

# Vocabulary

## Key Vocabulary

Read this paragraph about banking and check your understanding of the meaning of the words in bold.

The most convenient way to get **cash** from your **savings** or **checking account** is to use your **debit card** and **PIN number** at an **ATM machine**, but you can also complete a variety of **transactions** inside a bank. If you want to **deposit a check** or **withdraw money**, the **teller** can do that for you. While you are at the bank, you might want to **check your balance** or talk to a **financial advisor** to discuss various ways you can **invest your money** to get a better **interest rate**. Or you might want to **borrow money** to purchase a house or set up a business. The bank will certainly **approve the loan** if you have a good **credit rating**. Of course, nowadays, you can also pay your bills, **transfer funds**, and even apply for loans through the internet.

### Vocabulary Note

The words *loan*, *lend*, and *borrow* can be confused.

He needs a **loan**. (= a sum of money that needs to be paid back)

Can you **loan** / **lend** us some money? (= let us have some money temporarily)

Can we **borrow** your motorbike? (= use your motorbike temporarily)

The borrower receives something and the lender gives something.

An individual who takes out a loan **borrow**s money.

The individual or financial institution that provides the loan **lends** the money.

You can see the whole lesson from your teacher, please ask them to send it to you before the class.

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