Difficult Situations at Work
- Talk About the Future: Going To
A SLOW DAY AT THE BEAUTY SHOP — Part 1

It was another slow day at the beauty shop. Marvin talked on the phone with Ms. Kenner. She canceled her appointment for that afternoon. Rosalba was disappointed. There wasn’t anything to do because they had no business. Marvin sorted the mail and he found only bills. Marvin wasn’t happy to see so many bills, especially when business was so slow. He needed to decide which bills he must pay now and which bills he can pay later.

Then Marvin noticed a letter for Soo from Raffaella’s Jewelry Shop. He gave it to Soo. When she opened the letter, she saw a check for $500.00. Soo was very excited. She finally sold more jewelry than she made.

1. What did Marvin do after the phone call?

_____________________________________________________________________

2. Can Marvin pay all his bills?

_____________________________________________________________________

3. Did Soo receive a letter?

_____________________________________________________________________

4. What was inside the letter?

_____________________________________________________________________

5. How did Soo feel?

_____________________________________________________________________
A SLOW DAY AT THE BEAUTY SHOP — Part 2

Rosalba was very excited because Raffaella’s Jewelry Shop wanted to sell Soo’s jewelry. The shop paid Soo $500.00 in advance. Soo really liked to make jewelry. It was her hobby and she was very good at it. Now it was possible to make money from it.

Soo needed a bank account for her new business. Rosalba asked Soo if she wanted to go to the bank with her. Rosalba was going to open an account for herself. She wanted to help Soo, so she told Soo that she must be careful with the money she makes.

1. Did Soo receive a check from the jewelry store?

2. Was Rosalba happy for Soo?

3. What did Rosalba tell Soo?

4. Was Rosalba going to open a bank account?

5. Why did Soo need a bank account?
**VOCABULARY**

Study these definitions.

- **ATM, Automated Teller Machine** the machines outside the bank that you can use for transactions 24 hours a day.
- **arrive** come
- **balance your checkbook** compare the statement with your record of checks that you wrote on your account.
- **deposit** put money into a bank account
- **initial deposit** the first deposit you use to open a bank account
- **minor repairs** small repairs
- **mother’s maiden name** your mother’s last name before she was married
- **receive** get
- **sort** look through and organize
- **statement** a record of your account that the bank sends to you every month
- **transactions** deposits or withdrawals on an account
- **withdraw** take out money from a bank account
Fill in the blanks with the correct vocabulary.

1. Soo _____________________________ a check for $500.00 in the mail this morning.

2. If the bank is closed, you can still make transactions at the ______________________.

3. Marvin __________________________ today’s mail and found a letter for Soo.

4. I opened a bank account with $100.00. That was my ____________________________.

5. My mother took my father’s name, Brown, when they got married.
   My ______________________________________________ is Jones.

6. I invited a lot of people to our party. They will ______________________ at 9 o’clock.

7. Stefan hired Ivan to do __________________________, like change a light bulb or replace a broken window.

8. I use the ___________________________ that the bank sends me every month to balance my checkbook.

9. I don’t have any money. I need to go to the bank and __________________________ some money.

10. I just got paid and I need to _______________________ my check into my account.

11. Deposits and withdrawals are _____________________ you can do at the bank or ATM.

12. You need to ______________________________ every month in order to know how much money you have.
OPENING A BANK ACCOUNT

Rosalba arrived at the bank. Maria, the bank representative, welcomed her and asked her to sit down. Maria explained the different kinds of bank accounts. There are savings accounts, checking accounts and many others.

Maria recommended a basic checking account. With this account, Rosalba can write checks and use the ATM, automated teller machine. Rosalba liked that suggestion. She decided to open a checking account and make an initial deposit of $250.

1. Where was Rosalba?

____________________________________________________________________

2. Did Rosalba want to open an account?

____________________________________________________________________

3. Is there only one kind of account?

____________________________________________________________________

4. What is an ATM?

____________________________________________________________________

5. How much was Rosalba’s first deposit?

____________________________________________________________________
OPENING A BANK ACCOUNT (cont’d)

Study the following dialogue.

Soo: I’d like to open a bank account.
Teller: What kind of account would you like? Checking or savings?
Soo: I’d like to open a checking account.
Teller: Are you going to use the ATM?
Soo: Yes, I am. I’m going to use the ATM to make deposits and withdrawals.
Teller: OK. Please fill out these two cards. Write your mother’s maiden name in this space and sign your name on this line. You’ll need an initial deposit of $100.00.

It’s your turn to open a bank account. You want to write checks and use the ATM. Complete the dialogue.

You: I’d like to _______________ a bank ______________________.
1. 2.
Teller: Would you like a checking account or savings account?
You: I’d like a ____________________________ 
3. 4.
Teller: Are you going to use the ATM?
You: Yes, _______________________
5.
Teller: Please fill out these two cards. Write your mother’s maiden name in this space. Sign your name on this line. You’ll need an initial deposit of $200.00.
MAKING A DEPOSIT

• When you want to put money into your banking account, you have to fill out a deposit slip. A deposit slip looks like this:

<table>
<thead>
<tr>
<th>Name</th>
<th>Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Currency</td>
</tr>
<tr>
<td>Sign here if cash received from deposit</td>
<td>Coin</td>
</tr>
<tr>
<td>Account Number</td>
<td>Checks</td>
</tr>
</tbody>
</table>

| Total | Less Cash | Net Deposit |

• In the area that says Cash, you enter the amount of Currency and Coin that you want to deposit. Currency is dollar bills and coin is change.

• In the area that says Checks, you need to list the number and amount of each check that you are depositing.

• Then you enter the sum total of your cash and checks in the space that says Total.

• If you want the teller to give you some money, you enter the amount of money you want to receive in the area that says Less Cash.

• After you subtract the amount of Less Cash from the total amount, you enter the final amount of your deposit in the space that says Net Deposit.
Fill out the deposit slip below.

* Deposit **$20.00 in currency**. >1
* Deposit **$1.50 in coin**. >2
* Deposit two checks:
  
  Check number 17-204 is for **$135.00** >3
  Check number 17-204 is for **$12.50** >4

* Add up your total deposit. Enter the amount in the **Total** space. >5
* You want the teller to give you a fifty-dollar bill. Enter **$50.00** in the **Less cash** space. >6
* Subtract the **less cash** amount from the **total** amount. Enter your final deposit in the space that says **Net Deposit**. >7

---

### DEPOSIT SLIP

<table>
<thead>
<tr>
<th>Cash</th>
<th>Currency</th>
<th>&lt;1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Coin</td>
<td>&lt;2</td>
</tr>
<tr>
<td>Checks</td>
<td></td>
<td>&lt;3</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>&lt;4</td>
</tr>
<tr>
<td></td>
<td>Less Cash</td>
<td>&lt;5</td>
</tr>
<tr>
<td></td>
<td>Net Deposit</td>
<td>&lt;7</td>
</tr>
</tbody>
</table>

---

Name ___________________________________________________________________

Date ___________________________________________________________________

Sign here if cash received from deposit ____________________________

Account Number ______________________________________________________
DIFFICULT SITUATIONS AT WORK — Part 1

Stefan was at home. He was listening to music when he heard a knock on the door. It was Ivan, his cousin. Ivan wasn’t happy. He came to complain to Stefan. When Stefan hired Ivan, his job was to do small repairs around the building. But now Ivan is doing the jobs of other people. When a pipe breaks, Ivan is a plumber. When a light needs repair, Ivan is an electrician. When the grass is too long, Ivan is a gardener.

This is too much work for one person and Ivan can’t do it anymore. He has a new part-time job at a large office building. When Ivan explained this to Stefan, Stefan told him to quit the other job because Stefan needs him at this building.

1. Who came to visit Stefan?

2. Is Ivan Stefan’s brother?

3. What was Stefan doing when Ivan arrived?

4. Does Ivan do more than simple repairs in Stefan’s building?

5. Did Stefan want Ivan to take the new part-time job?
DIFFICULT SITUATIONS AT WORK — Part 2

When Gustavo arrived at the restaurant, Min was cleaning tables and the restaurant was empty. Gustavo helped Min. He wanted to be on time for their appointment with the lawyer.

Gustavo was happy, but Min was not. She didn’t want to work at the restaurant anymore, but she didn’t tell her parents. Gustavo told Min that she should talk to her parents. She should tell them that she wants to go to school and become a nurse.

Min knew that Gustavo was right. She was happy to talk to Gustavo about her problems. He is a good friend. Gustavo was glad to help Min.

1. Where did Gustavo go to visit Min?

______________________________________________________________________

2. What was Min doing when Gustavo arrived?

______________________________________________________________________

3. Did Min tell her parents that she wants to quit her job?

______________________________________________________________________

4. Should Min talk to her parents about her problem?

______________________________________________________________________

5. Who do Gustavo and Min have an appointment with?

______________________________________________________________________
**TALK ABOUT THE FUTURE: GOING TO**

*We use going to to talk about the future:*

<table>
<thead>
<tr>
<th>Subject</th>
<th>Form</th>
<th>Verb</th>
<th>Sentence</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>am</td>
<td>going to</td>
<td>walk in the park tomorrow.</td>
</tr>
<tr>
<td>He, She, It</td>
<td>is</td>
<td>going to</td>
<td>walk in the park tomorrow.</td>
</tr>
<tr>
<td>We, You</td>
<td>are</td>
<td>going to</td>
<td>walk in the park tomorrow.</td>
</tr>
<tr>
<td>They</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Look at the pictures and read the examples.*

- Next month, there will be a three-day weekend. What are these people going to do?

Frank is *going to* attend a wedding.

Martina and David *are going to* work in their garden.
Fill in the blanks with the correct form of going to.

1. Amir ________________ drive to San Francisco.
2. You ________________ study for your exams.
3. Jose and Marta ________________ visit relatives.
5. Gustavo ________________ play soccer.
6. Rosalba and Roberto ________________ go to the dessert.
7. Jack and Ray ________________ drink sodas and watch TV.
8. I ________________ stay home and watch videos.
THE NEGATIVE FORM OF GOING TO

We add not to form the negative.

<table>
<thead>
<tr>
<th>I</th>
<th>am not</th>
<th>going to</th>
<th>walk in the park tomorrow.</th>
</tr>
</thead>
<tbody>
<tr>
<td>He</td>
<td>is not</td>
<td>going to</td>
<td>walk in the park tomorrow.</td>
</tr>
<tr>
<td>She</td>
<td>(isn’t)</td>
<td>going to</td>
<td>walk in the park tomorrow.</td>
</tr>
<tr>
<td>It</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We</td>
<td>are not</td>
<td>going to</td>
<td>walk in the park tomorrow.</td>
</tr>
<tr>
<td>You</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>They</td>
<td>(aren’t)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Tonight, there is going to be a very exciting soccer match at the Rose Bowl. All of these people are going to see it. What are these people not going to do tonight?

Read the examples and fill in the blanks.

1. Jose and Marta ____________________________ watch TV.
2. Soo _________________________________ make jewelry.
3. Al and Ray ______________________________ play tennis.
4. We _________________________________ listen to music.
5. Gustavo ______________________________ go to his friend’s house.
6. Min ________________________________ work at the restaurant.
7. I _________________________________ teach English.
8. You ________________________________ study for your exam.
IVAN COMPLAINS TO STEFAN

Ivan is writing a note to his cousin and boss, Stefan. He is making a list of the jobs that he will and will not do from now on at work.

Read Ivan’s note to Stefan.

Dear Stefan,
We had an agreement. You hired me to do minor repairs only. From now on:

1. I am not going to do the gardening anymore. You need to hire a gardener to do the gardening.
2. I am not going to paint anymore. You need to hire a painter to do the painting.
3. I am going to do minor repairs only! If you have major repairs, you must call a plumber or an electrician.

Sincerely,
Ivan

Fill in the blanks with is going to or isn’t going to.

1. Ivan ______________________________ do minor repairs from now on.
2. Ivan ______________________________ plant trees and cut grass from now on.
3. Ivan ______________________________ paint an apartment when a tenant leaves.
4. Ivan ______________________________ replace burned out light bulbs in the building.
5. Ivan ______________________________ fix a broken sewage pipe in the building.
FOCUSED LISTENING WORKSHEET

Watch the video section called “Focused Listening.”
Then circle the correct answer in each group.

SCENE 1

Does Rosalba know who sent Soo the check?
1. Rosalba thinks the check came from Marvin.
2. Rosalba does not know who the check came from.
3. Soo does not tell Rosalba who the check came from.

SCENE 2

Is the ATM too difficult for Rosalba to use?
1. Maria tells Rosalba not to use the ATM because it is too difficult.
2. Maria tells Rosalba that using the ATM is not part of her account.
3. Maria tells Rosalba that the ATM will be easy to use.

SCENE 3

What is Ivan unhappy about?
1. Ivan is unhappy because he works too much.
2. Ivan is unhappy because Stefan does not like the shirt he wears.
3. Ivan is unhappy because he does not like Stefan’s music.
UNIT 13 TEST

Choose the correct answer.

1. When you put money into your account, it’s a ___________________.
   a. withdrawal
   b. deposit
   c. cash

2. When you deposit money into your account, you need to fill out a _________________.
   a. check
   b. withdrawal slip
   c. deposit slip

3. Currency is _________________________.
   a. dollar bills
   b. checks
   c. coins

4. _________________________ means you want money back from your deposit.
   a. Cash
   b. Net deposit
   c. Less cash

5. If you want money back from your deposit, you must __________ the deposit slip.
   a. sign
   b. use
   c. take

6. After you subtract your money back, the total amount of your deposit is the _________.
   a. total
   b. deposit
   c. net deposit

7. Next summer, I ____________________ visit my friends in New York.
   a. go to
   b. going to
   c. am going to

8. Mary ____________________ take a math class next semester.
   a. is going
   b. is going to
   c. going to
UNIT 13 TEST

9. You ___________________ come to the party with us this weekend.
   a. are going to
   b. are going
   c. going to

10. Jerry ___________________ buy a new TV tomorrow.
    a. going to
    b. is going
    c. is going to

11. I am ______________ go to the concert tomorrow because I don’t have any money.
    a. am going to
    b. not going to
    c. am not going to

12. We _______________ go camping this weekend because our truck broke down.
    a. aren’t going to
    b. aren’t going
    c. are going to

13. Susan ______________ wear her blue dress to the party tonight because it’s dirty.
    a. is going to
    b. isn’t going to
    c. isn’t going

14. Frank ________________ take the airplane to Mexico because he’s afraid to fly.
    a. is going to
    b. isn’t going to
    c. isn’t going

15. They ________________ work late tonight because they’re very tired.
    a. aren’t going to
    b. aren’t going
    c. aren’t go

16. You can use the ATM to _____________________.
    a. make a deposit only
    b. make a withdrawal only
    c. make deposits and withdrawals
UNIT 13 TEST

17. I need to _______________ some money before we go shopping because I don’t have any right now.
   a. withdraw
   b. deposit
   c. cash

18. You receive a _______________ from the bank every month.
   a. checkbook
   b. an initial deposit
   c. statement

19. I would like to open this account with _________________ of $500.00.
   a. deposit
   b. an initial deposit
   c. a deposit slip

20. Your mother’s family name before she got married is your mother’s _________________.
   a. maiden name
   b. last name
   c. name
UNIT 13
STUDENT ANSWER KEY

VOCABULARY (page 5)
1. received
2. ATM (automated teller machine)
3. sorted
4. initial deposit
5. mother’s maiden name
6. arrive
7. minor repairs
8. statement
9. withdraw
10. deposit
11. transactions
12. balance your checkbook

NEGATIVE FORM OF GOING TO (page 14)
1. are not (aren’t) going to
2. is not (isn’t) going to
3. are not (aren’t) going to
4. are not (aren’t) going to
5. is not (isn’t) going to
6. is not (isn’t) going to
7. am not going to
8. are not (aren’t) going to

OPENING A BANK ACCOUNT (page 7)
1. open
2. account
3. checking
4. account
5. I am

MAKING A DEPOSIT (page 9)
1. $20.00
2. $1.50
3. 17-204 $135.00
4. 12-161 $12.50
5. $169.00
6. $50.00
7. $119.00

TALK ABOUT THE FUTURE: GOING TO (page 13)
1. is going to
2. are going to
3. are going to
4. is going to
5. is going to
6. are going to
7. are going to
8. am going to

IVAN COMPLAINS TO STEFAN (page 15)
1. is going to
2. isn’t going to
3. isn’t going to
4. is going to
5. isn’t going to

FOCUSED LISTENING ( page 16)
1. 2
2. 3
3. 1