## GLOSSARY

**branch** – one location where a company does business, when that company has many locations
* The bank had customers in Pennsylvania, Ohio, and Indiana because those were the states that the bank had branches in.

**block** – the distance along a street from where one street crosses it to where the next street crosses it
* Mr. Ashbaugh lived one block away from his brother, so the two were able to walk to each other's houses.

**ATM** – Automated Teller Machine; a machine, usually located outside of a bank, that one uses to take money from one's account (a collection of one's money stored in the bank) or put money into one's account
* The bank was closed, so Monica went to the ATM to withdraw money.

**24/7** – 24 hours a day, seven days a week; every hour of every day
* The store was usually open 24/7 and only closed on holidays.

**deposit** – money added to one's bank account
* Wesley made a deposit of $150 into his account, bringing his balance up from $4,500 to $4,650.

**to cash a check** – to receive the amount of money listed on a check (a piece of paper that represents money in an account) in cash
* Brittney needed money to go shopping, so she cashed her paycheck before she went to the shopping mall.

**teller** – a bank employee who helps customers, helping them to put money into the bank and take money out, among other tasks
* Haru needed to move money from one account to another, so he talked to the teller.

**bulletproof glass** – clear glass that is thick and strong enough to stop a bullet shot from a gun, used for protecting the people behind it
* The important politician's car had windows made from bulletproof glass to protect him from an attack.

**to speak up** – to speak loudly; to purposefully talk in a clear, loud voice that can be heard easily
* Mrs. Maese had poor hearing, so people need to speak up when they talk to her or she will not hear them.

**payroll check** – a piece of paper that represents money, which is given to an employee as payment for work done
* The company paid its employees every two weeks, so Patrick received a payroll check twice a month.

**checking account** – a collection of one's money stored in the bank, usually used for writing checks to other people or for the frequent removal or addition of money
* The amount of money in Dale's checking account was low after he wrote checks to pay all his bills.

**cashier's check** – a piece of paper that represents money paid directly to the bank or other similar business, and can be exchanged for cash
* Katrina received a cashier's check for $200.

**to endorse** – to sign; to write one's name onto a check or document, making one's involvement with the document official
* Jeremy endorsed the check by signing his name on the back.

**small bills** – paper money representing small amounts of money; paper money worth a small amount of money, such as $1, $5, $10, or $20
* Cindy only carried small bills in her wallet and never carried anything larger than a $20 bill.

**to count out** – to show someone how much money is in a stack or pile of money by counting the money in front of that person
* The cashier counted out the customer's change so that the customer could see that he received the correct amount of change.

**to burn a hole in (one's) pocket** – for money to be in one's possession, when one wants to spend the money soon
* The money was burning a hole in Quentin's pocket, so he decided to spend it right away.

## CULTURE NOTE

### Borrowing Money

Everyone has been "short on" (not had enough) money at one time or another. No matter how well you plan, unexpected things can happen and leave you "strapped" (with little or no money).

Whether it is because of poor economic times, low pay, or poor planning, people may sometimes need to "hit up" (borrow money from) friends or family to "tide them over" (help one until one can help oneself or other help is available). Some may need some extra money "to get them through" (to help them survive) their "financial" (related to money) difficulties. If you are looking for someone to give you some financial help, whom should you talk to?

According to a 2005 study by the Internal Revenue Service (IRS), the agency of the United States government that collects "taxes" (money the government collects to provide services to its citizens), women are much more likely to give away money to people, including friends and family, than men are. Here are some surprising "figures" (numbers; facts in the form of numbers): women gave "nearly" (almost) 30% more than men did in the year that the IRS studied this issue (in 2005). The study found that "women have more of a 'tendency' (are more likely) to give without 'ulterior motives' (secret reasons or reasons other than what they tell you)."

So if you need a little extra "cash" (money), you might want to talk to your wife, mother, or sister before hitting up your husband, father, or brother.

## COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast number 28 – Cashing a Check.

This is English as a Second Language Podcast episode 28. I'm your host, Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

In this episode, we're going to discuss cashing a check. Let's get started.

[start of story]

The local branch of my bank is located just a few blocks from where I live. It's very convenient, since it has four ATMs open 24/7. Today I had to go make a deposit, but because I wanted to cash a check as well, I needed to go inside to talk to a teller.

Inside the bank, I got in line for the tellers. All of the tellers are behind a large piece of bulletproof glass, so you have to speak up when you are talking to them. When I got to the head of the line, the cashier asked, "How may I help you?" I said, "I'd like to deposit this payroll check into my checking account and cash this cashier's check." "Certainly," she said, "just endorse the back of both checks and put them in the tray." I said, "Sure. And can I get that in small bills – tens and twenties?"

I waited for her to process my checks. Then she said, "Here you are," and counted out the cash and put it in an envelope. "Thank you," I said, and walked away. Now that I have some money burning a hole in my pocket, I guess I'd better spend it!

[end of story]

Today we talked about going to the bank. I started by talking about "the local branch of my bank." A "branch" (branch) of a bank or a "branch" of any business is an office of that bank or an office of that business. Big banks have many branches in different parts of the city and in different parts of the country. I said my local branch is located "just a few blocks from where I live." A "block" (block) is the distance between two streets.

I mentioned that my local bank has "four ATMs." "ATM" stands for "automatic teller machine." A "teller" (teller) is the person who works at the bank whom you talk to about cashing a check or making a deposit or getting money. An "automatic (automatic) teller machine" is a machine that you can use to get money out of your bank account. You put in your card and enter your PIN – "PIN" (PIN) stands for "personal identification number," and is like a secret code. An ATM is usually open "24/7." The expression "24/7" is written (24/7). "24/7" means 24 hours a day, seven days a week. So, if a business is open 24/7, it is always open; it is never closed.

I said that I had to go to the bank to "make a deposit." A "deposit" (deposit) is money that you put into your bank account to save. That's called a deposit. The opposite is called a "withdrawal." "To withdraw (withdraw) money" means to take money out of your bank account. I want to withdraw some money; I want to make a withdrawal.

I needed to "cash a check." "To cash a check" means to go to a bank, or sometimes to a store, and give them a "check," a piece of paper with your name and account number on it. You sign the check and they give you cash back. In the United States, there are many small businesses that are not banks that will cash your check. But they will charge you money for that service, and they are used primarily by people who do not have bank accounts.

A "teller," as I mentioned, is the person who works in the bank and helps you with your deposits and withdrawals. Once inside the bank, "I got in line for the tellers." "To get in line" means to stand in line. In many banks in the United States, the tellers are behind a large piece of "bulletproof glass." You know what glass is, like a glass window. Well, "bulletproof (bulletproof) glass" is like a very thick window that we use for safety. If someone were to fire a gun in order to shoot the teller and steal the money, the glass would stop the bullet. That's bulletproof glass. Many banks, especially here in Los Angeles, have bulletproof glass, and the tellers work behind the glass.

You and the teller are on different sides of the bulletproof glass, which is why you sometimes have to "speak up." "To speak up" means to talk louder. If we say, "I need you to speak up," we mean, "I need you to talk louder." "To speak up" can also mean simply to say something. For example, "If you want to go to the store, speak up" means "If you want to go to the store, tell me." It doesn't mean to talk louder. It just means to tell me or to let me know.

When I got to the cashier – in a bank, "cashier" (cashier) is another word for "teller" – she asked, "How may I help you?" This is a very common thing to say when someone first talks to you in a store, for example. A person working for the store will often say, "How may I help you?" I responded by saying that I needed to deposit a "payroll check." A "payroll (payroll) check" is a check that you get from your employer for doing your job, for working. I have a very small payroll check, for example.

I wanted to deposit my payroll check into my "checking account." There are two main kinds of accounts or places where you can store your money in a bank. One is a "checking account." That's an account that you can write checks from. The other is a "savings account," which is an account that you get your money out not by writing a check, but by actually going to the bank.

Nowadays, we also have other ways of saving or storing money. There are "certificates of deposit," also known as "CDs." A "certificate (certificate) of deposit" is an account where you can keep your money for a certain amount of time – six months or nine months or a year – and the bank gives you extra interest, extra money, for leaving it in the certificate of deposit. You promise not to take the money out before the end of the six months or nine months or year, but if you do take it out early, you get a "penalty" or a "fine," which means you have to pay money for taking the money out early.

I said that I needed to "cash a cashier's check." There are two types of checks: a "cashier's check" and a "personal check." A "cashier's (cashier's) check" is a check that has the bank's name on it instead of your name. A "personal (personal) check" has your name on it, and the money comes right out of your account. Many people will accept only cashier's checks for large amounts of money, because the bank is guaranteeing that the money will be there. I can write a personal check and there may be no money in my account, but you don't know that. If I give you a cashier's check, you know that the bank will cash it because it has the bank's name on it. That's a cashier's check.

The teller asked me to "endorse" the check. "To endorse" a check means to put your signature on the back of it so that the bank knows that it's really you who is cashing or depositing the check. I asked for my money "in small bills." A "bill" is a piece of paper money, and different bills have different values. There are $1 bills, $5 bills, $10 bills, $20 bills, $50 bills, and $100 bills. The highest-value bill currently used in the U.S. is the $100 bill. Every kind of bill has a different person's picture on it, usually a president.

When we say, "I want tens and twenties" or "I want fives and tens," using the plural form, we mean "I want $10 and $20 bills" or "I want $5 and $10 bills." "Small bills" are $1 bills, $5 bills, $10 bills, and $20 bills. Large bills are $50 and $100 bills. After giving me my cash, the teller said, "Here you are," meaning "Here's your money." She "counted out the cash." "To count out" money means to physically count the cash in front of you so that you can see that it is all there. For example, if I'm giving you 100 dollars, I might say, "Here's 20, 40, 60, 80, and 100."

After I picked up my money, I "walked away." "To walk away" means to leave somewhere by walking. And I said, "Now that I have some money burning a hole in my pocket, I guess I'd better spend it!" The expression "money burning a hole in your pocket" means that you have some money now, and you want to spend it so much that it is trying to burn its way out of your pocket.

We often use this expression when, for example, we get paid at the end of the month or the end of the week: "This money is burning a hole in my pocket!" You're not even sure what you want to spend it on, but you want to spend it on something.

Now let's listen to our story, this time at a normal speed.

[start of story]

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[end of story]

Thanks to our wonderful scriptwriter, Dr. Lucy Tse, for her hard work. And thanks to you for listening. From Los Angeles, California, I'm Jeff McQuillan. Come back and listen to us again here on ESL Podcast.

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