

Sample Lesson Plan • LINC 5

THEME: Banking, Customer Service & Telephone

TOPIC: Electronic Banking

LEVEL: LINC 5 (CLB 5, 6, 7)

DURATION: 5 hours

Planning

Topic Outcomes:

- 👂 ask for and give detailed information related to personal banking habits
- 👂 understand instructions for obtaining a bank card when not presented in step form and sequence is inferred from the text
- 📖 find information in a moderately complex text about telephone, Internet, and ABM banking
- 📖 understand a moderately complex chart
- ✍ write a text to make comparisons in methods of banking

Vocabulary and Expressions: *personal access (code) number, PIN, slot, transaction record, transaction fee, confidential password, transfer funds, pay bills, account balance, transactions, reference number, main menu, automated service, digits, key, software, selection, web site, register bills, stay on the line, options, account updates, Touch Tone*

Grammar: comparative and superlative adjectives

Pronunciation: /əʒ/ /s/ /ʒ/ sounds (sibilant, voiceless, and voiced “s”)

Computer Skills: Keyboarding, Save As, Header and Footer, Print Preview, Print

Software: Microsoft Word

Resources:

- brochures about telephone, Internet, and ABM banking from various banks
- CLB Listening/Speaking Resource: Stage II, Banking dialogue 37 “Bank Card”
- instructor-made handouts:
 1. Ways of Banking (1A, 1B, 1C)
 2. Questions for Ways of Banking
 3. Vocabulary/Grammar Practice
 4. Changing Delivery Channels

Procedures:

Warm-up: Vocabulary for Banking:

In small groups, learners discuss the list of vocabulary (from the Vocabulary and Expressions above). Groups organize the words into three categories: telephone banking, ABM banking, and Internet banking. (This activity may also be completed using an instructor-made table on a handout, overhead, or blackboard.)

Reading Task: Ways of Banking

Pre-reading: Instructor elicits the ways people do their banking in Canada.

Reading: Instructor divides class into groups A, B, and C. Learners read one of three sections of *Ways of Banking* on Handouts 1A, 1B, or 1C, and answer the questions for their section on Handout 2. Learners regroup (groups of three) and retell their text from memory, ask the comprehension questions from their sections, and discuss answers together. Then, learners answer vocabulary questions on Handout 3 and correct the work in their groups.

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Listening Task: Obtaining a Bank Card

Pre-listening: In pairs, learners brainstorm and record the process of obtaining a bank card.

Listening: Learners listen to Dialogue 37 from *CLB Listening/Speaking Resource* and compare with their notes.

Grammar Task: Comparative and Superlative Adjectives

Instructor demonstrates how to make comparisons in sentences using comparative and superlative adjectives. Learners complete the practice sentences on Handout 3.

Reading Task: Electronic Banking

Learners read the information on Handout 4 and answer questions.

Assessment: Assessment is based on the number of correct responses.

Speaking Task: Survey on Banking Habits

Pre-speaking: Instructor leads short discussion comparing banking in Canada with other countries.

Speaking: The class cooperatively creates a survey on the board to investigate the banking habits, preferences, or opinions of classmates. They conduct the survey individually and discuss the results with the class.

Writing Task: Opinions on Electronic Banking

Pre-writing: Instructor leads a discussion on learners' opinions about changing ways of banking.

Writing: Learners write a one- to two-paragraph text comparing traditional and non-traditional forms of banking. (Some learners may be more comfortable writing a comparison of the banking system in Canada and their own countries.)

Assessment: Assessment is based holistically on learners' overall effectiveness in making a comparison and analytically on organization, correct use of comparative and superlative adjectives, and mechanics (spelling and punctuation).

Computer Task: Word Processing

Learners word-process the writing task and insert their names and the date in a header. Experienced learners can add appropriate Clip Art pictures to their finished document.

Pronunciation: /əʒ/ /s/ /ʒ/ sounds (sibilant, voiceless, voiced “s”)

Learners listen to the following words dictated randomly by the instructor and write the words in the appropriate columns in a table.

/əʒ/	/s/	/ʒ/
press <u>es</u>	pers <u>o</u> nal	fund <u>s</u>
cash <u>es</u>	acc <u>es</u> s	fee <u>s</u>
chang <u>es</u>	passw <u>o</u> rd	transac <u>ti</u> ons
servic <u>es</u>	transf <u>er</u>	bill <u>s</u>
messag <u>es</u>	bank <u>s</u>	easy
choos <u>es</u>	investm <u>en</u> ts	loan <u>s</u>

Each learner dictates one of the following sentences to a partner. Then they work together to identify the correct sounds in the sentences by underlining the sounds and writing the corresponding phonetic symbols above them.

Sentence 1: Banks offer services such as transfer of funds, payment of bills, and easy access to accounts at ABMs.

Sentence 2: When using telephone banking, the customer listens to the recorded messages and presses the correct numbers to enter his/her personal identification number.

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Handout 1A: Ways of Banking¹

Banking in Canada has changed dramatically over the last few years. In the past, a teller would handle your banking business at a local branch. Today, people conduct only one-third of their business at the branch. The rest of the time they use self-service banking: the Automated Banking Machine, banking by telephone, or through a personal computer.



Automated Banking Machines (ABMs)

Most banks today offer self-service banking through ABMs. You can find ABMs almost everywhere: in banks, shopping malls, train stations, stores, airports, gas stations, etc. They can be used 24 hours a day, seven days a week to withdraw cash, deposit cash or cheques, pay bills, transfer money from one account to another, and get your account balance. Some allow you to update your passbook or get an account statement.

Bank machines with an *Interac* sign let you use your card to make transactions at banks other than the one you use.



The cost of using an ABM depends on your bank. Most banks charge a transaction fee, which is deducted from your account. Others have a monthly service plan that allows you to conduct a certain number of transactions for a set fee every month.

¹Adapted from *Helping You Bank* (Toronto: The Canadian Bankers Association, 1998).

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Handout 1B: Ways of Banking¹

Banking in Canada has changed dramatically over the last few years. In the past, a teller would handle your banking business at a local branch. Today, people conduct only one-third of their business at the branch. The rest of the time they use self-service banking: the Automated Banking Machine, banking by telephone, or through a personal computer.

Telephone Banking

This is a quick, easy and convenient way to do banking 24 hours a day, seven days a week. You can bank from home, work, or even when you're out of town using your telephone.

For telephone banking you need an account and banking card. Before you can begin, you will have to register your bank account(s) and the account number of each bill you will be paying (e.g., phone bill, credit card, hydro bill, tax bill) by calling the bank's 1-800 number and speaking with a banking representative. You choose a confidential personal access code number that you use every time you want to do a banking transaction. Once your account is set up, all you have to do is follow the voice instructions. You will be asked to enter your bank card number and your personal access code. This way, you may be able to:

- pay bills and transfer funds immediately
- check your account balance and activity
- get an interim bank statement or hear a list of your recent transactions
- make postdated bill payments



With telephone banking, you also have the option of talking to a banking representative who can help you:

- apply for a loan, a mortgage, or renew a mortgage
- order cheques
- make a stop-payment on a cheque
- find out if a cheque cleared your account
- make investments

What you cannot do with telephone banking is deposit or withdraw cash.

¹ Adapted from *Helping You Bank* (Toronto: The Canadian Bankers Association, 1998).

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Handout 1C: Ways of Banking¹

Banking in Canada has changed dramatically over the last few years. In the past, a teller would handle your banking business at a local branch. Today, people conduct only one-third of their business at the branch. The rest of the time they use self-service banking: the Automated Banking Machine, banking by telephone, or through a personal computer.

Internet Banking

You can do some of your banking by computer. You can:

- transfer money between your accounts
- pay bills
- check your account balance and activity



What you cannot do with computer banking is deposit or withdraw cash.

There are two ways to do your banking by computer: through a special computer connection to your bank using its software or through your bank's web site. Either way, if you are interested in doing some of your banking activities through the Internet, ask for more information at your bank.

To access a bank's on-line services, an account holder must use a password and bank card number to log in to the web site. All information, such as passwords, is encrypted for security. This means that the information is scrambled and only the bank's computers can read it. An unbroken key or padlock at the bottom of your computer screen shows that a transaction is secured and that information transmitted cannot be seen by anyone else.

¹ Reading adapted from *Helping You Bank* (Toronto: The Canadian Bankers Association, 1998) and *Electronic Banking* (Toronto: The Canadian Bankers Association, 2001).

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Handout 2: Questions for Ways of Banking



Automated Banking Machines

Learner A: Think about these questions. Then ask your classmates.

1. Where did people traditionally do banking transactions in the past?
 2. What does the Interac sign mean when displayed at ABMs?
 3. Which types of transactions can be made at ABMs?
-



Telephone Banking

Learner B: Think about these questions. Then ask your classmates.

4. What things do you need for telephone banking?
 5. Which types of transactions can be made using telephone banking?
 6. Which types of transactions cannot be made using telephone banking?
-



Internet Banking

Learner C: Think about these questions. Then ask your classmates.

7. How do you do banking through the Internet?
8. Which types of transactions can be made using Internet banking?
9. Which types of transactions cannot be made using the Internet?

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Handout 3: Vocabulary/Grammar Practice

Vocabulary

Write the missing words in the blanks. Check your answers by reviewing the handouts.

1. In the past, a _____ would handle your banking business at a local _____.
2. Bank machines with an Interac sign let you use your card to make _____ at other banks than the one you use.
3. When you use an ABM, the bank will probably charge a _____, which is deducted from your account.
4. Three things you can do using an ABM are _____, _____, and _____.
5. Before you can begin using the telephone banking system, you will have to _____ and _____.
6. You choose a confidential _____ that you use every time you want to do a banking transaction.
7. Three things you can do using telephone banking are: _____, _____, and _____.
8. What you cannot do using telephone banking is _____ or _____.
9. There are two ways you can do your banking by computer: through a special _____ connection to your bank using its software or through your bank's _____.
10. Three things you can do using computer banking are _____, _____, and _____.

Grammar: Comparative and Superlative Adjectives

1. **Make comparisons between ABM and telephone banking in writing using the following:**

popular
convenient
fast
easy to set up
complicated
confusing

2. **Make comparisons between ABM, telephone, and computer banking in writing using the following:**

easy to use
offers the most services
most convenient
most/least popular with most people
most/least confusing
most/least popular with businesses

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Handout 4: Changing Delivery Channels

The following table¹ shows recent changes in the way Canadians are banking.

Canadian Bankers Association			
> Delivery Channels			
Select Delivery Channel Statistics - Transaction Volumes Six-Bank Aggregate ¹			
DELIVERY CHANNELS	NUMBER OF TRANSACTIONS (In Millions)		PERCENT CHANGE
	2000	1999	
ABM	1,254.2	1,167.9	7.4%
Deposits	246.8	216.1	14.2%
Withdrawals	884.0	846.1	4.5%
Transfers	51.9	45.2	14.8%
Bill Payments	71.5	60.4	18.4%
DEBIT CARDS	1468.3	1,310.1	12.1%
Bill Payments ²	1468.3	1,310.1	12.1%
PC / INTERNET BANKING	47.2	27.2	73.5%
Transfers	10.5	7.0	50.0%
Bill Payments	36.7	20.2	81.7%
TELEPHONE BANKING	74.0	63.5	16.5%
Transfers	16.1	13.7	17.5%
Bill Payments	57.9	49.7	16.5%

¹ Six Banks are: Bank of Montreal, CIBC, National Bank, Royal Bank, Scotiabank, and TD Bank.
² Assumes that all withdrawals via this method are classified under the heading of "Bill Payments".

Questions

Indicate if the following statements are true or false by circling T or F.

- | | | |
|---|---|--|
| T | F | 1. This table uses data from ten banks in Canada. |
| T | F | 2. Internet banking was more popular in the year 2000 than in 1999. |
| T | F | 3. The table shows that telephone banking transactions have changed more than debit card transactions. |
| T | F | 4. The table assumes that all debit card transactions are bill payments. |
| T | F | 5. People use ABMs mostly to withdraw money. |
| T | F | 6. The most popular method for paying bills is telephone banking. |
| T | F | 7. The biggest change in banking occurred in PC/Internet banking. |
| T | F | 8. Withdrawals using PC/Internet banking have increased. |

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¹ Table used with permission from Statistics Sheet *Select Delivery Channels* (Toronto: Canadian Bankers Association, 2001). Update may be available on-line at <http://www.cba.ca> (Statistics).