

Banking

Topic Development Ideas

Classes might want to learn more about...

- automatic banking machines
- bank accounts (e.g., chequing, savings, joint)
- bank statements and records, including abbreviations
- banking services (e.g., RRSPs, mortgages, loans, safety deposit boxes, money orders, certified cheques, pre-authorized debits)
- cheque-writing conventions
- credit and debit cards, Air Miles or other features, including how to get a card and rules about interest
- credit bureau reports
- financial institutions in Canada such as banks credit unions, Money Mart, trust companies
- notifying the bank about the loss of credit card, banking card, or cheque book
- Personal Identification Numbers (PIN)
- service charges
- transferring money overseas

Strategies for Learners

Learners find it useful to...

- make a photocopy of bank and credit cards (showing number on card) and keep in separate place with telephone numbers in case of loss
- practice filling out forms in advance
- take forms or literature home and ask for translation or use a bilingual dictionary to translate
- use bilingual information pamphlets prepared by major banks
- use the ABM as an alternative to teller services
- write out and rehearse what to say in case of credit card loss

Resources for Developing and Teaching Topic

- 📖 *A Conversation Book 1, Revised Third Edition: Unit 7, “Community”*
- 📖 *A Toolbox for ESL Tutors: Unit 5, “Banking”*
- 📖 *Expressways 2B: Chapter 13, “Finance, Banking, Housing”*
- 📖 *Going Places 2: Unit 19, “What Did Carlos Do on Monday?”*
- 📖 *The ESL Tool Box: Unit 1, “Ask Around”*
- 📖 *The Oxford Picture Dictionary, Canadian Edition: Unit 7, “Community”*
- 📖 *Helping You Bank*
- 📺 local bank for an instructional presentation on using an ABM
- 🎧 *CLB Listening/ Speaking Resource: Stage I, Banking dialogues 46 – 48*
- 🎧 ELLIS – Intro – Banking
- 🌐 Canadian Bankers Association: <http://www.cba.ca>
- 🌐 Settlement.org: <http://www.settlement.org> (Consumer Information)
- 🔍 bank, banking Canada

Topic Outcomes (CLB 2)

Possible outcomes for this topic:

- indicate communication problems in a number of ways to bank personnel
- make and respond to simple requests from a teller
- give expanded basic personal information to bank personnel
- follow a range of one-sentence instructions for completing banking transactions (e.g., *Sign here, Write your address*)
- identify details in a dialogue: numbers, amounts, keywords, short expressions
- follow simple one-sentence instructions of up to four steps for using an automatic teller machine or Interac terminal
- find simple information in a bank or credit card statement (e.g., balance, minimum payment)
- copy phone number and bank location from a telephone directory
- fill out a simple eight- to 12-item bank form

Language Focus

Items to help learners achieve the outcomes:

- vocabulary (*withdraw, savings, chequing, joint, service charge, open, account, total, interest, balance, due date, per month*)
- vocabulary for identification (*name, surname, address, home phone number, identification, social insurance card, credit card*)
- expressions to indicate communication problems (*Sorry, Pardon me? Could you repeat, please?*)
- expressions for polite requests (*Can/ could you help me, please? I need help, please*)
- numbers
- verbs: *need, want*
- pronunciation: stress pattern in two-syllable numbers (*thirteen, thirty*)

Sample Tasks

1. Complete an information gap with a partner using a bank or credit card statement. Use the expressions: *I'm sorry, What was that? Pardon me?*
2. Listen to a dialogue about using a bank service. Circle the correct information that you hear.
3. Find information (e.g., opening/closing balance, interest, service charges) in a bank statement and complete a chart.
4. Write cheques for a variety of common invoices (e.g., telephone, electrical, gas bills).

Additional Tasks

- **Novice:** Open an instructor-made file with scrambled basic instructions for using an ABM. Drag and drop a list of instructions in order and number the list using bullets.
- **Experienced:** Open an instructor-made file with scrambled instructions for using an ABM. Use Outline View to reorder the instructions using the Promote and Demote buttons.

Skills: Open, Save, Drag and Drop, Bullets, Outline View, Outlining

Customer Service

Topic Development Ideas

Classes might want to learn more about...

- customer service available in French or English on the phone
- degrees of formality and politeness, assertiveness, persistence in consumer complaints
- guarantees and warranties on damaged or defective items
- non-return policies on final sale or unique items such as software
- policies regarding exchange, refund, repairs, and store credit
- returning faulty or unsatisfactory goods; providing proof of purchase
- sources of assistance for exchanging or returning goods, such as customer service, cashiers, and special return desk; and procedures for returning larger items, such as furniture and appliances

Strategies for Learners

Learners find it useful to...

- demonstrate or pantomime problems with items to be returned
- enlist the assistance of others and ask for a translation when necessary
- rehearse an explanation of problem before going to the store
- use a dictionary to help in writing down a problem

Resources for Developing and Teaching Topic

- 📖 *Canadian Concepts 2, Second Edition*: Unit 9, “Going Shopping”
- 📖 *Classroom Activities, LINC 2*: “Careful Shopping”
- 📖 *Going Places 2*: Unit 21, “Did You Go Shopping Last Weekend?”
- 🏠 field trips to stores and shopping malls
- 🎧 *CLB Listening/Speaking Resource*: Stage I, Shopping dialogues
- 🌐 Canadian Consumer Information: <http://consumerinformation.ca>
- 🌐 Consumers Council of Canada: <http://www.consumerscouncil.com>
- 🌐 Ministry of Consumer and Business Services: <http://www.cbs.gov.on.ca> (Consumer Information)
- 🌐 Settlement.org: <http://www.settlement.org> (Consumer Information)
- 🔑 **consumer protection**

Customer Service

Topic Outcomes (CLB 2)

Possible outcomes for this topic:

- 🗣️ greet familiar and unfamiliar people; use and respond to courtesy formulas in sales situations
- 🗣️ give a number of common two- to seven-word instructions (e.g., delivery instructions)
- 🗣️ make and respond to simple requests
- 🗣️ give a basic description of an item including problem and date it was purchased
- 👂 identify introductions and basic courtesy formulas
- 👂 identify details in a listening text: price, date, time references, keywords, short expressions
- 📖 get information from a short two- to three-sentence notice about returning or exchanging a product
- ✍️ describe a situation in a store by filling in blanks in a short five- to six-sentence guided text or by answering five to six simple questions

Language Focus

Items to help learners achieve the outcomes:

- vocabulary (*customer service, guarantee, warranty, repair, serial number, complaint*)
- expressions for dealing with salespeople (*No thanks, I'm just looking*)
- expressions for requests (*I'd like, I want to...*)
- adjectives (*sour, stale, damaged, tight scratched, loose*)
- demonstratives (*this/that, these/those*)
- intensifiers (*too big/small*)
- prepositions of location
- past tense
- past time markers (*a week ago, last month, yesterday*)
- pronunciation: stress patterns in two-syllable words (*customer, guarantee, warranty*)

Sample Tasks

1. Describe pictures of items, each having a problem, to a partner. Your partner has the same set of pictures and chooses the correct picture based on the description.
2. Listen to a dialogue of someone returning or exchanging a product and complete a chart with information identifying the item, date purchased, the problem, whether the customer has a receipt, and whether the customer wants an exchange, credit, or a refund.
3. Read a simple text about a store's return policy and answer true/false questions.
4. Complete a dialogue between a sales clerk and a customer returning an item by filling in blanks in a short five- to six-sentence text.

📖 **Novice:** Word-process Language Task 4. Bold items in blanks. Save and print for peer evaluation.

Skills: Keyboarding, Font Style (Bold), Save, Print

Additional Tasks

📖 **Experienced:** Use Callouts in AutoShapes to create speech bubbles asking for assistance from a sales clerk. Print and display in class.

Skills: Insert Picture (AutoShapes), Print

Telephone

Topic Development Ideas

Classes might want to learn more about...

- availability of service in French or English for many government offices and businesses
- companies providing local and long-distance service
- dealing with nuisance and obscene phone calls
- privacy issues
- recording a greeting on an answering machine
- services such as call display, call answer, call waiting, telephone conferencing, calling cards
- telephone directories (White, Yellow, and Blue Pages)
- telephone etiquette
- telephone greetings in French and English
- types of calls (e.g., collect, person-to-person)
- using 1-800 and 1-888 numbers
- using 211 for community information, 411 for directory assistance, 611 for repair service, and 911 for emergency
- using cellular telephones

Strategies for Learners

Learners find it useful to...

- ask for repetition to avoid misunderstandings
- clarify information on the telephone using spelling conventions (e.g., *M as in mother*)
- find telephone numbers using the Internet
- learn expressions and idioms related to the telephone
- practice taking a telephone message by writing down keywords and essential information
- use answering machine and replay messages as necessary
- write and practice giving information before making essential telephone calls
- write, memorize, and practice common phrases for answering the phone

Resources for Developing and Teaching Topic

- 📁 *A Grab Bag of Telephone Activities*
- 📁 *Canadian Concepts 2, Second Edition: Unit 2, “People and Places”; “Community Task 1”*
- 📁 *Going Places 2: Unit 6, “Where Was Carlos During the Earthquake?”*
- 📁 *Interchange 1: Interchange Activities with telephone tasks*
- 📁 *Thank You For Calling*
- 📁 *The ESL Tool Box: Unit 6, “Out and About”*
- 📄 brochures from telephone companies
- 🔍 *CLB Listening/Speaking Resource: Stage I Telephone dialogues*
- 🌐 Canada Yellow Pages: <http://www.ohearn.net/yellowpages.html>
- 🌐 Canada411: <http://www.canada411.com>
- 🌐 Government of Ontario telephone numbers: <http://www.gov.on.ca/MBS/english> (Contact Us)
- 🌐 Settlement.org: <http://www.settlement.org> (Consumer Information, Communications)
- 🔑 **telephone Ontario**

Topic Outcomes (CLB 2)

Possible outcomes for this topic:

- indicate communication problems in a number of ways on the phone
- make and respond to simple requests on the phone
- provide expanded basic personal information on the phone
- identify a range of expressions used to ask for repetition and clarification
- identify a range of expressions used to express and respond to requests in a telephone dialogue
- identify details in a telephone dialogue: personal ID information, colour, size, time reference, location, and movement
- find information in a simplified map (e.g., area code and time zone map in telephone directory)
- copy contact information from a directory

Language Focus

Items to help learners achieve the outcomes:

- vocabulary (*receiver, key pad, keys, dial tone, busy signal, pay phone*)
- telephone expressions (*hang up, hold on, call back, try again, he's not in*)
- expressions to indicate communication problems (*Can you please repeat, Can you speak slowly?*)
- expressions for requests (*Would you like to leave a message, Please tell her...*)
- pronunciation: clear enunciation of letters when spelling names over the phone

Sample Tasks

1. Role-play answering the phone according to situations listed on a worksheet (e.g., person is at home, person is not at home, person is busy, it's a wrong number).
 2. Listen to telephone dialogues about making appointments and fill in the blanks on a worksheet containing the same dialogues.
 3. Use the telephone directory area code table or map to complete a table of cities and area codes.
 4. Write a list of important telephone numbers that you can keep near the phone for quick reference.
 - **Novice:** Create a two-column table and insert information from Language Task 4. Preview and print.
 - **Experienced:** Create a page border on the table in the Novice Task. Follow instructions to change style, width, and shading. Preview and print for peer evaluation.
- Skills:** Insert Table, Insert Columns, Insert Bullets and Numbering, Borders and Shading, Print Preview, Print