**BANKING AND INSURANCE**

**READING SKILLS**

**THE VANISHING ACCOUNT – A BANKING THRILLER 💳🏦**

Lucas Kane was a careful man. He always kept his **wallet** in his jacket, and he never left his **card** unattended. He checked his **money** every morning and always made sure his **cash** was safe.

But today, something was wrong.

As he entered the **branch** of Grand City Bank, his hands were shaking. He opened the banking app on his phone and stared at the screen. His **money** was gone.

At the counter, the bank teller, Olivia, gave him a polite smile. "Good morning, sir. How can I help you?"

Lucas placed his phone on the desk. "I need to **check** my account. My balance was over $15,000 yesterday. Now it’s zero!"

Olivia’s smile faded. She typed quickly on her computer, scanning the screen. "Sir, yesterday, you **sent** $15,000 to an online company."

Lucas' stomach dropped. "That’s impossible! I didn’t make any **payment**. I’ve been trying to **save** that money for my business!"

Olivia hesitated. "Sir, the system shows an automatic withdrawal. Do you have a **contract** with this company?"

Lucas frowned. "A **contract**? No! I never signed anything!"

Olivia sighed. "There’s something else, sir. You also have an unpaid **bill** of $3,000. And if this is fraud, the bank charges an investigation **fee**."

Lucas clenched his fists. "So, I lose **money**, and I still have to **pay** the bank?"

She nodded. "That’s part of our policy. We will try to recover your funds, but there will be a **cost**."

Lucas swallowed hard. The **price** of trusting the wrong people was always high.

"I need my money **quickly**," he said.

Olivia shook her head. "We have to investigate first. This is not a **fast** process, but we will do it as **easily** as possible."

Lucas exhaled sharply. He had been too trusting. Now, he had to fight to get his **money** back.

As he walked out of the **branch**, he thought about his mistake. He wasn’t **rich**, and if the bank couldn’t help, he would soon be **poor**.

He had trusted someone.

And now, they had vanished—with his **money**.

**📌 1. TRUE OR FALSE? – "Did It Really Happen?"**

Read the sentences. Write **(T) for True** or **(F) for False.**

1. \_\_\_ Lucas Kane always leaves his **wallet** at home.
2. \_\_\_ Olivia finds that Lucas' **money** was **sent** to an online company.
3. \_\_\_ Lucas signed a **contract** for the transaction.
4. \_\_\_ The bank investigation is **fast** and simple.
5. \_\_\_ Lucas has an unpaid **bill** of $3,000.
6. \_\_\_ The bank tells Lucas his account is still **safe**.
7. \_\_\_ Lucas wants his problem solved **quickly**.
8. \_\_\_ Olivia offers Lucas a **fast loan** to replace the stolen **money**.
9. \_\_\_ The **fee** for the investigation is free.
10. \_\_\_ At the end, Lucas realizes he was scammed.

**📌 2. MULTIPLE CHOICE – "Who Took the Money?"**

Choose the **correct** answer. ✅

1. Where does Lucas go to report his missing **money**?  
   a) A shopping mall  
   b) A **bank branch**  
   c) A café
2. How much **money** was **sent** from Lucas' account?  
   a) $500  
   b) $15,000  
   c) $1,000
3. What problem does Lucas face?  
   a) He lost his **wallet**  
   b) His **card** was used without permission  
   c) He forgot to **pay** his **bill**
4. What does Olivia discover in Lucas' account?  
   a) A **contract** he did not sign  
   b) A **fee** for investigation  
   c) A **fast loan**
5. What is Lucas worried about?  
   a) Losing his **money**  
   b) Getting a **loan**  
   c) Opening a new **branch**

**📌 3. FILL IN THE BLANKS – "Complete the Investigation"**

Use the **20 words** below to complete the sentences.

**(money, branch, wallet, card, cash, pay, save, check, bill, contract, fee, fast, easily, quickly, price, send, cost, rich, poor, safe)**

1. Lucas went to the bank \_\_\_\_\_\_\_\_\_\_\_\_\_ to report his missing funds.
2. His \_\_\_\_\_\_\_\_\_\_\_\_\_ was empty, and his **card** had no balance.
3. Olivia needed to \_\_\_\_\_\_\_\_\_\_\_\_\_ his account before giving him an answer.
4. There was an unpaid \_\_\_\_\_\_\_\_\_\_\_\_\_ of $3,000.
5. The \_\_\_\_\_\_\_\_\_\_\_\_\_ for the investigation was $100.
6. Lucas wanted to solve the situation \_\_\_\_\_\_\_\_\_\_\_\_\_ because he needed the **money**.
7. He had worked hard to \_\_\_\_\_\_\_\_\_\_\_\_\_ money for his business.
8. The bank told him the recovery process was not \_\_\_\_\_\_\_\_\_\_\_\_\_.
9. If he didn’t get his money back, he would soon be \_\_\_\_\_\_\_\_\_\_\_\_\_.
10. He hoped the bank could keep his account \_\_\_\_\_\_\_\_\_\_\_\_\_.

**📌 4. SEQUENCE THE STORY – "What Happened First?" 📖**

Lucas’ story is **out of order!** Can you put the events in the correct sequence?

👉 **Rearrange the events in order from first to last.**

📝 **Events:**

🔲 Olivia checks Lucas’ account.  
🔲 Lucas goes to the bank and asks to **check** his balance.  
🔲 Olivia tells Lucas that **$15,000** was **sent** from his account.  
🔲 Lucas says he did not make this **payment**.  
🔲 Olivia tells Lucas his account is still **safe**.  
🔲 The bank explains that the investigation will not be **fast**.  
🔲 Lucas leaves the bank, realizing he was scammed.

🔥 **BONUS:** Add one more event to the story!

**📌 5. FIND THE EVIDENCE – "Fact or Fiction?" 🔍**

Lucas’ case has **realistic** and **unrealistic** parts. Can you find them?

👉 **Write 3 FACTS and 3 FICTIONS from the story!**

💡 **Example:**  
✔ **Fact:** A person can lose money from their account.  
❌ **Fiction:** The bank can return all stolen money in 5 minutes.

🔥 **BONUS:** What would YOU do if this happened to you? Write your answer!

**📌 6. SECRET MESSAGE – "Decode the Scam!" 🔒**

Lucas receives a mysterious **email from the scammer.** But some letters are missing!

🔎 **Encrypted Message:**  
📝 "Y\_\_r mo\_\_\_y i\_ sa\_\_ w\_\_h u\_. Tr\_\_t us."

👉 **Step 1:** **Fill in the missing letters!**  
👉 **Step 2:** **What does this message mean?**  
👉 **Step 3:** **If you were Lucas, what would you reply?**

🔥 **BONUS:** Write an alternative scam message the thief might send!

**📌 7. DEBATE TIME – "Who Is Responsible?" 🤔💬**

Lucas lost his **money**, but whose fault is it?

💡 **Debate Questions:**  
1️⃣ **Was Lucas too careless?**  
2️⃣ **Should the bank have reacted faster?**  
3️⃣ **Who is responsible in a case like this—the bank or the customer?**

🔥 **TASK:** Write **3-4 sentences** explaining your opinion. Do you blame **Lucas or the bank?**

**📌 8. ALTERNATIVE ENDING – "What If?" 🔄**

What if Lucas' story ended differently?

💡 **Complete one of these scenarios:**

1️. Lucas checks his balance and sees $50,000 EXTRA! What happens next?  
2️. Lucas hires a private detective to find the scammer! What happens?  
3️. The bank refuses to help Lucas. What does he do?

🔥 Write your own alternative ending! Does Lucas win or lose?

**📌 9. FAST OR SAFE? – "Would You Take a Risk?" 💰💳**

Lucas lost **$15,000**. Should he take a **fast loan** to cover his losses?

👉 **Yes or No?**

💡 **Think about:**  
✔ **Fast loans** are quick but expensive.  
✔ Does Lucas have another option?  
✔ **What would YOU do in his situation?**

**📌 10. BANK CUSTOMER REVIEW – "Rate the Bank" 🏦**

Lucas decides to leave a **customer review** for Grand City Bank.

💡 **Now YOU are the customer! Complete this review:**

🏦 **BANK SERVICE:** ⭐⭐⭐⭐⭐ (Rate from 1 to 5)  
💬 **Did Olivia help Lucas?**  
⏳ **Was the bank process fast?**  
📞 **Was customer service good?**  
💡 **Would you recommend this bank? Why or why not?**

🔥 **Write your own bank review!**

**📌 11. ORDER THE DIALOGUE – "Who Said It?" 💬🏦**

Lucas and Olivia had an important conversation at the bank. But some sentences are **out of order**! Put them in the correct sequence.

📝 **Rearrange the conversation (1-6):**

🔲 "Good morning, sir. How can I help you?"  
🔲 "Sir, yesterday, you sent $15,000 to an online company."  
🔲 "I need to check my account. My balance was over $15,000 yesterday. Now it’s zero!"  
🔲 "That’s impossible! I didn’t make any payment. I’ve been trying to save that money for my business!"  
🔲 "So, I lose money, and I still have to pay the bank?"  
🔲 "There’s something else, sir. You also have an unpaid bill of $3,000."

🔥 **BONUS:** Add **one more sentence** that Lucas or Olivia might say in this situation.

**📌 12. WRITE A BANK COMPLAINT – "Dear Bank Manager…" ✉️📢**

Lucas wants to complain about how the bank handled his case. Help him **write a formal complaint letter**.

**Complete the letter using these words:**

(bank – investigation – account – urgent – mistake – transaction – refund)

Dear Bank Manager,

I am writing to report a serious problem with my **(1) \_\_\_\_\_\_\_\_**. Yesterday, I noticed that $15,000 was sent from my account in an **(2) \_\_\_\_\_\_\_\_** I did not make. I believe this is a **(3) \_\_\_\_\_\_\_\_** or fraud.

The bank informed me that the **(4) \_\_\_\_\_\_\_\_** process will take time and I must pay a fee. I do not think this is fair, as I did not authorize this **(5) \_\_\_\_\_\_\_\_**.

I kindly request an **(6) \_\_\_\_\_\_\_\_** review of my case and a full **(7) \_\_\_\_\_\_\_\_** of my stolen money. Please respond as soon as possible.

Sincerely,  
Lucas Kane

**📌 13. MAKE A BANKING DECISION – "What Would You Do?" 🤔💰**

Lucas has different choices to fix his problem. What is the **best decision**?

📝 **Match each action with its possible result:**

1️⃣ **Lucas calls the police immediately.**  
2️⃣ **Lucas takes a loan to replace his lost money.**  
3️⃣ **Lucas waits for the bank to finish its investigation.**  
4️⃣ **Lucas contacts a lawyer.**  
5️⃣ **Lucas posts a bad review about the bank online.**

🔲 He may get his money back, but it will take weeks.  
🔲 This might help, but lawyers are expensive.  
🔲 The police might investigate, but it will take time.  
🔲 He gets money fast, but now he has debt.  
🔲 This could damage the bank’s reputation, but will it help him?

🔥 **BONUS:** Which option would YOU choose? Why?