

Bank Accounts & Services

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...

- know how to report lost or stolen credit/debit cards
- make a photocopy of bank and credit cards in case of loss
- practice filling out forms in advance
- practice intonation patterns in polite requests
- prepare a list of questions about services before talking to a bank employee
- use ABMs, Internet, or telephone banking services to avoid speaking problems

Resources for Developing and Teaching Topic

- 📖 *A Toolbox for ESL Tutors: Theme 5, “Banking”*
- 📖 *Brainwaves: Part 3, “Bank Loan Decisions”*
- 📖 *Canadian Concepts 4, Second Edition: Unit 11, “Where Does Your Money Go?”*
- 📖 *Take Charge: Unit 3, “In the Mall”*
- 📖 *Words We Use: Unit 1, “Banking”*
- 🏦 local bank for an instructional presentation on using an ABM,
- 👤 My Financial Career
- 👂 *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, Personal Finance)
- 🔑 **bank, banking**

Bank Accounts & Services

Topic Outcomes (CLB 4, 5)

Possible outcomes for this topic:

- 👂 ask for information about bank accounts and services
- 👂 give information about personal banking activities to bank personnel
- 👂 understand factual details and some implied meanings in simple advice and suggestions from bank personnel or friends
- 👂 understand factual details in a descriptive or narrative text about bank services
- 📖 get information from a short banking brochure or flyer
- 📖 get information from a simple two- to three-paragraph text
- ✍️ fill out a bank form with up to 20 items of personal identification or financial information

Language Focus

Items to help learners achieve the outcomes:

- vocabulary (*personal identification number [PIN], hold, balance, mortgage, joint account, power of attorney, savings, certified cheques, money order, drafts, chequing, line of credit*)
- modals: requests, suggestions
- conventions for grouping and reading numbers (*09-4523 = “o,” nine, dash, forty-five, twenty-three*)
- North American conventions for writing money (decimals vs. commas)
- pronunciation: diphthongs (e.g., /*oy/joint, point, Royal*)

Sample Tasks

1. Role-play applying for a car loan.
2. Listen to a short presentation of current information for a few banks (e.g., rates of interest for credit cards, savings accounts, GICs, RRSPs, mortgage rates, and amortization periods, etc.). Record the information in an instructor-made table.
3. Read a story about virtual banks (e.g., President’s Choice Financial, ING Direct) and list advantages and disadvantages.
 - 📖 **Experienced:** List advantages/disadvantages in Language Task 3 in text boxes. Follow instructions to format line style, colour, and fill options of the text boxes.
 - Skills:** Insert Text Box, Format Text Box
4. Fill out a sample credit card application form.

Additional Tasks

- 👂 **All Levels:** ELLIS – Intro – **Banking – Sections 1 – 3.** Check off expressions for making requests on a worksheet.
- Skills:** Open/Close Application, Select and Navigate Through Options, Mouse Skills

Budgeting

Topic Development Ideas

Classes might want to learn more about...

- avoiding interest payments by paying entire balance on bills rather than making partial payments
- calculating how much to spend on housing
- collecting Air Miles and other rewards when making purchases
- discount grocery stores, second-hand clothing stores and thrift shops, flea markets
- getting help from a financial planner
- strategies for financing future expenses on a fixed income
- ways to cut expenses (e.g., options on phone or cable service plans)

Strategies for Learners

Learners find it useful to...

- balance chequing account and other financial statements
- prepare a checklist to use when getting information in person or on the telephone about lowering expenses (e.g., reducing cable services, eliminating options on telephone)
- save coupons for discounts
- save receipts for budget monitoring and planning
- scan grocery and department store flyers

Resources for Developing and Teaching Topic

📖 *Managing Money*

📖 *Take Charge – Self-Help*: Booklet 6, “Preparing a Realistic Budget”

👤 financial planner

🌐 Canada’s Business and Consumer Site: <http://strategis.ic.gc.ca> (Strategies for Consumers, Consumer Connection, Money)

🌐 Canadian Bankers Association for pamphlets: <http://www.cba.ca>

🌐 Settlement.org: <http://www.settlement.org> (Consumer Information, Personal Finance)

🌐 Statistics Canada: <http://www.statcan.ca>

🌐 Teach Me Finance: <http://www.teachmefinance.com>

🔑 **budgeting, budget planning**

Topic Outcomes (CLB 4, 5)

Possible outcomes for this topic:

- give simple informal advice for saving money
- ask for and give information related to daily or monthly household expenses
- give opinions, agree and disagree in a small group discussion on budget planning
- understand factual details and some implied meanings in a dialogue or presentation containing simple advice or suggestions for budget planning
- get information from a short brochure or flyer about money management
- get information from a simple two- to three-paragraph text
- fill out a form with up to 20 items to calculate monthly income and expenses

Language Focus

Items to help learners achieve the outcomes:

- vocabulary (*expenditure, shelter, household, discounts, flat rate, on sale, fixed/variable expenses*)
- idioms (*make ends meet, put the bread on the table, bring home the bacon, get by, be in the red, be broke, live from hand to mouth*)
- conditional sentences (*If we spend too much on food, we won't have enough for...*)
- modals: suggestions, advice
- numeracy skills (basic mathematical operations, percentages)
- pronunciation: sentence stress in conditional sentences

Sample Tasks

1. Participate in a small group discussion on ways to reduce regular expenses for child care, groceries, heating, hydro, telephone, cable, and Internet.
2. Listen to student presentations on ways to save money. Choose the most practical ideas for you.
 - **Novice:** Work in groups to create and show presentations for Language Task 2.
 - **Skills:** Create a New Presentation, Font, Font Alignment, Insert Bullets and Numbering, Insert Clip Art, Show a Presentation
3. Read a case study where a family's expenses are higher than its income. Fill in a budget sheet with the family's income and expenses. Make suggestions to help the family meet its needs. (See <http://alphaplus.ca/linc/budget.htm> for a sample activity.)
4. Create a true or fictional monthly budget including estimated income and expenses.
 - **Novice:** Insert monthly expenses in a blank worksheet. Follow instructions to create simple formulas (multiply or subtract cell contents) and apply functions (percentage, sum, dollar sign) to calculate total income, expenses, and monthly savings. Print preview and print.
 - **Skills:** Create and Insert Formula, Format (Dollar, Per Cent), Print Preview, Print

Additional Tasks

- **All Levels:** ELLIS – Senior Mastery – **Budgeting for a Semester – Budgeting for a Month**
- **Skills:** Open/Close Application, Select and Navigate Through Options, Mouse Skills

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...


- clarify information on the telephone using spelling conventions (e.g., “*M as in Michael*”)
- find telephone numbers using the Internet
- learn telephone etiquette
- listen to a taped message repeatedly for comprehension
- practice giving telephone numbers
- rehearse and practice business telephone exchanges
- speak with the telephone operator when having trouble placing calls
- use repetition and rephrasing to avoid misunderstandings


Resources for Developing and Teaching Topic


 *A Grab Bag of Telephone Activities*


 *Let's Talk 3: Unit 16A, “Using the phone”*


 *Take Part, Second Edition: Unit 16, “On the Phone”*

 *Thank You For Calling*

 brochures from telephone companies

 *CLB Listening/Speaking Resource: Stage II, Workplace dialogue 51*

 ELLIS – Intro – Looking for a Job

 Tense Buster – Advanced – Phrasal Verbs – Test: Telephone Verbs

 Telecommunications Etiquette Dos and Don'ts:

<http://www.businessweek.com/1997/09/b3516155.htm>

 Settlement.org: <http://www.settlement.org> (Consumer Information, Communications, Telecommunications)

 **telephone skills**

Telephone

Topic Outcomes (CLB 4, 5)

Possible outcomes for this topic:

- ☎ answer the phone briefly
- ☎ give five- to six-step directions over the phone
- ☎ call for emergency assistance (e.g., household accident or medical emergency)
- ☎ ask for and give information on the phone
- 👂 understand step-by-step instructions or directions given over the phone
- 👂 understand factual details and some implied meanings in a descriptive or narrative text
- 📖 use a complex reference text (e.g., telephone directory)
- ✍ write a three- to five-sentence message to pass on to someone else

Language Focus

Items to help learners achieve the outcomes:

- vocabulary (*answering machine, directory assistance, collect call, switchboard, operator*)
- telephone expressions and idioms (*One moment please, Can I take a message? At the sound of the tone please..., Stay on the line*)
- expressions to signal termination of a call (*Thank you for calling, It was nice talking to you, I look forward to seeing you*)
- phrasal verbs (*hold on, hang on, hang up, call back, call up*)
- sequence markers
- pronunciation: word stress in numbers (*thirteen, thirty*)

Sample Tasks

1. Role-play phoning local attractions and asking for information about hours of operation, price of admission and location.
2. Listen to a recorded telemessage from a company (e.g., bus line) and answer questions about products or services mentioned.
3. Use the Yellow Pages to complete a chart about local businesses.
4. Write information received over the telephone. Read and evaluate a peer's work for accuracy.
 - 📖 **Experienced:** Create a sample "While You Were Out" note.

Skills: Draw Table, Merge/Split Cells, Format Table, Borders and Shading

Additional Tasks

- 🎧 **All Levels:** ELLIS – Intro – **Looking for a Job – Section 3.** Role-play a telephone call to an employer.
- 🎧 **All Levels:** Tense Buster – Advanced – **Phrasal Verbs – Test: Telephone Verbs.**
Skills: Open/Close Application, Select and Navigate Through Options, Mouse Skills