

TOEFL Listening Lesson 19

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 talk about different meal plans for international students
- B. To discuss the differences between U.S. and foreign bank accounts
- C. To help the international student understand how to open a bank account
- D. To compare the features of different credit cards

2. What problem is the female student experiencing with her current method of payment?

- A. She lost her debit card and can't pay for anything
- B. She forgot to bring cash and cannot access an ATM
- C. She has been charged high international transaction fees
- D. She cannot access her bank account online from the U.S.

3. According to the male student, what documents are most likely required to open a bank account?

- A. Passport, student visa, I-20 form, and student ID
- B. Driver's license, proof of income, and social security card
- C. A letter from a professor and a copy of a rental agreement
- D. Two recent pay stubs and a school transcript

4. Why does the male student suggest making an appointment online?

- A. The bank charges a fee for walk-in visits
- B. It helps the student skip long lines during busy times
- C. The bank only accepts appointments for international accounts
- D. Online appointments offer better exchange rates

5. Why does the male student recommend getting a debit card?

- A. It allows the student to earn cashback on purchases
- B. It lets the student avoid paying currency conversion and ATM fees
- C. It is necessary to receive a student loan refund
- D. It is required for applying to student housing

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 help the international student understand how to open a bank account

2. What problem is the female student experiencing with her current method of payment?

Correct Answer: C. She has been charged high international transaction fees

3. According to the male student, what documents are most likely required to open a bank account?

Correct Answer: A. Passport, student visa, I-20 form, and student ID

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