

TOEFL Listening Lesson 16

Setting: A campus coffee shop. The two students are seated at a table, chatting between classes.

Questions

1. What is the main purpose of the conversation?

- A. To ask the professor about the upcoming class quiz
- B. To explain why the student missed a lecture
- C. To request an extension on an assignment
- D. To turn in a late paper for grading

2. What reason does the student give for requesting an extension?

- A. She was dealing with a personal illness
- B. She lost access to the course portal
- C. She had to travel home for a family emergency
- D. She had too much work in other classes

3. What does the professor ask the student to provide?

- A. A doctor's note confirming her illness
- B. A printout of the original essay draft
- C. A hospital summary or flight confirmation
- D. A recommendation letter from a family member

4. Why does the professor mention his normal policy about deadlines?

- A. To warn the student not to be late in the future
- B. To explain why she will lose points despite the extension
- C. To show that he usually enforces them strictly but can be flexible
- D. To remind her that the university requires strict adherence to deadlines

5. Why does the student ask about the class quiz?

- A. She's trying to avoid taking it entirely
- B. She wants to know if it's been postponed for everyone
- C. She is hoping to take it early and get it over with
- D. She is concerned she's not ready and may need a delay

Script

Male Student:

Hey, how's it going? Settling in okay?

Female Student:

Mostly, yeah. Classes are a bit overwhelming, but I think I'm getting used to the pace. There's just a lot to figure out, you know?

Male Student:

Yeah, definitely. I remember my first semester—it felt like everything was happening at once. What's giving you the most trouble?

Female Student:

Well, right now, I'm trying to open a bank account. I've been using my home country card, but the fees are just... ridiculous.

Male Student:

Oh yeah, international transaction fees can really add up. You haven't opened an account here yet?

Female Student:

Not yet. I wasn't sure where to start. I mean, which bank should I go to? What documents do I need? It's kind of confusing.

Male Student:

Yeah, that makes sense. I actually helped my roommate with this last semester—he's from Brazil. Most banks around campus offer student checking accounts, and a lot of them waive monthly fees if you're enrolled full-time.

Female Student:

That sounds good. Do you know which banks are nearby?

Male Student:

There's a branch of First Campus Bank right by the bookstore, and another one—University Credit Union—next to the student center. Both are used to working with international students.

Female Student:

Okay, that helps. Do I need to make an appointment or just walk in?

Male Student:

You can usually just walk in. But it might be faster if you book online—some banks have appointment slots for new student accounts this time of year.

Female Student:

Good to know. What about documents? I heard I might need some kind of letter?

Male Student:

Yeah, so you'll definitely need your passport and your student visa. Some banks also ask for your I-20 form—that's the document your school gave you for your visa, right?

Female Student:

Yes, I have that.

Male Student:

Great. And usually, they'll ask for a student ID or proof that you're enrolled. Some banks even require a letter from the university

confirming your student status, especially for international accounts.

Female Student:

Huh, I'll check if I can get one from the registrar's office or international student services.

Male Student:

Yeah, they should be able to give you something. My roommate had to get that letter too.

Female Student:

Do you know if I need to deposit a certain amount to open the account?

Male Student:

Most student accounts have really low or no minimum deposit. Some banks let you open one with as little as \$25. But it's always best to ask when you go.

Female Student:

That's a relief. I wasn't sure if I'd need a big amount right away.

Male Student:

Nah, it's pretty easy. And once you have it, it's way more convenient. You won't have to worry about currency conversion fees or ATM charges every time you buy a coffee.

Female Student:

Exactly. I've already spent so much just on little things.

Male Student:

Oh, and get a debit card when you open the account. Some banks will give it to you on the spot, or they'll mail it in a few days.

Female Student:

Will do. Is it okay to link that to my school payment portal?

Male Student:

Yeah, totally. Once you have your U.S. account, you can use it to pay for things like textbooks, meal plans—whatever the school charges through their system.

Female Student:

That's really helpful. Thanks so much for explaining everything. I've just been kind of lost with all the different systems here.

Male Student:

No problem at all! It's a lot to take in at first, but you're doing fine. Let me know if you need help with anything else.

Female Student:

I might take you up on that. Next up: figuring out phone plans...

Male Student:

Ah yes, the joys of international roaming. We'll tackle that one next!

Answers

1. What is the main purpose of the conversation?

Correct Answer: C. To request an extension on an assignment

2. What reason does the student give for requesting an extension?

Correct Answer: C. She had to travel home for a family emergency

3. What does the professor ask the student to provide?

Correct Answer: C. A hospital summary or flight confirmation

4. Why does the professor mention his normal policy about deadlines?

Correct Answer: C. To show that he usually enforces them strictly but can be flexible

5. Why does the student ask about the class quiz?

Correct Answer: D. She is concerned she's not ready and may need a delay