

### Role-Play Prompts

Use your imagination and what you know about bank accounts to help do this role-play.  
It doesn't matter if you're not 100% factually correct!

**Both:** Greet each other, introduce yourselves and discuss whether or not you made an appointment.

**Tip:** Some banks require an appointment, some you can drop in and some you can open online; check first!

**Customer:** Give some information about yourself.

**Bank Clerk:** Ask questions to get the basic information.

**Tip:** The bank will need basic information about you such as your full name, age, whether you have a part-time job.

**Customer:** Ask how much you can save with this bank. Is there a limit? Do you need to save a certain amount every month?

**Bank Clerk:** Tell them about the different accounts with different rules.

**Tip:** Some savings accounts need a minimum to open, or a certain amount to be saved every month. Ask!

**Customer:** Ask about whether you can withdraw from the account. If not, think about if this affects you.  
Ask about the pros and cons of not being able to withdraw.

**Bank Clerk:** Different accounts have different rules. Tell the customer some of the pros and cons of being able to withdraw.

**Tip:** Some accounts won't let you access and withdraw until you turn 18.

**Both:** Discuss what the AER (an indication of interest rate) is on the account.  
The AER is the percentage extra you get on your savings, the higher the better!

**Tip:** AER (interest you earn) on a Junior ISA can be 4-6%, the more you save the more you'll earn!

**Bank Clerk:** Discuss the ID required. For example does the customer have a passport,  
a citizen card, a birth certificate etc.

**Customer:** What ID do I need? Where can I find information about what I need?

**Tip:** You will be required to have some form of ID. If you don't have a passport you will need a birth certificate,  
find the list of documents allowed on the bank's website.

**Bank Clerk:** Discuss the parent/guardian's support. Is the parent/guardian with them?

**Customer:** Ask who will be in control of the account, me or the parent/guardian? How does this affect me?

**Tip:** If you are under 16, a parent or guardian must open the account for you, you cannot do it by yourself.