

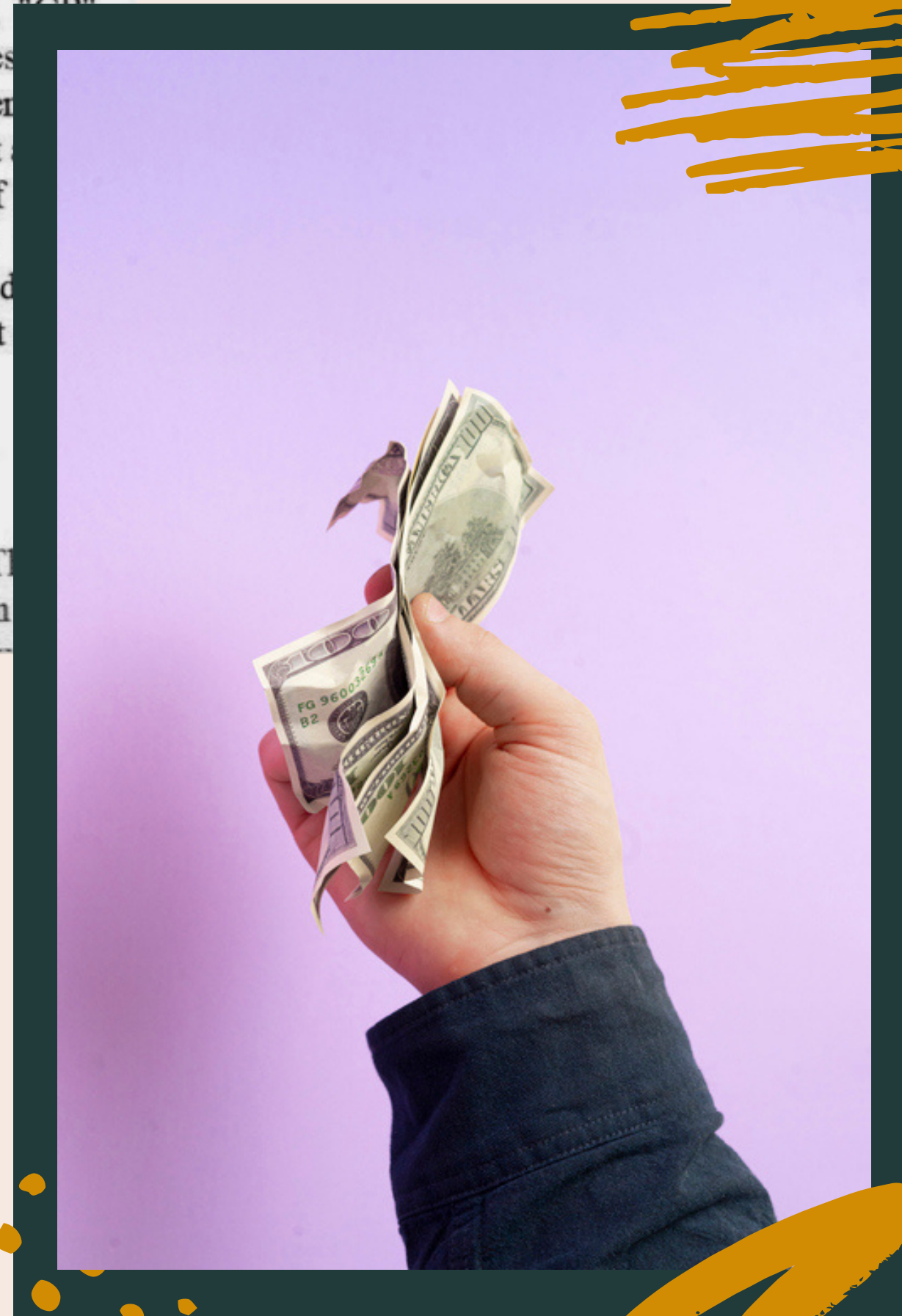
SZALAI NÓRI BEMUTATJA:

# LEVEL 4 UNIT 13

**Time is money!**  
Az idő pénz!

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# Ebből a leckéből a következőket fogjuk megtanulni:



## SZÓKINCST

money, banking, credits



## NYELVTAN

conditionals (feltételes mód)



## BESZÉD

talking about money matters  
and banking situations

## Money matters

Money is a **notion** everyone is related to in a certain way. Money makes the world go round, nobody can escape dealing with it. Though it looks only a little piece of paper or a small piece of **metal**, in reality money has a much bigger **value** than that. Without money life was and would be more difficult. In older times when money still wasn't around, people **traded** one thing for another to get what they wanted or needed. But it didn't always work well. Something was needed that has value, can **replace material** things and is small enough to **carry around**. First people made coins, then the Chinese **invented** paper money as well. There exist numerous **currencies** around the world which can be **exchanged** to each other. In Europe you can pay with euros in a lot of countries. In Hungary our currency is called the forint. The name of the forint comes from the city of Florence. States or governments **print** paper money and makes coins at a place called a mint. Modern paper money isn't made out of ordinary paper, but a specially produced currency paper that is more **resistant** to the wear and tear money **is exposed to** in everyday use.



## Money matters

Many **security features** are built right into the paper to prevent **counterfeiters** from illegally copying the money. The newest invention is plastic money which can even survive a cycle in the washing machine. Money can be beautiful, that's why quite a lot of people collect coins or paper bills. Money can't buy happiness... Or can it? It can buy a lot of things and it can greatly **contribute** to a person's **well-being** and happiness if they have enough money to **cover their needs** and **wishes**. But too much money is a big **responsibility**, you have to consider well what you do with your material **wealth**. Happiness isn't a matter of money. Love, health and family are much more important than having more money you can spend. If you use money **wisely** it can be a source of joy, but it can lead you to **destruction** if you use it unwisely. Time is also money. Using it well is as important as using your money well. Don't let it pass without making the most of it.



# Money matters

**notion** - dolog, fogalom

**metal** - fém

**value** - érték

**to trade** - kereskedni

**to replace** - helyettesíteni

**material** - anyagi

**to carry around** - magunkkal vinni

**coin** - pénzérme

**to invent** - feltalálni

**currency** - pénznem

**to exchange** - átváltani

**to print** - nyomtatni

**mint** - pénzverde

**resistant** - ellenálló

**wear and tear** - elhasználódás

**to be exposed to** - ki van téve

**security features** - biztonsági jegyek

**counterfeiter** - pénzhamisító

**to contribute to sth** - hozzájárulni valamihez

**well-being** - jóllét

**to cover sb's needs** - fedezni valaki szükségleteit

**wish** - kívánság

**responsibility** - felelősség

**wealth** - gazdagság

**wisely** - bölcsen

**destruction** - romlás, pusztulás



## Basic Vocabulary

**banknote (GB)/bill (US)** - bankjegy, papírpénz

**coin/small change** – pénzérme/aprópénz

**cash** - készpénz

**checkbook** – csekkfüzet

**credit card** – hitelkártya

**wallet** – pénztárca

**(coin) purse** – (aprópénz) tárca, buksza

**ATM** – bankautomata



## Money Expressions

- to spend money on ...** – pénzt költeni valamire
- to make money** – pénzt keresni, pénzt csinálni
- to earn money** – pénzt keresni
- to lose money** – pénzt veszíteni
- to cost** – kerülni valamibe
- to save money** – pénzt spórolni
- to lend money to ...** – pénzt kölcsönadni valakinek
- to borrow money from ...** – pénzt kölcsönkérni valakitől
- to owe money to somebody** – pénzzel tartozni valakinek
- to waste money on ...** – pénzt pazarolni valamire
- a waste of money** – pénzpazarlás
- to charge somebody ...** – felszámolni valakinek valamit
- to raise money for ...** – pénzt gyűjteni valamire
- to pay** – (ki)fizetni
- money laundering** – pénzmosás
- pocket money** – zsebpénz



## I'd like to deposit some money

**Clerk:** Good afternoon. How can I help you?

**Man:** I'd like to deposit some money in my current account.

**Clerk:** All right. Would you please fill in a deposit slip?

**Man:** Certainly. Where can I find them?

**Clerk:** Over there, next to the ATM machine.

**Man:** Oh, yes I can see them now.

\*\*\*\*\*

**Man:** Here it is.

**Clerk:** Thank you. I'll also need your identification card or passport.

**Man:** Here is my passport. Do you need anything else? I don't know my bank account number unfortunately.

**Clerk:** No problem. I'll look it up immediately.

**Man:** Thank you.

**Clerk:** All right, and you would like to deposit 300 pounds.

**Man:** That's right. Here they are.

**Clerk:** All right. We're almost ready. I just need you to sign it here.





## I'd like to deposit some money

### IMPORTANT PHRASES

**How can I help you?** – Miben segíthetek?

**I'd like to deposit some money in my current account.** – Szeretnék befizetni a folyószámlámra.

**Would you please fill in a deposit slip?** – Kitöltené kérem ezt a befizetési nyomtatványt?

**Where can I find them?** – Hol találom őket/azokat?

**I'll also need your ...** . – Szükségem van a/az ...-ra/-re is.

**Do you need anything else?** – Szüksége van még valamire?

**I'll look it up immediately.** – Azonnal kikeresem.

**Here it is./Here they are.** – Itt van./Itt vannak.

**We're almost ready.** – Már majdnem készen vagyunk.

**I need you to sign it here.** – Itt kérem, hogy írja alá.



## I'd like to deposit some money

### IMPORTANT WORDS

**to deposit** – pénzt befizetni/pénzt letétbe helyezni

**current account** – folyószámla

**to fill in (a form)** – kitölteni (egy űrlapot)

**deposit slip** – (készpénz) befizetési nyomtatvány

**ATM machine** – bankautomata

**identification card** – személyi igazolvány

**bank account** – bankszámla

**to look up** – kikeres

**immediately** – azonnal

**almost** – majdnem

**to sign** – aláír



## I'd like to withdraw some money

**Man:** Good morning. I'd like to know the balance of my account.

**Clerk:** Certainly. What's your name, sir?

**Man:** My name is, Andrew Etherington.

**Clerk:** I'm sorry. Can you spell that for me?

**Man:** It is E-T-H-E-R-I-N-G-T-O-N.

**Clerk:** Do you know your account number?

**Man:** Yes, it is 88776022-225556667-88000006.

**Clerk:** Just a moment ... and here is your balance.

**Man:** Thank you. Can I withdraw money from my account here?

**Clerk:** Of course. How much money would you like?

**Man:** 500 pounds.

**Clerk:** All right, sir. You just have to fill in and sign this from.

**Man:** Here it is.

**Clerk:** How would you like the money?

**Man:** In 50-pound notes.



## I'd like to withdraw some money

### IMPORTANT PHRASES

**What can I do for you?** – Mit tehetek önért?

**I'd like to know the balance of my account.** – Szeretném lekérni a számla egyenlegemet.

**Certainly.** – Természetesen.

**Can you spell that for me?** – Tudná betűzni nekem?

**Do you know your account number?** – Tudja a bankszámlaszámát?

**Can I withdraw money from my account?** – Tudok pénzt kivenni a számlámról?

**Of course.** – Természetesen.

**You just have to fill in and sign this form.** – Csak ki kell töltenie és alá kell írnia ezt az űrlapot.

**How would you like the money?** – Hogyan szeretné a pénzt?



## I'd like to withdraw some money

### IMPORTANT WORDS

**balance** – egyenleg

**account** – számla

**to spell** – betűz

**account number** – számlaszám

**to withdraw money** – pénzt kivenni (számláról/automatából)

**to fill in a form** – kitölteni egy űrlapot

**to sign** – aláírni

**note (Br)/bill (US)** – bankjegy



## Opening a bank account

**Clerk:** Good morning! Can I help you?

**Man:** Yes, I'd like to open an account.

**Clerk:** Certainly. What kind of account would you like?

**Man:** Just a basic account.

**Clerk:** Do you have any form of ID with you?

**Man:** Will a driving licence do?

**Clerk:** Yes. I'll have to make a copy of it. In the meantime, could you please fill in this form?

**Man:** Sure. Can you give me a pen, please?

**Clerk:** Here it is.

**Man:** Thank you.

**Clerk:** Here is your driving licence back. Have you filled the form?

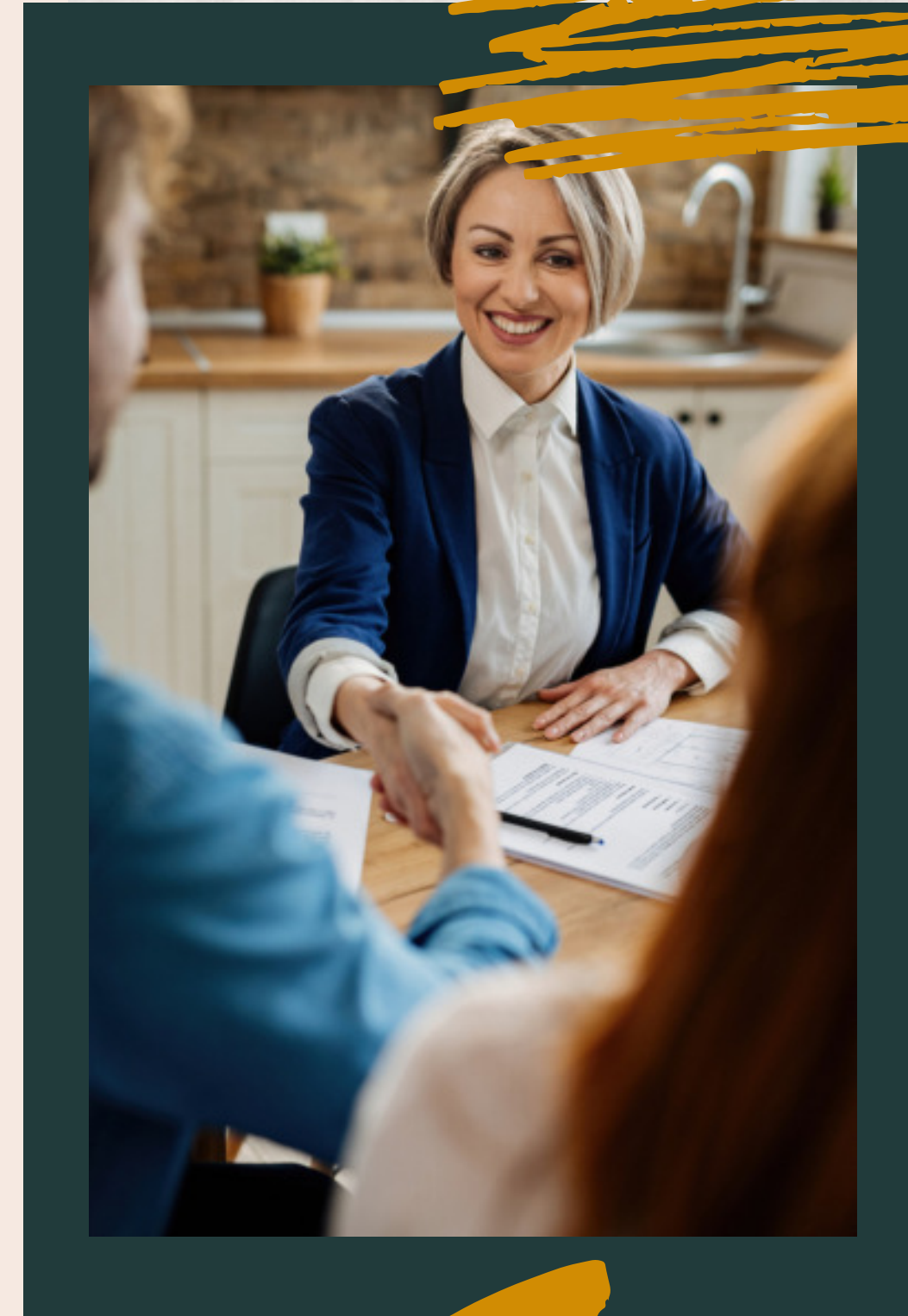
**Man:** Yes, it all done.

**Clerk:** All right, sir. If you could sign it here ... and here. Thank you. And could I have a specimen of your signature here, please.

**Man:** Yes, here you are.

**Clerk:** Thank you. Let's go over to the counter and you can deposit the money.

**Man:** Great. Thank you for your help.



## Opening a bank account

### IMPORTANT PHRASES

**Can I help you?** – Segíthetek?

**I'd like to open an account.** – Szeretnék egy számlát nyitni.

**What kind of account would you like?** – Milyen típusú számlát szeretne?

**Do you have any form of ID with you?** – Van önnél személyi azonosító okirat?

**Will a/an ... do?** – A ... jó lesz?

**I'll have to make a copy of it.** – Kell készítenek egy másolatot róla.

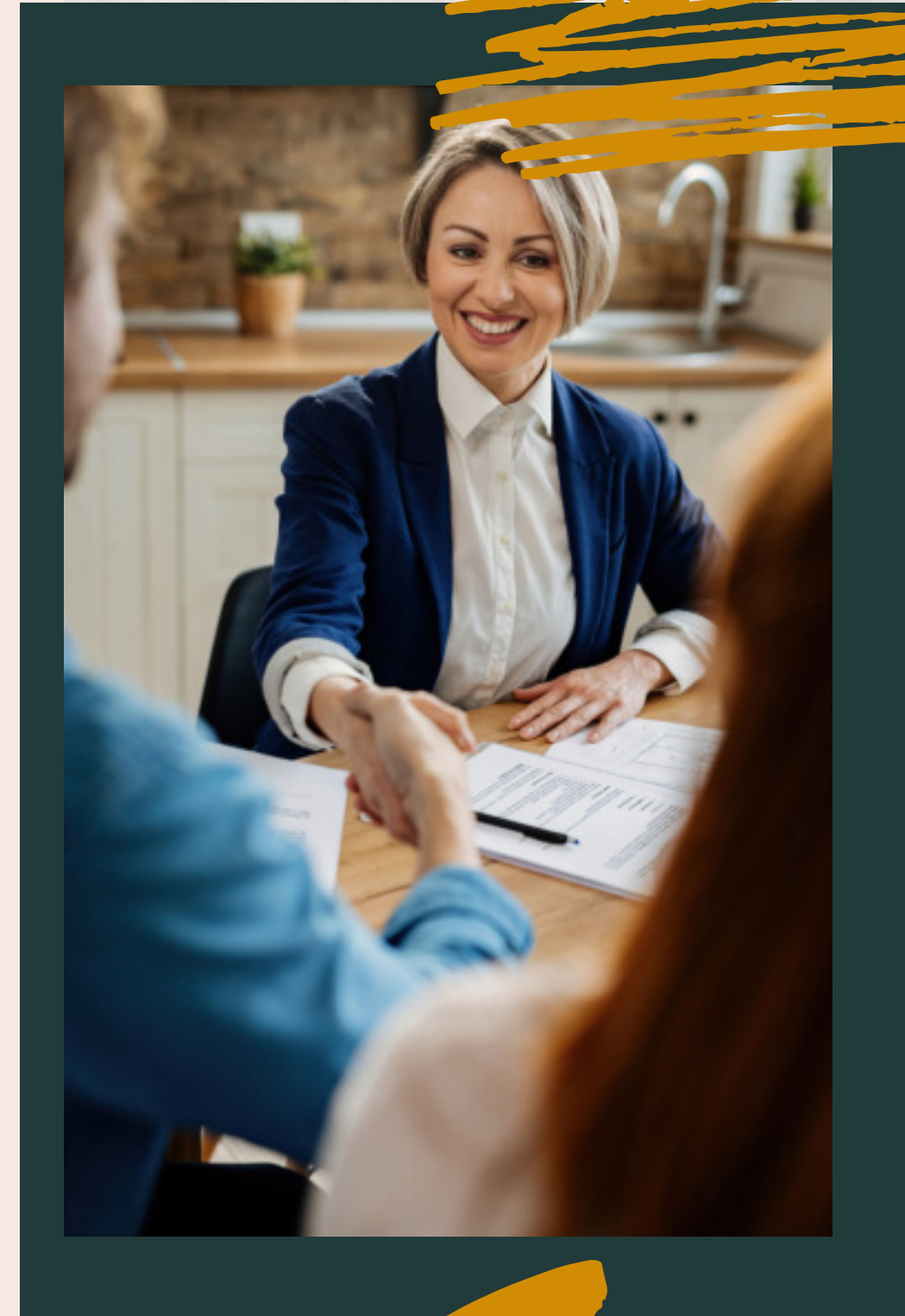
**Could you please fill in this form?** – Ki tudná kérem tölteni ezt az űrlapot?

**Have you filled the form?** – Kitöltötte az űrlapot?

**If you could sign it here.** – Alá tudná itt írni kérem?

**Could I have a specimen of your signature?** – Kaphatnék egy aláírás mintát öntől?

**You can deposit the money.** – Befizetheti a pénzt.



## Opening a bank account

### IMPORTANT WORDS

**to open an account** – (bank)számlát nyitni

**bank account** – bankszámla

**ID** – személyi igazolvány

**driving licence** – vezetői engedély, jogosítvány

**to make a copy** – másolatot készíteni

**in the meantime** – eközben, ez idő alatt

**to fill in a form** – kitölteni egy űrlapot

**to sign** – aláírni

**specimen** – minta

**signature** – aláírás

**counter** – pult

**to deposit money** – befizetni/letétbe tenni pénzt

