

## Activity 2: Opening a bank account (CEFR B2)

**Level:**  
CEFR B2

**Time:**  
45 minutes

**Resources:**

- ✓ Handout
- ✓ Abba – “Money, Money, Money” song

**Aims:**

- ✓ To develop skills and knowledge in speaking and listening at Level 1
- ✓ To explore vocabulary connected to L1 topics
- ✓ To develop SS ability to describe and answer questions on how to do something in the context of opening a bank account
- ✓ To practise giving factual information, describing a process, asking for information about a process using embedded questions, interrupting

**Exam task focus:** Component 1 Task 1

---

**Procedure:**

Opening a bank account

1. Consider playing part of the song ‘Money, Money, Money’ by Abba (don’t forget to share computer audio) and asking students (SS) what they think they are going to talk about. Alternatively, simply tell them they are going to talk about a big subject – money! Display the lesson aims.
2. Put SS into groups of 3/4 and tell them to discuss Activity 1a and b. Share handout via chatbox and open Break out Rooms (BORs). Close BORs and return to main room to conduct whole class feedback and highlight the fact that in the UK it is rude to ask a person what they earn. Compare attitudes to borrowing and lending money in different cultures. Ask SS whether they know what documentation is needed to open a bank account in the UK.
3. Ask SS whether they know about embedded questions and when they are used. Emphasise the fact that they are used in semi-formal situations to soften questions and to be polite. Go through the examples in Activity 2. Ask and answer the questions highlighting the form. Use a pre-prepared PPT or whiteboard to support this. Also focus on ways of responding to embedded questions e.g. ‘Of course’ ‘Yes, no problem’ and ‘Certainly’. Also point out that the response to ‘Would you mind ...?’ Is ‘No, I wouldn’t.’

How does the word order change in an embedded question?

**How long did it take?**

QW + did + subject + verb

**Could you tell me how long it took?**

*Could you tell me* + QW + subject + verb V

When do you need to use ‘whether’?

In yes/ no questions e.g. Is it quite quick to open a bank account?

When do you need a question mark in an embedded question?

If the embedded question is part of another question e.g. Could you tell me .. or

Would you mind telling me ..

4. Allow SS time to write their embedded questions in Activity 2 individually. Put into small BOR groups to check answers. Close BORs and return to main room to conduct feedback and check answers. Feedback on board. There are various options.
5. Put SS into pairs. Ideally, at least one person in each pair should have a UK bank account. Explain that A is going to talk about the process of opening a bank account – ideally in the UK but if they don't have a UK bank account, they can talk about opening a bank account in their own country. Explain that whilst they are talking, their partner will interrupt them. Briefly focus on the role cards in Activity 3 i.e. the fact that A should try to remember the discourse markers from the previous lesson (Activity 1 – Describing a process) and that B should focus on interrupting politely with questions.
6. Give them a couple of minutes to prepare then open BORs and tell them to start the activity. If time allows, they can swap roles. Visit BORs to monitor and make a note of things done well and areas to work on.
7. Close BORs and return to main room to conduct whole class feedback focusing on the content and things done well and areas to work on.
8. Ask SS to reflect on aspects of the lesson in Activity 4. Focus on the process of opening a bank account and the use of embedded questions. Highlight the fact that these are used when we are dealing with offices and people we don't know very well but want to make a good impression on.
9. Focus SS attention on the exam box at the bottom of the handout to explain how the lesson has helped to prepare them for Task 1 of the Trinity Level 1 Skills for Life Speaking exam.
10. **Extension activity:** Suggest SS think about how their spending habits have changed since they have been in the UK. They could rank the things they spend most on (aside from basics such as rent, utility bills and food) and compare with each other and back home. They could discuss where they go in the UK to find good deals. Brainstorm things they spend money on e.g. technology/ gadgets to keep in touch with people, clothing, eating out, toiletries, childcare etc

## Handout Activity: Opening a bank account

### Activity 1: Cash or card?

#### a Discuss the questions.

##### In your country

In your country, to what extent do people discuss money?

Is it acceptable to ask somebody what they earn?

If someone makes a big purchase, how likely are they to discuss how much it cost? If someone needs to borrow money, would they ask friends and family, go to a bank or go to a money lender?

##### In the UK

In your opinion, is it generally better to use cash or cards? Why?



image from <https://pixabay.com/images/search/money/>

#### b Look at the statements about opening a bank account in the UK. Talk to your classmates. Who's experience or view is closest to yours?

I've opened a bank account here and I found the process surprisingly easy. The people in the bank were really helpful.  
**Romaisa**

I'm sure it'll be too complicated to open a UK bank account, so I haven't even tried.  
**Jamal**

As far as I'm concerned, I don't think there's any point in having a UK bank account. I can manage perfectly well without one.  
**Abubaker**



I did start the process of opening a bank account here. However, it didn't take long before I realised, I couldn't provide the documentation that was needed so I gave up!  
**Nadia**

image from <https://pixabay.com/images/search/bank/>

**Activity 2: Embedded questions**

**a English people often use embedded questions to make questions sound more polite.**

<p>Did it take long to open the account? How long did it take to open the account?</p>	<p><b>Could you tell me</b> how long it took to open the account? <b>I'd like to know</b> how long it took to open the account. <b>I was wondering how long</b> it took to open the account. <b>Would you mind telling me how long</b> it took to open the account?</p>
<p>Is it quite quick to open a bank account?</p>	<p><b>Could you tell me</b> whether it takes long to open the account? <b>I'd like to know</b> whether it takes long to open the account. <b>I was wondering</b> whether it takes long to open the account. <b>Would you mind telling me</b> whether it takes long to open the account?</p>
<p>How does the word order change in an embedded question? When do you need to use 'whether'? When do you need a question mark in an embedded question?</p>	

**b Look at the questions below about opening a UK bank account. Turn them into embedded questions using different beginnings for each question.**

1. Is it better to apply online or in person at the bank?
2. Can I open an account without a UK passport?
3. Can you recommend a particular bank or building society?
4. How much money do you need to open a bank account?

**Activity 3: Describing the process of opening a bank account.**

Work in pairs (A & B).

<p>A – You are going to describe the process of opening a bank account in the UK or in a different county. Talk about:</p> <ul style="list-style-type: none"> <li>• Doing research on the different banks</li> <li>• Getting ready to apply</li> <li>• Paperwork/documentation that you will need</li> <li>• What happens next</li> </ul> <p>Remember to use discourse markers in your description</p> <p>Firstly, ...</p> <p>After this, ...</p> <p>At this point, ...</p> <p>Once you have done this,</p> <p>The next stage is to ...</p> <p>Finally, ...</p>	<p>B – You are going to listen to your partner explaining how to open a bank account. As you listen, you should <b>interrupt politely</b> to ask questions. e.g <i>Sorry to interrupt</i> but could you just tell me the best way to ...</p> <p>Use a mixture of direct and embedded questions.</p>
---	---

**Activity 4: Reflection**

**Having spent time talking about the process of opening a bank account, do you think you might apply for a UK bank account if you don't already have one? Why, Why not?**

In what situations, do you think it is useful to use embedded questions?

**Exam Hint**

In task 1 of the Level 1 Skills for Life exam, as you are describing a process, the examiner will interrupt you with questions. It is important to make a list of the questions you might be asked and think about how you will answer them. Practise describing a process with a classmate and get used to being interrupted. This is good practice for what happens in natural conversation. We are often interrupted and asked questions when we are speaking.

You will also need to demonstrate that you can understand and use specific communicative functions such as giving factual information, describing a process, asking for information about a process using embedded questions, interrupting. You have done this in this lesson.