

Banking: Teachers' notes and tips – elementary

1 Pre-reading tasks

- a Ask your students if it's difficult to open a bank account in their country. If anyone says 'yes' see if they can explain why. What documents do they need? Is there a lot of paperwork? How much money do they need?
- b Tell the students about your country (e.g. in the UK it's no longer a simple task – you need to show evidence of where you live and who you are).

Tip: do a little research first

Find out exactly what the procedure is in your country – it will help to make the topic more interesting. It's also a good way of introducing some banking vocabulary in context.

- c Now give each pair of students a copy of the worksheet and ask them to do the speaking activity in part one. The questions are such that even those without bank accounts can still answer them. However, if they can draw on personal experience it would be an advantage.
- d Perhaps see what the general opinion of banks is in the class but don't spend too much on open class discussion.
- e The vocabulary task in part two aims to get the students thinking about relevant lexis without actually pre-teaching vocabulary. In small groups see if they know the words being described but if they don't know that's fine. Don't be tempted to give any answers here – even if the students ask!

Tip: remember the readings are to encourage learner autonomy

Outside the classroom students will not have the words explained to them before they read a text. Getting the students to consider the theme and vocabulary of banking will help a lot even if they don't know the actual words – and explain this to them!

- f Now students look at the four people briefly described in part three of the reading tasks. Which one(s) do they think will have most problems with banks?

Tip: encourage prediction

This helps to prepare the students for the reading.

2 First reading tasks

- a Now give each person a copy of the reading which has four people commenting on banks. Students need to match a person with a comment. Remember this is the first reading so it should be done fairly quickly, and students shouldn't be worrying about unknown vocabulary at this stage.
- b Students then compare their answers – can they say why they chose as they did?
- c Feedback: 1st – Brian, 2nd – Beverly, 3rd – Bruce, 4th – Beryl. Bruce perhaps has the most problems, although Brian also finds them difficult (and so avoids them).

Tip: give students confidence

Remind them that they will be allowed to read the text again more slowly and that they don't need to understand it all.

3 Second reading tasks

- a Now students can read the text more slowly and find the vocabulary that was described on the worksheet. Encourage students to work in pairs and help each other.
- b As always get students to compare their answers with each other before feedback.
- c Feedback: nouns: **a** *cash*; **b** *current account* (as opposed to a *savings account*); **c** *salary*; **d** *ATM* (also called a *cash machine* or *cash point*); verbs: **a** *to go / be overdrawn* (we can also say *to be in the red*); **b** *to withdraw money*; **c** *to transfer money*.

Tip: provide alternative vocabulary tasks

Students should now see the benefit of not being given the answers beforehand. Being able to work this out for themselves will also give students more confidence to read outside the class.

4 Third reading tasks

- a Students need to read for a final time and to find one advantage and one disadvantage of banking from each person. Some of the people mention more than one, and some (i.e. Beryl) are not clear about any disadvantages so the students have to think a little more for this.
- b Let students share their ideas here – this can be a speaking activity as well. Which person do they most identify with?

Tip: get students to be active readers

Even elementary students can read 'between the lines'. For example, Beryl can only spend her 'money' on people who are in the same 'bank', which means she has limited choice, but students can come up with other ideas too.

5 Post-reading tasks – speaking

- a Refer to Beryl's time banking. Ask each student to choose an activity that they can do that will help another person. Perhaps brainstorm ideas first, for example mending things (cars?), giving lessons in something (computers?), making things (food?; clothes?).
- b Once everyone has chosen something get the students to make five time credits each (these can be torn squares from scrap paper). Then they have to mingle and 'sell' and 'buy' their time credits. Perhaps choose a stronger student and get them to act out a possible conversation to the whole class with you.
 - T Hello. Do you know that I teach the piano?
 - S Oh really?
 - T Do you want me to teach you for an hour?
 - S Yes please. Here is one time credit. Do you know that I cut people's hair?
 - T Oh really?
 - S Do you want me to cut your hair?
 - T Not this month, but maybe next month!
 - S Ok, Bye!

Tip: try to link the reading to a speaking activity

You may need to do more preparation for this to work depending on how strong or weak your students are. An example always helps. After the activity see what things the students 'bought'.