

# 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 a 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 a credit card loss

## Resources for Developing and Teaching Topic

- 📖 *A Toolbox for ESL Tutors: Unit 5, “Banking”*
- 📖 *Canadian Concepts 3, Second Edition: Unit 6, “Your Money”*
- 📖 *Ontario Reader 1998: “Credit”*
- 📖 *Helping You Bank*
- 🏦 local bank for an instructional presentation on using an ABM
- 🔗 *CLB Listening/ Speaking Resource: Stage II, Bank dialogues 34, 35*
- 🎧 ELLIS – Intro – Banking
- 🌐 Canadian Bankers Association: <http://www.cba.ca>
- 🌐 Settlement.org: <http://www.settlement.org> (Consumer Information)
- 🔑 **bank, banking Canada**

## Topic Outcomes (CLB 3, 4)

### Possible outcomes for this topic:

- ask for, accept, or decline assistance in a bank
- express immediate and future needs
- express preference, satisfaction, or dissatisfaction in a banking situation
- follow two- to five-step instructions presented in order relating to a banking activity
- follow written instructions with up to five steps for a banking activity
- get information from a short bank letter, statement, passbook, or credit card statement
- fill out a simple 15- to 20-item banking form
- write a five- to eight-sentence text about own banking habits

## Language Focus

### Items to help learners achieve the outcomes:

- vocabulary (*loan, calculate, service charge, interest, percentage, fund[s], owe, payment, credit, debit, daily, weekly, monthly, annually*)
- large numbers and simple arithmetic operations
- expressions to indicate satisfaction or dissatisfaction (*This is good, It is okay, I'm sorry but this is not right*)
- modals for requests (*can, could, would*)
- sequence markers
- wh- questions
- verbs: *need, want*
- pronunciation: /f/ (*fast, form, safe*) and /v/ (*very, five, save*)

## Sample Tasks

1. Role-play opening an account or withdrawing money.
2. Listen to instructions or watch a video about using the ABM. Answer multiple-choice questions.
3. Find information in a credit card statement (e.g., late payment charges, debits, credits, payment due date) and answer questions.
4. Write a five- to eight-sentence text about own banking habits by answering questions (e.g., *Do you use telephone banking? Do you think it is safe? Explain why*).
  - **Novice:** Word-process Language Task 4. Insert a title. Centre, bold, and change the title to upper case. Type name and date at the bottom of the document. Print and read to partner.
  - **Skills:** Keyboarding, FontStyle (Bold), Format Paragraph (Alignment), Print

# 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 explanation of problem before going to store
- use a dictionary to help in writing down a problem

## Resources for Developing and Teaching Topic

 *Interchange 2*: Unit 7, “What on earth is this?”

 *Side by Side 3, Second Edition*: Unit 9, “On Sale”

 *CLB Listening/Speaking Resource*: Stage II, Shopping dialogues 23, 24

 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 3, 4)	Language Focus
<p><b>Possible outcomes for this topic:</b></p> <ul style="list-style-type: none"> <li>🗣️ request, accept, or reject offers, goods, or services</li> <li>🗣️ tell a story about personal experience in a sales situation</li> <li>🗣️ give a brief description of a problem with a product</li> <li>👂 identify formal and informal styles, verbal and non-verbal details in greetings</li> <li>👂 understand factual details and some implied meanings in a persuasive oral text (e.g., television commercial)</li> <li>📖 get information about guarantees and return policies from a simple one- to two-paragraph text</li> <li>✍️ fill out a simple 15- to 20-item form (e.g., customer satisfaction survey)</li> <li>✍️ write a five- to eight-sentence text about a personal experience with returning an item</li> </ul>	<p><b>Items to help learners achieve the outcomes:</b></p> <ul style="list-style-type: none"> <li>● vocabulary (<i>return, replace, broken, torn, damaged, scratched</i>)</li> <li>● expressions (<i>No exchange on personal items such as underwear, swimsuits, earrings; “As is”; All sales final</i>)</li> <li>● expressions for requests (<i>Can you help me? I’d like, I’m looking for, I need</i>)</li> <li>● adverbs: manner, frequency (<i>slowly, too fast, easily, often, sometimes, always</i>)</li> <li>● gerunds and infinitives (<i>It needs cleaning, It needs to be fixed</i>)</li> <li>● intensifiers (<i>a little too big, very expensive</i>)</li> <li>● phrasal verbs (<i>pick out, try on, look through, hear from, pick up, fill out, send back</i>)</li> <li>● verbs: simple past, past continuous</li> <li>● pronunciation: past tense -ed endings, /t/ (<i>noticed</i>), /d/ (<i>tried</i>), /əd/ (<i>decided</i>)</li> </ul>

Sample Tasks
<ol style="list-style-type: none"> <li>1. Look at pictures of defective products and role-play returning the items to a store. Tell when you bought the item, and describe the problem with each one.</li> <li>2. Listen to dialogues of people in sales situations. Identify which situations are casual and which are formal. Then, using a script, practice the dialogues with a partner.</li> <li>3. Refer to store catalogues and complete a chart with information about refund and exchange policies</li> <li>4. Write a short five- to eight-sentence text about a personal experience returning an item to a store. <ul style="list-style-type: none"> <li>📖 <b>Novice:</b> Word-process Language Task 4. Follow instructions to insert and format date. Use the Spelling tool to check the entire document and print for peer evaluation.</li> <li><b>Skills:</b> Keyboarding, Insert Date, Spelling, Print</li> </ul> </li> </ol>

# 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
- practice telephone conventions and signals that a caller wishes to end conversation
- use an answering machine and replay messages as necessary
- write and practice giving information before making essential telephone calls

## Resources for Developing and Teaching Topic

 *A Grab Bag of Telephone Activities*

 *Thank You For Calling*

 brochures from telephone companies

 *CLB Listening/ Speaking Resource: Stage II, Telemessages*

 ELLIS – Master Pronunciation – Speech Acts – Getting Things Done – Ask for Information, Leave and Take Phone Messages

 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, Telecommunications)

 Telecommunications Etiquette Dos and Don'ts:  
<http://www.businessweek.com/1997/09/b3516155.htm>

 telephone Ontario

# Telephone

## Topic Outcomes (CLB 3, 4)

### Possible outcomes for this topic:

- 📞 open, close, and respond to short casual small talk on the phone; take leave appropriately
- 📞 indicate communication problems and ask for an explanation
- 📞 leave a short telephone message
- 👂 identify formal and informal styles, verbal and non-verbal details in greetings and leave-taking on the telephone
- 👂 understand factual details and some implied meanings in a short phone dialogue
- 📖 get information from a written telephone message
- 📖 get information from a phone bill
- ✍️ write a personal message in a three- to five-sentence informal note
- ✍️ copy information from a telephone directory

## Language Focus

### Items to help learners achieve the outcomes:

- vocabulary (*touch-tone phone, cellular phone, connection, jack, call waiting, screen, password, retrieve*)
- telephone expressions and idioms (*Please hold, Please hang up, I'll call you back, Just a minute/moment please*)
- expressions for wrong numbers, intrusive callers or solicitation (*Sorry wrong number, I'm not interested*)
- comparative adjectives
- modals for polite requests (*can, could would*)
- verb tenses: simple present, present continuous, simple past, future with *going to*
- pronunciation: word stress in three-syllable words (*connection, telephone, cellular, area*)

## Sample Tasks

1. Role-play calling a classmate and leaving a message that includes a few details about an upcoming event as well as your name and telephone number.
2. Listen to telephone dialogues and answer true/false questions about the relationship of the caller and person answering the phone.
3. Complete a chart comparing the phone expenses of two families by reading their phone bills.
4. Write a telephone message for a classmate or family member about a real or imaginary phone call.

## Additional Tasks

- 📄 **Novice:** Create a table for Language Task 3. Preview and print.
- 📄 **Experienced:** Follow instructions to change style, width and shading of columns in table in Novice Task. Preview and print for peer evaluation.  
**Skills:** Insert Table, Insert Columns, Borders and Shading, Print Preview, Print
- 🌐 **All Levels:** Go to a telephone directory service page (e.g., <http://www.canada411.com>). Search for your telephone number and a friend's number. Also find the numbers for your local grocery store and the nearest hospital.  
**Skills:** Browsers, Search Engines, URL, Hyperlink