



Theme 5:

Banking

Theme: Banking

Unit: What Services Does A Bank Offer?

Initial Assessment:

(What does the student know, what does she need to know?)

1. Can you tell me the names of three banks in your community?
2. Can you tell me the name of three major banks in Canada?
3. Do you have a bank account?
4. What type of bank account do you have?
5. Can you tell me three services that a bank offers besides accounts?
6. How did you decide on the bank where you have your account?
7. What information did you need to provide to the person at the bank to open your account? (What pieces of identification did you show?)
8. What is interest?
9. What is a RRSP?
10. What is a Savings Bond?
11. What is a loan?
12. What is an investment?
13. What is a mortgage?
14. What is a GIC?

Expected Outcomes:

In this unit students will:

- # name the major Canadian Banks
- # identify the banks in her community
- # locate the telephone numbers and addresses for community banks
- # identify the various services offered by banks
- # call a bank and ask for information
- # feel comfortable visiting a bank to obtain information
- # identify some or all vocabulary related to banking

Tools:

- # pen/pencil
- # Handouts: *Bank Services*
- # scissors
- # index cards

Activity Procedures:

Activity One:

- # using the handout, *Personal Banking*, have your student provide you with everything she thinks of when she hears the term “Personal Banking” (e.g.: money, teller, accounts, loans)
- # after brainstorming, ask her to use each of the words from the brainstorm in a sentence and write both the word and the sentence on an index card and add it to her word bank

Activity Two:

- # review the key vocabulary list by having your student read the list to herself
- # have her highlight any words that she is unsure of (either pronunciation or meaning)
- # discuss the words which she has highlighted, then have her read the words aloud and use them in a sentence
- # have her write each word on an index card along with a sentence for her word bank

Activity Three: Handout: Bank Services

- # using the handout, *Bank Services*, review the vocabulary and the meanings
- # photocopy the handout and cut out the two sets of cards (words and definitions)
- # divide the words and definitions into two separate piles
- # place all of the definitions face up on the table
- # have your student read the definition and then find the word to match the meaning

Activity Four:

- # have your student use the telephone directory to locate the phone numbers and addresses of three banks in her community
- # provide your student with a scenario e.g.: you want to speak to the loans officer to ask about current interest rates on loans
- # work with your student to develop a script to use when phoning the bank to ask for the information contained in the scenario
(include asking for the manager, interest rates for various accounts, fees and hours of operation)
- # role-play the dialogues you have created

Demonstrators: (How do I know that my student has understood what we have been working on and can she do it independently?)

Demonstrative Activities:

1. _____ can identify the major banks in Canada.
(Student's name) Tutor's Initials: _____ Date: _____
2. _____ is able to identify 3 banks in her community.
(Student's name) Tutor's Initials: _____ Date: _____
3. _____ is able to locate the addresses and phone numbers of banks in the telephone directory.
Tutor's Initials: _____ Date: _____
4. _____ has located and recorded the names, addresses and telephone numbers of 3 banks in her community.
Tutor's Initials: _____ Date: _____
5. _____ is able to identify some or all of the services a bank offers. (loans, mortgages, interest rates, RRSPs).
Tutor's Initials: _____ Date: _____
6. _____ is able to understand some or all of the vocabulary related to services offered in a bank.
Tutor's Initials: _____ Date: _____
7. _____ is able to phone a bank and ask for information.
Tutor's Initials: _____ Date: _____
8. _____ feels comfortable visiting a bank to gather information.
Tutor's Initials: _____ Date: _____

Background Notes:

Activity One:

- # this activity will provide the tutor with the student's prior knowledge related to banking
- # leading questions may draw out vocabulary that the student is unaware that they know (e.g.: What do you call it when you put money in the bank?)
- # ask your student to review the words and sentences for homework
- # at the beginning of the next session review the vocabulary with a cloze activity or a word scramble game, e.g. kabn = bank
- # this will help students remember both spelling and meaning

Activity Two:

- # have your student write these words and sentences on index cards and add them to her word bank
- # have her review the words and sentences for homework
- # use minimal pairs to practice pronunciation e.g.: tree - three

Activity Three:

- # this activity will reinforce the vocabulary learned in activity two
- # an alternative to this activity would be to put all of the cards face down on the table and take turns turning over two cards
- # if you select a vocabulary word and a definition which match, you can keep the set and take another turn
- # if you do not turn over a match, the cards are turned over and the game continues with the next player
- # an easier way of playing the same game would be to put all of the definitions on one side of the table and all of the vocabulary words on the other side and then take turns with your student finding matches

Activity Four:

- # another activity would be to provide your student with the word or the definition and have them write the answer (e.g.: teller - a person employed to receive and pay out money in a bank)

Activity Five:

- # have your student record the names, numbers and addresses for the banks on an index card for future reference
- # place the scenarios on various blank sheets of paper
- # use written conversation to develop the dialogues
- # alternate the parts in the dialogues
- # have your student read the manager's part and you be the customer
- # this will provide your student with the opportunity to listen to what you say as the customer
- # after you have read the dialogue, try role-playing without using the written script as a prompt
- # develop various scenarios that may be encountered at a bank

Key Vocabulary

teller	a person employed to receive and pay out money in a bank
withdrawal (W/D)	take money out of an account
deposit (DEP)	a) store or entrust for keeping b) pay (a sum of money into a bank account, especially a deposit account)
savings	sums of money set aside
chequing account	a bank deposit against which cheques can be drawn
ATM	a machine at which to make banking transactions
loan	a sum of money lent at interest
mortgage	
account (ACC)	
advance (ADV)	
certified cheque (CC)	
charge (CHG)	
credit (CR)	
forward (FWD)	
Guaranteed Investment Certificate (GIC)	

cheque (CHQ)	
Interbranch Banking (IBB)	
interest (INT)	
month (MTH)	
overdraft (O/D)	
payment (PMT)	
service charge (SC)	
Safety Deposit Box (SDB)	
statement	
balance	
debit	
credit	
credit card	
Personal Identification Number (PIN)	
collateral	
Bank Machine (ABM) (ATM)	
bank book	
passbook	

initials	
hydro bill	
rent	
gas bill	
oil bill	
phone bill	
reversal (REV)	
receipt	
return (RET)	

Personal Banking

Theme: Banking

Unit: Opening an Account

Initial Assessment:

(What does the student know, what does he need to know?)

1. Do you have a bank account?
2. What bank do you use?
3. Did you open the account by yourself?
4. What type of bank account do you have?
5. How did you decide on which bank to use?
6. What information did you need to provide to the bank to open your account?
(Identification)
7. Why do people open bank accounts?
8. Do you phone your bank for information?
9. Whom would you speak to in a bank for information about a loan?
10. Do you know the manager of your bank?
11. What do you find most difficult when you go to the bank?

Expected Outcomes:

In this unit students will:

- # identify the different types of bank accounts (savings, chequing and joint accounts)
- # know what type of identification can be used to cash cheques or open a bank account.
- # feel comfortable phoning or visiting a bank
- # feel comfortable about opening an account
- # identify the services offered by major banks
- # further develop vocabulary related to opening a bank account.

Tools:

For this unit you will need:

- # pen/pencil
- # paper
- # index cards

Activity Procedures:

Activity One:

- # ask your student to make a list of everything she has in her purse/pocket/wallet
- # tell your student she cannot look in her purse
- # ask her to make a separate list of anything that she is carrying that may be used as identification
- # brainstorm a list of places where she might need to show identification

Activity Two A:

- # review the vocabulary list with your student
- # have her read the words to herself and highlight any words that she is unclear of (either pronunciation or meaning)
- # discuss each word and then have her use each of the words in a sentence
- # have her write the sentence and word on an index card for her word bank

Activity Two B:

- # have an extra copy of the vocabulary and choose 10 words
- # read the words aloud and have your student put a number beside each word you have read e.g.: Canadian Passport -1

Activity Three:

- # discuss the purpose of a chequing account and a savings account and ask if the student has heard of any other types of accounts

Activity Four:

- # discuss the difference between a personal account and a joint account.
- # have your student look up personal and joint in the dictionary
- # have her decide what is the difference between the two

Activity Five:

- # with your student, develop a list of questions that they would like answered before opening an account
- # after you have developed the list, ask your student to make another list of how they might find out this information and whom they want to talk to, to find out this information

Activity Six:

- # using the questions from Activity Five, work with your student to develop a dialogue that can be used to find out the answers to her questions

Activity Seven:

- # role-play the dialogue written in Activity Six
- # role-play both as a telephone activity and a face-to face meeting
- # review proper telephone etiquette

Activity Eight:

- # another way in which to have your student find out the answers to the questions is to have her visit a bank, and pick up information brochures and read these in class

Activity Nine:

- # visit a community bank and ask to speak to the Accounts Manager

Demonstrators:

(How do I know that my student has understood what we have been working on and can he do it independently?)

Demonstrative Activities:

1. _____ is able to identify the various pieces of identification.
Student's name _____ **Tutor's Initials** _____ **Date:** _____
2. _____ is able to identify which pieces of identification she can use when opening a bank account.
Tutor's Initials _____ **Date:** _____
3. _____ is able to identify the difference between a savings account and a chequing account.
Tutor's Initials _____ **Date:** _____
4. _____ knows the difference between a personal account and a joint account.
Tutor's Initials _____ **Date:** _____
5. _____ feels comfortable phoning a bank and asking questions related to opening a banking.
Tutor's Initials _____ **Date:** _____
6. _____ feels comfortable visiting a bank and gathering information pamphlets which are of interest to her.
Tutor's Initials _____ **Date:** _____
7. _____ can identify all or some vocabulary related to banking
Tutor's Initials _____ **Date:** _____

Background Notes:

Activity One:

- # before starting this activity make sure that you tell your student that this is a game
- # you may start this activity by saying: "If you lost your purse would you be able to identify everything that is in it?"
- # tell her you will also make a list of the contents of your purse
- # tell her that you will share your list and that if either of you have any items which are personal you do not have to share those
- # stress the importance of knowing what important identification, documents and credit cards you carry so that appropriate steps can be taken if a purse is lost or stolen
- # you may also wish to discuss calling the police to report a stolen purse and also whom to notify about stolen identification

Activity Two:

- # reviewing vocabulary will provide a basis for Activities Five and Six

Activity Three:

- # when discussing chequing and savings accounts, remember to talk about interest rates, types of interest, interest payments, fees, and the purpose of each

Activity Four:

- # discuss the purpose of having a personal account and a joint account
- # remember to tell you student that you can have more than one type of account

Activity Five:

- # the list of questions will help in completing Activity Six and also serve to evaluate and review the information contained in the other units of this theme

Activity Six:

- # in developing the dialogue, make sure that it can be used either in person or on the telephone
- # you might need to develop two or more dialogues
- # by writing the dialogues, your student will have a script to refer to and this will help her feel more comfortable doing so

Activity Seven:

- # role-playing the dialogue will help to build your student's confidence
- # during the role-play, your student may wish to start by using the prepared script from Activity Five
- # during the role-play ask other questions (different from the script)
- # reverse the roles so that your student has the opportunity to listen to you pose the questions

Activity Eight:

- # tell your student that it is quite all right to walk into any bank and pick up information/brochures that are on display
- # you may want to plan a visit to a local bank together

Activity Nine:

- # have your student use the script developed in Activity Six to phone to make an appointment to speak to the Accounts Manager
- # the major banks also have websites that you can visit to gather information

Background Notes:

Additional Information:

Websites:

CIBC:	http://www.cibc.com
Bank of Montreal:	http://www.bmo.com
Royal Bank:	http://www.royalbank.com

Identification for opening an account or cashing a government cheque:

- * present two pieces of current signed identification
- * a personal reference from a current customer who is well known to the bank (for opening an account only)
- * proof of residence e.g., lease or utility bill

Acceptable Identification:

- | | |
|-----------------------------|--------------------------------|
| * Driver's Licence | * Major Credit Card |
| * Canadian Passport | * Bank Machine Card |
| * Canadian Citizenship Card | * Senior Citizen's (OAS) Card |
| * Health Insurance Card | * Certificate of Indian Status |
| * Social Insurance Card | |

Key Vocabulary

investment
interest rates
savings account
minimum balance
maximum balance
tiered rates
balance
funds
deposit
compound interest
chequing account
identification
current
personal reference
proof of residence
lease
utility bill
Driver's Licence
Canadian Passport
Canadian Citizenship Card
Health Insurance Card (OHIP)
Social Insurance Card (SIN)
Major Credit Card
Bank Machine Card (Debit Card)
Senior Citizen's Card

Theme: Banking

Unit: Filling Out bank Forms

Initial Assessment:

(What does the student know, what does he need to know?)

1. Do you write cheques?
2. What do you find the most difficult about filling out a cheque?
3. Do you fill out the deposit slips at the bank?
4. What do you find the most difficult about filling out a deposit slip?
5. Do you fill out withdrawal slips at the bank?
6. What do you find the most difficult about filling out a withdrawal slip?
7. Do you understand your bank book?
8. What do you have difficulty understanding in your bank book?
9. Do you go to the bank by yourself?
10. What language do you speak when you go to the bank?

Expected Outcomes:

In this unit students will:

- # identify the various forms used in banking (deposit slip, withdrawal slips, cheques)
- # complete a deposit slip
- # complete a withdrawal slip.
- # write a cheque.
- # balance a cheque book
- # understand a bank book.
- # further develop vocabulary related to filling out bank forms and a bank book.

Tools:

For this unit you will need:

- # Handouts: *Sample Passbook*
Sample Passbook Cover
Filling Out a Deposit Slip
Filling Out a Withdrawal Slip
Writing a Cheque
Balancing a Cheque Book
- # paper
- # pencil/pen
- # Ads from magazines/Subscriptions

Activity Procedures:

Activity One:

- # review the Key Vocabulary List with your student
- # ask her to read each word aloud and use them in a sentence
- # once you have gone through the list and discussed each word, have your student take the words and place them under the appropriate heading e.g., Chequing Account Information, Deposit Slip Information, Withdrawal Slip Information, Passbook Information

Activity Two: Handout: Passbook Cover

- # review the vocabulary list related to Passbook Cover information developed in Activity One
- # use the handout *Sample Passbook Cover*
- # discuss the vocabulary contained on the inside cover of a Passbook e.g., Transit Number Account Type
- # use the list of words and create a scenario e.g., John Smith -Personal Banking Representative Transit Number 1991 567 00 98

Activity Three: Handout: Understanding your Passbook

- # review and discuss each heading contained in the handout, *Understanding your Passbook*
- # practice using the various passbook abbreviations contained in the Key Vocabulary List from Unit 2
- # create a series of transactions e.g., June 31, 2000, Home Branch fifty dollars cash withdrawal, previous balance - \$75.00
- # use the various abbreviations and have your student fill them in on the handout

Activity Four: Handout: Filling Out a Deposit Slip

- # copy the handout, *Filling Out Deposit Slips* (make several copies)
- # review vocabulary by reading aloud the various words and phrases found on a deposit slip and have your student circle each one as you read it
- # clarify any vocabulary she is unsure of

Activity Five:

- # have your student complete the information part of the deposit slip (Transit No., Account Number, Name of Account Holder)
- # clarify any questions she may have

Activity Six:

- # discuss the mathematical section of the deposit slip e.g., What does X2 mean? Where do you list cheques?
- # fill in the mathematical section together
- # provide your student with various scenarios

Activity Seven:

- # create scenarios for your student to use to fill in a deposit slip (See Background Notes)

Activity Eight:

- # your student has learned and practiced filling out a deposit slip; now ask your student what she would say to the teller
- # with your student, create a dialogue which could be used when making a deposit
- # have her record the dialogue in writing

Activity Nine:

- # role-play the dialogue you created in Activity Eight
- # make sure to reverse roles

Activity Ten: Handout: Filling Out a Withdrawal Slip

- # copy the handout, *Filling Out a Withdrawal Slip*
- # review vocabulary by reading aloud the various words and phrases found on a withdrawal slip and have your student circle each one as you say it
- # clarify any vocabulary she is unsure of

Activity Eleven:

- # have your student complete the form using the vocabulary list as a reference
- # students may wish to use the Key Vocabulary Number Sheet to assist in filling out the amount of the withdrawal

Activity Twelve:

- # create a list of withdrawal amounts and have your student fill out the slip for each

Activity Thirteen:

- # use written conversation to create a dialogue to use when making a withdrawal

Activity Fourteen:

- # have your student rewrite the written conversation in the form of a two person dialogue (teller and customer)
- # clarify any phrases in the written conversation that might present a difficulty
- # role-play the dialogue

Activity Fifteen: Handout: Writing a Cheque

- # make several copies of the handout, *Writing A Cheque*
- # review vocabulary by asking your student questions regarding where certain information is recorded on a cheque e.g., amount of the cheque in numbers, the name of the person the cheque is being sent to

Activity Sixteen:

- # collect various advertisements from magazines, the Internet and flyers
- # decide on 3 items she would like to purchase
- # have her read the various advertisements and highlight all of the information she will need to know to be able to fill out the cheque

Activity Seventeen:

- # have your student make out the cheques on the handout for the items she wishes to purchase

Activity Eighteen: Handout: Balancing a Cheque Book

- # discuss the heading of the Cheque Book Balance Sheet
- # choose one of the cheques that she has written in Activity Seventeen and complete the first line of the handout together
- # have her enter the rest of the cheques she has written

Activity Nineteen:

- # create a bank statement including withdrawals, cheques and deposits
- # have your student complete the handout, *Balancing a Cheque Book*

Demonstrators:

(How do I know that my student has understood what we have been working on and can he do it independently?)

Demonstrative Activities:

1. _____ can fill out a deposit slip independently.
Student's name _____ **Tutors' Initials** _____ **Date:** _____
2. _____ can fill out a withdrawal slip independently.
Student's name _____ **Tutors' Initials** _____ **Date:** _____
3. _____ is able to write a cheque.
Student's name _____ **Tutors' Initials** _____ **Date:** _____
4. _____ is able to understand a bank book and the abbreviations used.
Student's name _____ **Tutors' Initials** _____ **Date:** _____
5. _____ is able to balance a cheque book.
Student's name _____ **Tutors' Initials** _____ **Date:** _____
6. _____ can read a bank statement.
Student's name _____ **Tutors' Initials** _____ **Date:** _____
7. _____ can transfer the information from a bank statement to her cheque book.
Tutors' Initials _____ **Date:** _____
8. _____ can identify some or all vocabulary related to banking forms.
Student's name _____ **Tutors' Initials** _____ **Date:** _____

Background Notes:

Activity One:

- # have your student write each word on an index card and use it in a sentence; this can be done during the session or for homework
- # if your student is unclear about any of the words, have her use the dictionary and record the meaning of the word on the index card under the word

Activity Two:

- # names can be filled in under Personal Banking Representative or Bank Managers
- # you may wish to discuss the difference between the Bank Manager and the Personal Banking Representative
- # ask your student what percentage of women work in banks in her country

Activity Three:

- # create as many transactions as possible
- # read some of the transactions and have your student complete the handout as you are reading (a good listening activity)
- # also, give your student some written scenarios and have her record them in her handout
- # e.g., Mr. Smith withdrew fifty dollars on June 11 from an Automated Teller; his previous balance was One thousand and seventy-five dollars
- # this type of activity will provide your student with the opportunity of reading numbers and practicing her new vocabulary
- # this is also an excellent way of practicing the past tense

Activity Four:

- # watch your student circle each word and check to see if she circles the correct answer
- # if she has difficulty, ask her if you can show it to her
- # note any errors and repeat the word a second time later in the list

Activity Five:

- # this activity acts as a review of information and vocabulary learned in previous units

Activity Six:

- # develop a list of questions from each section
- # discuss idioms e.g., toonie, loonie, buck, dime, nickel, penny
- # ask your student about the currency in her country

Activity Seven:

- # Example of a scenario:
Mrs. Jean Louis is depositing one hundred and fifty dollars and sixty-eight cents. She has a cheque for fifty dollars and fifty cents .She also has two ten dollar bills, three twenty dollar bills, five loonies , a nickel and three pennies for deposit
- # you can make the scenarios easier by using numbers rather than the words
- # you can practice the present tense through the scenarios

Activity Eight:

- # a written dialogue will act as a resource for your student to help in developing a dialogue
- # for homework, take the sentences in the dialogue and scramble them and have her place them in the correct order
- # have her check her work by referring to the actual dialogue
- # Example: I would like to make a deposit please.
Please like I deposit make would to a.

Activity Nine:

- # a role-play is both a listening and speaking activity
- # when you role-play the customer, use different phrases to help your student further develop vocabulary

Activity Ten:

- # another way to review vocabulary would be to have your student read the various sections on the withdrawal slip

Activity Eleven:

- # if you have a beginning level student, you may need to review the spelling and reading of numbers
- # another activity for a beginning level student is to match the number with the word
- # even intermediate students may need assistance with the spelling of numbers
- # numbers are an excellent way to practice pronunciation using minimal pairs e.g., fifteen - fifty three-tree

Activity Twelve:

- # you may also wish to develop scenarios for your student to read and practice, as you did in Activity Seven

Activity Thirteen:

- # written conversation is where you have a conversation with your student on paper
Example: Tutor: May I help you?
Student: Yes, I would like to deposit this money.
- # another way to develop a dialogue would be to use the dialogue developed in Activity Eight and change it to apply to making a deposit

Activity Fourteen:

- # check that your student understands that you have just developed a dialogue she can use when making a deposit at the bank
- # reverse roles during the role-play

Activity Fifteen:

Examples of questions

- Where do I write the amount the cheque is for in numbers?
- Where do I put the date?
- Where do I put the name of the company I am sending the cheque to?
- Where is my account number?
- Where do I sign the cheque?

Activity Sixteen:

- # have your student highlight information such as:
 - Who does the cheque get made out to?
 - How much is the total cheque for?
 - Are there shipping and handling charges?
 - Is there tax?
 - Is it in Canadian or American funds?
 - What information should be recorded on the back of the cheque?

Activity Seventeen:

- # have your student use the information she highlighted in Activity Sixteen to help in writing the cheque
- # have her choose 3 more ads for homework and repeat the steps in Activity Sixteen and Seventeen and bring them back to the next session (This is a great demonstrative activity.)

Activity Eighteen:

- # you may also want to write scenarios for this activity and have her transfer the information to the balance sheet
- # Example: Mrs. Pinada wrote a cheque on June 11 to London Life Insurance for \$65.96. She also made a deposit at her bank on June 14, of 150.65. She wrote another cheque on June 20, for \$50.00 to The Bay for a dress. What is Mrs. Pinada's balance?

Activity Nineteen:

use the passbook handout and fill in information

Example:

June 11	Cash Deposit	\$100.00
June 10	Cheque	\$ 59.00
June 14	Withdrawal	\$ 20.00

Key Vocabulary

account number

Continue on reverse

depositor's initials

date

cheques

No.

Pay to the order of...

Particulars

your home branch transit No.

deposit

cash

total

branch No.

signature

subtotal

update

transaction

received from

your home branch location

location

charge to account No.

balance forward

balancing

point of access

Please sign in front of bank employee

transit No.

name of account holder

Signature for cash received

less cash received

coin

total cash

Key Vocabulary

Numbers

one	eleven	thirty
two	twelve	forty
three	thirteen	fifty
four	fourteen	sixty
five	fifteen	seventy
six	sixteen	eighty
seven	seventeen	ninety
eight	eighteen	hundred
nine	nineteen	thousand
ten	twenty	million

1	11	30
2	12	40
3	13	50
4	14	60
5	15	70
6	16	80
7	17	90
8	18	100
9	19	1000
10	20	1000,000

Handout: *Sample Passbook Cover*

Personal Banking Representative or Account Manager	Account Number:
Telephone :	Transit Number
Bank Manager:	
Branch Address	

Handout: *Passbook Page*

Date	Point of Access	Withdrawal Amount/ Description	Deposit Amount/ Description	Balance

Handout: *Balancing a Cheque Book*

[illegible]

Handout: *Cheques*

Name: _____		1
Address: _____		5
City/Town _____	_____ 20 _____	
Pay to the Order of _____	\$ _____	
_____ /100 Dollars		
Bank of Frontier College 087999 1010		

Name: _____		1
Address: _____		6
City/Town _____	_____ 20 _____	
Pay to the Order of _____	\$ _____	
_____ /100 Dollars		
Bank of Frontier College 087999 1010		

Name: _____		1
Address: _____		2
City/Town _____	_____ 20 _____	
Pay to the Order of _____	\$ _____	
_____ /100 Dollars		
Bank of Frontier College 087999 101		

Handout: *Withdrawal Slips*

WITHDRAWAL		
Date: _____	Please Frontier Interbranch [] for Banking	Your Home Branch Location _____
Received from Bank of Frontier College		
_____/100 Dollars		\$ _____
Your Home Branch Transit _____	Your Account Number ____ - _____	Signature (Please sign in front of bank employee) X _____

WITHDRAWAL		
Date: _____	Please Frontier Interbranch [] for Banking	Your Home Branch Location _____
Received from Bank of Frontier College		
_____/100 Dollars		\$ _____
Your Home Branch Transit _____	Your Account Number ____ - _____	Signature (Please sign in front of bank employee) X _____

Theme: Banking

Unit: Using an ABM

Initial Assessment:

(What does the student know, what does he need to know?)

1. What is an ATM?
2. What is an ABM?
3. What is a debit card?
4. Do you have a debit card?
5. Do you use your debit card?
6. Where do you use your debit card?
7. Do you use an ABM?
8. Would you like to be able to use an ABM?
9. When you used an automated teller what was the most difficult part?
10. Can you tell me three things that you can do at an Automated Banking Machine?

Expected Outcomes:

In this unit students will:

- # identify the transactions that can be made at an ATM/ABM
- # be familiar with the language used on the screen of an ABM
- # locate an ABM
- # insert a debit card
- # choose a transaction
- # key in a PIN number
- # enter an amount
- # further develop vocabulary related to using an ABM

Tools:

- # Handout: *Using an ABM*
- # Scenarios for using an ABM

Theme: Using an Automated Banking Machine

Activity Procedures:

Activity One:

- # have your student read the Key Vocabulary List
- # discuss any words that pose a difficulty (either meaning or pronunciation)
- # once you have read the list, ask your student what all of the words have in common

Activity Two:

- # have your student use each word in a sentence
- # have her write the word and sentence on an index card for her word bank

Activity Three:

- # ask your student what the initials ATM and ABM stand for
- # ask your student if she has ever used an ABM
- # ask her what she feels would be the benefits of using an ABM, and what might be some of the difficulties or fears she has about using an ABM

Activity Four:

- # using the list that you developed in Activity Three, go through the list of possible difficulties and talk about possible solutions for each of the problems

Activity Five:

- # using the handout, *Automated Banking* walk your student through the various screens/steps
- # have her practice each step

Activity Six:

- # create scenarios that our student can use to practice using an ABM

Demonstrators:

(How do I know that my student has understood what we have been working on and can he do it independently?)

Demonstrative Activities:

1. _____ knows what the initials ABM and ATM stand for.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____
2. _____ knows what a debit card is.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____
3. _____ can insert a debit card into a machine.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____
4. _____ can key in a PIN number.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____
5. _____ knows the various transactions that can be made at an ABM.
Tutor's Initials: _____ **Date:** _____
6. _____ knows how to choose an account at an ABM.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____
7. _____ knows how to withdraw money from an ABM.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____
8. _____ know how to deposit money/cheques at an ABM.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____
9. _____ knows all or some vocabulary related to using an ABM.
Student's name _____ **Tutor's Initials:** _____ **Date:** _____

Background Notes:

Activity One:

- # all of the words contained in the Key Vocabulary List are related to using an ABM or Automated Banking Machine
- # some of the words have multiple meanings or usage
- # use minimal pairs or word groups to practice any pronunciation difficulties e.g., withdrawal weather with wait

Activity Two:

- # this activity may be done during the session or as a homework assignment
- # during the session have her tell you a sentence and then write another for homework

Activity Three:

- # **Benefits**
 - * hours of operation
 - * do not have to wait in a line for service
 - * many locations
 - * no forms to complete
 - * can perform all of the same transactions that you can at a bank
- # **Difficulties/Fears**
 - * impersonal
 - * no one to ask for assistance
 - * not easy to read
 - * do not feel safe
 - * machines can break
 - * won't remember PIN number
 - * afraid of losing my card

Activity Four:

- # have your student rewrite the list of difficulties/fears on a different page
- # for each fear , on the opposite side of the page list a possible solution

Activity Five:

- # there are a series of handouts at the end of the unit
- # each handout has a screen demonstrating the steps involved in using an ABM
- # walk your student through the series of handouts
- # discuss each step
- # refer to the checklist of fears and see how many you can mark off as being solved

Activity Six:

- # **Scenario Example**
Mrs. Benoit is visiting from Quebec.
She has brought her debit card instead of cash.
She would like to withdrawal \$50.00 from her chequing account.

Handout: *Using An Automated Banking Machine*

Initial Screen

Step One:
Place card into slot.
Remember, magnetic stripe down and to the right

<p>Welcome to Bank of Frontier College</p> <p>Please Insert your card Magnetic stripe down and to the right.</p>	<table><tr><td>1</td><td>2</td><td>3</td><td>Cancel</td></tr><tr><td>4</td><td>5</td><td>6</td><td>Change</td></tr><tr><td>7</td><td>8</td><td>9</td><td>OK</td></tr><tr><td>Corr</td><td>0</td><td>Deci mal .</td><td></td></tr></table>	1	2	3	Cancel	4	5	6	Change	7	8	9	OK	Corr	0	Deci mal .	
1	2	3	Cancel														
4	5	6	Change														
7	8	9	OK														
Corr	0	Deci mal .															
Record/Receipt	Insert Card Here:																
Deposit																	

Handout: *Using An Automated Banking Machine*

Step Two:

Choose the language that you wish to use.

<div> <div> <div>◆</div> <div>For French</div> </div> <div> <div>For English</div> <div>◆</div> </div> </div> <div> <div>◆</div> <div></div> <div>◆</div> </div> <div> <div>◆</div> <div></div> <div>◆</div> </div> <div> <div>◆</div> <div></div> <div>◆</div> </div>	<div> <div>1</div> <div>2</div> <div>3</div> <div>Cancel</div> </div> <div> <div>4</div> <div>5</div> <div>6</div> <div>Change</div> </div> <div> <div>7</div> <div>8</div> <div>9</div> <div>OK</div> </div> <div> <div>Corr</div> <div>0</div> <div>Deci mal .</div> </div>
Record/Receipt	
Deposit	Insert Card Here:

Handout: *Using An Automated Banking Machine*

Step Three:

Enter your PIN

<p>◆ ◆</p> <p>Please enter your Personal Identification Number Then press OK</p> <p>◆ ◆</p> <p>◆ ◆</p>	<table><tr><td>1</td><td>2</td><td>3</td><td>Cancel</td></tr><tr><td>4</td><td>5</td><td>6</td><td>Change</td></tr><tr><td>7</td><td>8</td><td>9</td><td>OK</td></tr><tr><td>Corr</td><td>0</td><td>Deci mal .</td><td></td></tr></table>	1	2	3	Cancel	4	5	6	Change	7	8	9	OK	Corr	0	Deci mal .	
1	2	3	Cancel														
4	5	6	Change														
7	8	9	OK														
Corr	0	Deci mal .															
Record/Receipt	Insert Card Here:																
Deposit																	

Handout: *Using An Automated Banking Machine*

Step Four:

Choose a transaction by pushing the button next to what you want to do.

◆ Please select a transaction ◆		1 2 3 Cancel	
◆ Withdrawal Fast Cash ◆		4 5 6 Change	
◆ Deposit Transfer ◆		7 8 9 OK	
◆ Account Balance Other ◆		Corr 0 Deci mal .	
Record/Receipt		Insert Card Here:	
Deposit			

Handout: *Using An Automated Banking Machine*

Step Five:

Decide on the account or accounts you wish to use in this transaction.

Push the button next to the account name.

◆ Select Account ◆		1 2 3 Cancel	
◆	Chequing ◆	4 5 6 Change	
◆	Savings ◆	7 8 9 OK	
◆	Credit ◆	Corr 0 Deci mal .	
Record/Receipt		Insert Card Here:	
Deposit			

Handout: *Using An Automated Banking Machine*

Step Six:

Enter the amount of money that is involved in the transaction.

<p>◆ ◆</p> <p>Please enter the amount of your transaction , Including the decimal point and press "OK".</p> <p>◆ ◆</p>	<table><tr><td>1</td><td>2</td><td>3</td><td>Cancel</td></tr><tr><td>4</td><td>5</td><td>6</td><td>Change</td></tr><tr><td>7</td><td>8</td><td>9</td><td>OK</td></tr><tr><td>Corr</td><td>0</td><td>Deci mal .</td><td></td></tr></table>	1	2	3	Cancel	4	5	6	Change	7	8	9	OK	Corr	0	Deci mal .	
1	2	3	Cancel														
4	5	6	Change														
7	8	9	OK														
Corr	0	Deci mal .															
Record/Receipt	Insert Card Here:																
Deposit																	

Handout: *Using An Automated Banking Machine*

Step Seven:

Enter the amount of money that is involved in the transaction.

<p>◆ ◆</p> <p>You have entered</p> <p>\$ _____ ◆</p> <p>If this is correct, press OK.</p> <p>If this is not correct, press</p> <p>Correction and re-enter</p> <p>the amount</p>	<p>1 2 3 Cancel</p> <p>4 5 6 Change</p> <p>7 8 9 OK</p> <p>Corr 0 Deci</p> <p> mal .</p>
Record/Receipt	
Deposit	Insert Card Here:

Handout: *Using An Automated Banking Machine*

Step Eight:

The computer is checking to see if it is able to carry out the instructions.

<div>◆ ◆</div> <div>Transaction in progress ◆ ◆</div> <div>◆ ◆</div> <div>◆ ◆</div>	<div>1 2 3 Cancel</div> <div>4 5 6 Change</div> <div>7 8 9 OK</div> <div>Corr 0 Deci mal .</div>
Record/Receipt	
Deposit	Insert Card Here:

Handout: *Using An Automated Banking Machine*

Step Nine:

The computer is checking to see if it is able to carry out the instructions.

<div>◆ ◆</div> <div>Transaction accepted Please Wait.</div> <div>◆ ◆</div> <div>◆ ◆</div>	<div>1 2 3 Cancel</div> <div>4 5 6 Change</div> <div>7 8 9 OK</div> <div>Corr 0 Deci mal .</div>
Record/Receipt	
Deposit	Insert Card Here:

Handout: *Using an Automated Banking Machine*

Step Ten:

You can now remove your card.

You must remove your card before you get your money

This step helps to stop you from forgetting your card.

<div>◆</div> <div>◆</div> <div>Please remove your card.</div> <div>◆</div> <div>◆</div>	1	2	3	Cancel
	4	5	6	Change
	7	8	9	OK
	Corr	0	Deci	
Record/Receipt				
Deposit				
	Insert Card Here:			

Step Eleven:

Pick up your receipt from the record slot. (A receipt may also be called an record of transaction)

◆		◆	1	2	3	Cancel
◆		◆	4	5	6	Change
Please remove your cash And record of transaction and retain it for verification.			7	8	9	OK
◆		◆	Corr	0	Deci	
◆		◆			mal .	
Record/Receipt			Insert Card Here:			
Deposit						