

BUILDING VOCABULARY USEFUL EXPRESSIONS – ENGLISH GRAMMAR RULES AT THE BANK PT 01 – TALKING ABOUT MONEY - LESSON 01 – 3º BIMESTRE



(fonte: Freepik)

WARM UP – QUESTIONS FOR THE TEACHER

- About how much did you spend on presents last year?
- About how much do you usually spend each day?
- Are you a price conscious shopper?
- Are you good at saving money?
- Are you saving money to buy something?
 - If so, what are you planning to buy?
 - How much will it cost?
 - How much longer will you need to save before you can buy it?
- Do you compare prices at different stores when you shop?
- Do you enjoy shopping?
- Do you ever buy second-hand things? ("used things")
- Do you ever give money to charity?
 - How often do you give to charity?
 - How much do you give?
- Do you gamble?
- Do you give tips at a restaurant in your country? How about to taxi drivers?
- Do you haggle when you shop ?
- Do you have a credit card? Do you have a credit card? If so, do you have more than one?
- Do you have more than one bank account?
- Do you invest in the stock market?
- Do you often put money in the bank?
- Do you sometimes buy things that you don't need?
 - If so, give some examples.
- Do you sometimes give money to charities?
- Do you think that money can buy love?

At the bank I - The Customer

1. I'd like to cash these traveler's checks > Gostaria de trocar estes traveller's cheques.
2. I'd like to exchange some Brazilian currency > Queria trocar reais.

3. What's the current exchange rate? > Qual a taxa cambial de hoje?
4. I'd like to cash a check. > Gostaria de descontar um cheque.
5. I'd like to make a deposit. > Gostaria de fazer um depósito.
6. I'd like to make a withdrawal. > Gostaria de fazer um saque.
7. I'd like to wire money to...> Gostaria de enviar dinheiro para...
8. I'd like to transfer money. > Gostaria de fazer uma transferência.
9. I'd like to buy a money order. > Preciso fazer uma ordem de pagamento.
10. I'd like to open a savings/checking account. > Gostaria de abrir uma conta poupança/corrente.
11. What's the minimum balance? > Qual é o saldo mínimo?
12. What's the interest rate? Qual é a taxa de juros?
13. Do you offer overdraft protection? > Eu teria algum limite no cheque especial?
14. What do I need to do to get a credit card? > O que eu preciso para ter um cartão de crédito?
15. Can I access my account through the internet? > Posso acessar minha conta pela internet?
16. How can I transfer money from my account in Brazil? > Como posso transferir dinheiro da minha conta no Brasil?

The bank employee

1. How would you like that? > Como você quer esse valor?
2. Do you have an account with us? > Você tem uma conta conosco (nessa agência).
3. What's the account number? > Qual o número da conta?
4. May I see some ID, please? > Pode me emprestar seu RG, por favor?
5. Enter your PIN number here.> Pode digitar a senha.
6. Is the account under your name? Are you the account holder? > Você é o titular da conta?
7. Is your name on the account? > A conta está em seu nome?
8. Initial this, please.> Preciso que você rubrique isto.

9. Your account's overdrawn. > Seu saldo está negativo.
10. Let me check with my supervisor, I'll be right back.> Um instante que eu vou checar com meu gerente.

Talking about Money

Inquiring about figures > Solicitando valores

1. How much are we looking at here? > De quanto estamos falando aqui?
2. In terms of (dollars), how much are we looking at? > Em termos de (dólares), estamos falando de quanto?
3. Could you give me a rough estimate of...? > Você poderia me dar uma estimativa de...?
4. Do you have an exact figure? > Você tem um valor exato?
5. How did you arrive at the number? > Como você chegou a esse valor?
6. Does that include? > Isso inclui...?
7. Does that take into account...? > Isso leva em conta?
8. Could I safely say that? > Você concordaria que...?

Giving figures > Dando números

1. Roughly speaking around > Por cima, uns...
2. Somewhere in the region of... > Na faixa de.../ Por volta de...
3. In dollars about... > Em dólares, mais ou menos...
4. We're looking at (at least)... _____, to be precise. > Estamos falando de (pelo menos)_____ para ser preciso.
5. That number is based on...> Esse valor é baseado em...
6. That figure does not include... > Esse valor não inclui...

Expressions about money...

1. Can you break a twenty dollar bill?

2. Do you have change for a dollar?
3. I have some coins I need to change.
4. I need five dollars in quarters.
5. It just costs me another 50 cents.
6. I am out of quarters.
7. I thought you were well-off.
8. I'm kind of broke.

Can you break a twenty dollar bill?

Jackie has a 20-dollar bill and wants to break it so that she may have some smaller bills and change for the laundry.

Cashier: How can I help you, Miss?

Jackie: Could you break a 20 for me?

Cashier: Sure. How do you want it?

Jackie: Could I have two 5's and the rest in ones?

Cashier: Well, I have some 5's, but I don't have enough 1's. Are quarters fine with you?

Jackie: Oh, that's even better! In that case, I won't have to worry about the small change for the laundry.

Cashier: Here you go!

Jackie: Thanks a million!

Do you have change for a dollar?

Michaela wants to take the bus, but she finds herself short of small change, so she asks her friend Brian if he has some.

Michaela: Do you have change for a dollar?

Brian: Yes, you're in luck. I do have some.
What do you need it for?

Michaela:I need some change for the bus.

Brian: How do you want it?

Michaela:I need a couple of quarters and five dimes.

I have some coins I need to change.

Syd doesn't have any change for the parking meter, so she goes to a store nearby. However, the cashier refuses to give her change....

Syd: Excuse me?

Cashier:Yes, can I help you?

Syd: Yes. I need to get some change for the parking meter. May I have change for a five dollar bill? I just need five dollars in quarters.

Cashier:I'm sorry, but we're not allowed to give change.

Syd: Oh. That's too bad! Is there a change machine somewhere around here?

Cashier:There is one in the shopping mall across the street.

Syd: Well, that's too far. I may have a ticket when I come back. What the heck....I'll buy a candy bar.

I just lost another 50 cents.

Stella puts some quarters in the soda vending machine, but the machine is out of order.....

Stella: Oh, that's great! I just lost another 50 cents in this stupid vending machine.

Bobby:I'm not surprised. It's always out of

order.

Stella: Yeah. It eats my money relentlessly.

Bobby:OK. Let me try. You know what?

Whenever things like this don't work, hit it. And it'll work.

Stella: You mean, SOMETIMES!

Bobby:(Hitting the vending machine hard.)

Bang! Bang! Bang! Hmm...it usually works.

Stella: Let's put a sign on it so that the same thing doesn't happen to others.

I'm out of quarters.

Bonnie puts some quarters into the washing machine only to find out that the washing machine is out of order. Of course, she's very upset.

Bonnie:Oh, that's great! The washing machine is out of order again.

Jason: You can try another one. That one works.

Bonnie:But I'm out of quarters.

Jason: Did you press the coin release lever?

Bonnie:Yeah, but nothing happened. I've got to complain because this has happened so many times.

I thought you were well-off.

Jerry is broke. He wants to borrow some money from his friend Cathy, only to find out that Cathy is broke, too.

Jerry: Can you loan me some money?

Cathy:I'm sorry. I've already gone through my paycheck for the week.

Jerry: You've gone through all you money so quickly? I thought you were well-off.

Cathy:Not me! You know money always burns a hole in my pocket.

I'm kind of broke.

Terri asks Fred whether he wants to eat out or not. Fred hesitates a little bit. He tells Terri that he's kind of broke.

Terri:Hey, let's eat out tonight.

Fred:What's the occasion? You won the lottery?

Terri:No, just wanna relax a little bit. You don't have to win the lottery to relax, do you?

Fred:Well, I'm kind of broke.

Terri:Really? It's very nice of you.

Fred:Don't be silly. I'll take you anywhere you want to go.

Terri:Wonderful! You know what? I wish you wanted to relax everyday.

Fred:Dream on!

American bills and coins

As moedas e cédulas americanas possuem diferentes denominações, importantes de serem conhecidas.

É possível encontrar moedas americanas de:

- 1 (*one*) *cent* = 1 centavo
- 5 (*five*) *cents* = 5 centavos
- 10 (*ten*) *cents* = 10 centavos

25 (*twenty-five*) cents = 25 centavos

50 (*fifty*) cents = 50 centavos

1 (*one*) dollar = 1 dólar

Cabe lembrar que as moedas americanas possuem nome. Por exemplo:

1) a moeda de um centavo também é conhecida por “*a penny*”.



Ex.: *Can you lend me 2 pennies?* (Você pode me emprestar 2 centavos?)

2) a moeda de 5 centavos é também conhecida por “*a nickel*”.



Ex.: *How much is this candy?* (Quanto custa esta bala?)

It is a nickel. (É cinco centavos).

3) a moeda de 10 centavos é também conhecida por “*a dime*”.



Ex.: *Here is your change. A dime.* (Aqui está seu troco. Dez centavos).

4) e a moeda de 25 centavos é também conhecida por “*a quarter*”.



Ex.: *I need two quarters. Can you lend me until tomorrow?* (Eu preciso de 50 centavos/duas moedas de 25 centavos. Você pode me emprestar até amanhã?)

Dessa forma, é importante saber o nome das moedas, pois assim como percebemos nas ilustrações acima, nas moedas de 10 e de 25 centavos o valor em si não aparece, mas apenas os nomes: “*one dime*” e “*quarter dollar*”.

As moedas de 50 centavos, bem como as moedas de 1 dólar, são muito raras nos Estados Unidos, e elas podem ser chamadas de “*50 (fifty) cents*” ou “*half-dollar coin*” e a de 1 dólar de “*a dollar coin*”.

Quanto às cédulas americanas (*bills*), é possível encontrá-las nos valores de:

1 (one) dollar bill – 1 dólar



2 (two) dollar bill – 2 dólares



5 (five) dollar bill – 5 dólares



10 (ten) dollar bill – 10 dólares



20 (twenty) dollar bill – 20 dólares



50 (fifty) dollar bill – 50 dólares (também conhecida como “a nifty”)



100 (a hundred) dollar bill – 100 dólares (também conhecida como “a sleeve”)



CRÉDITOS

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ENGLISH CLUB

FREEPIK

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Como dizer tudo em Inglês – Ron Martinez – Editora Campus

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