

Activity – Role play about money

In groups of 2, prepare the following role-play. It's a role-play between a bank manager and a person wishing to borrow money to start a new project. It must last between 5 and 10 minutes.

- **The bank manager: your role**

Your job is to decide whether or not to loan the money. To help you make your decision you will need to determine:

- Ø How much money is needed and for how long?
- Ø What is this money for?
- Ø Has your customer any personal savings to put into the project?
- Ø Is your customer trustworthy/creditworthy (= reliable)?
- Ø What are the incomes (revenues) of your customer?
- Ø Has your customer any security to offer against loan = collateral/guarantee (personal property)
- Ø Is the project supposed to provide future profits? Or is there a risk of business failure?
- Ø The interest rate is 5 to 8% according to the risk you have to determine and then justify.

- **The customer: your role**

You are 25 years old. You work as a clerk in a small firm in London but your aim is to become independent. You arrange an interview with your banker in order to apply for a loan to start your own business. You have to present your project and answer his questions. You must convince him/her!
You earn £25000 per year.

Your personal expenses are the following: you pay £500 in taxes every year and spend £15,000 on your rent and bills, food, clothes and entertainment.

Learning the vocabulary for a bank PDF

Bank vocabulary



List of banking vocabulary

A make a deposit
 B make a withdrawal
 C cash a check
 D get traveller's checks
 E open an account
 F apply for a loan
 G exchange currency

1 deposit slip
 2 withdrawal slip
 3 check
 4 traveller's check
 5 bankbook/passbook
 6 ATM card
 7 credit card

8 (bank) vault
 9 safe deposit box
 10 teller
 11 security guard
 12 ATM (machine)/ cash machine
 13 bank officer

Conversations at a bank between 2 people

- A. Where are you going?
 B. I'm going to the bank. I have to _____. Use letters A to G.
- A. What are you looking for?
 B. My _____. I can't find it anywhere! Use numbers 5 to 7.
- A. How many _____ 5 does the State Street Bank have?
 B. _____.

Exercise. Answer these questions about banking.

- Do you have a bank account? What kind? Where? What do you do at the bank?
 Do you ever use traveller's checks? When?
 Do you have a credit card? What kind? When do you use it?

Role play about money (fiche navette)

Name of the client:

Name of the bank manager:

Resume your scenario by explaining the client's project:

- .
- .
- .
- .
- .
- .
- .
- .

The amount of money needed and for how long? Detail all the costs to carry out the project:

- .
- .
- .
- .
- .
- .
- .
- .

The profile of the client (behavior, personality etc.):

- .
- .
- .

The profile of the bank manager:

- .
- .
- .

The final decision of the bank manager and his/her justification (agreement, agreement with conditions such as less money lent, refusal):

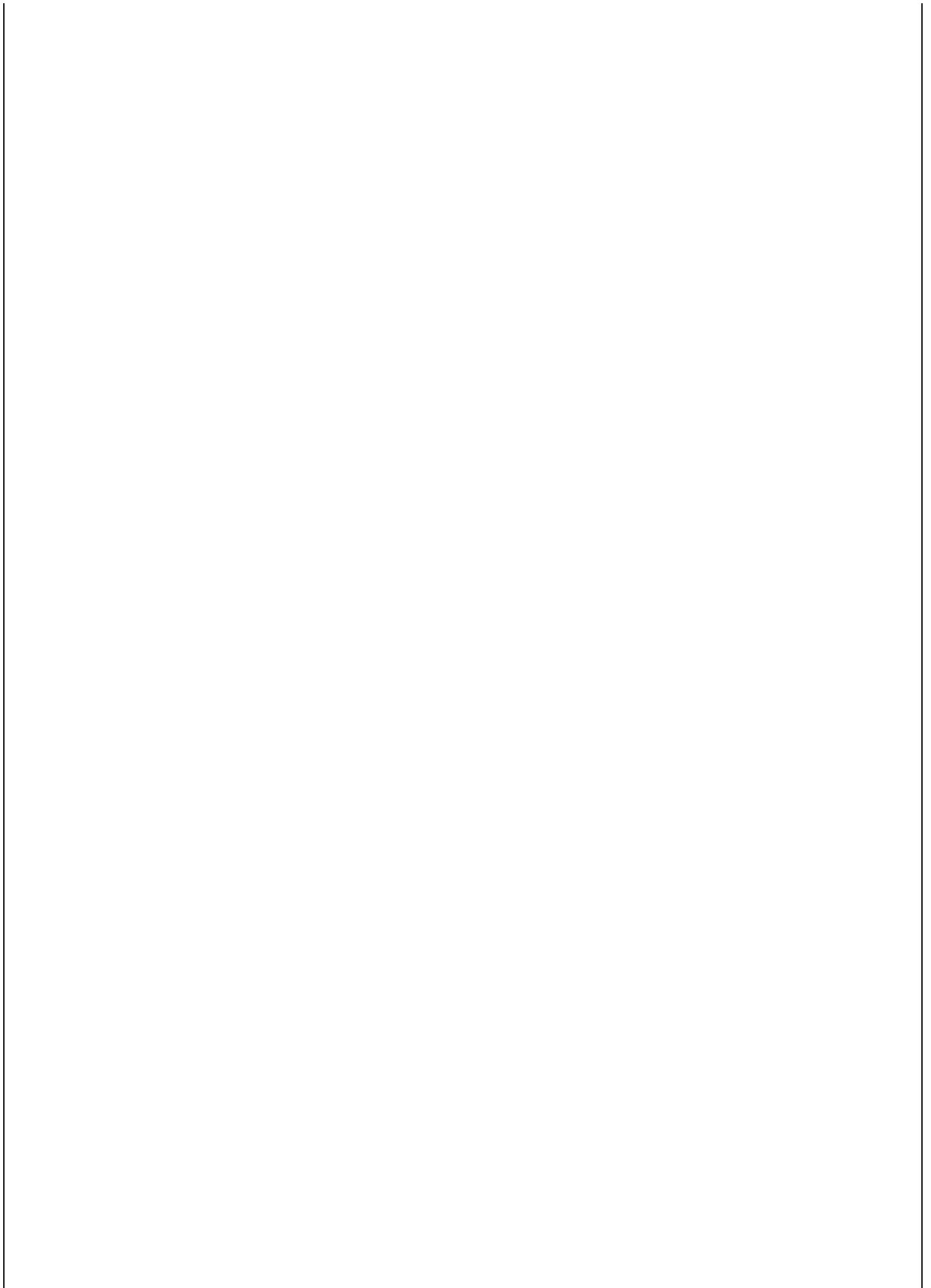
- .
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If the bank manager agrees with that amount of money, the value of the interest rate selected by the bank manager regarding the risk of failure for this project:

- .
- .
- .

Write your dialogue here (5 minutes for the groups of 2, 7 for the group of 3):

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Role Play about Money – European section (DNL)

		Critères d'évaluation			Points positifs, pistes de progression
Communication orale	<i>Verbale</i>	Niveau de langue, élocution, aisance, vocabulaire employé	/4	/4	
		Spontanéité dans les réponses, dialogue fluide	/1	/1	
		Débit, tonalité, volume	/1	/1	
	<i>Non-verbale</i>	Détachement par rapport aux notes et pas d'effet de « récitation de leçon » (authenticité)	/3	/3	
		Attitude générale, tenue au tableau (être droit, regarder l'auditoire, sérieux dans l'attitude)	/2	/2	
		Respect et équité du temps de parole (5 minutes minimum)	/2		
Contenu de l' exposé	<i>Qualité des informations données</i>	L'ensemble des questions du banquier ont été posées avec spontanéité et authenticité au client désireux d'emprunter // Le client désireux d'emprunter a exposé toute sa situation (emploi actuel, désir de changement, énumération des dépenses). Utilisation du vocabulaire du secteur bancaire.	/3	/3	
		Le client a exposé son projet d'entreprise en détails, avec conviction. Le banquier donne sa réponse finale explicitement en justifiant son choix.	/3	/3	
	<i>Créativité</i>	Mise en scène particulière, jeu dans les intonations, diaporama de fond etc.	/1		