

Banking: Teachers' notes and tips – upper intermediate

1 Pre-reading tasks

- a Put students in small groups of three and ask them to come up with schemes that exist for paying people in something else rather than money. The payment can be for work done, as a reward or prize, or as part of a business scheme.

Tip: give an example to explain the concept

To encourage passengers to remain faithful airline companies give 'air miles' or 'frequent flyer points' as a reward. This means that the next flight is cheaper, or even free, but no money has been given.

- b Encourage students to think about their (language) school, their work, shopping, holidays etc. Once they have come up with an idea or two, more ideas should follow.
- c Feedback: ideas may include Luncheon Vouchers (or any other kind of vouchers); company car; cards that are stamped every time you buy something (e.g. a coffee) or use a service (e.g. go to the cinema) and once the card is full you get one free; Internet sites where you barter (to exchange goods or services) for example a second-hand bicycle for a new pair of roller skates; or perhaps a young person being able to stay out later because they did the washing up!

Tip: encourage students to personalize the task

Get students to really think about their lives – have they swapped something recently or done something in exchange for something else?

- d Can the students think of the benefits for these schemes? Why would receiving money be less useful or inappropriate? See what students think – perhaps a short open class discussion.
- e Finally put students in pairs and ask them to come up with two lists – one which has the advantages of using a bank, and one which has disadvantages. Give a few minutes for this.
- f Get students to call out their suggestions – which list is longer?

Tip: don't rush the pre-reading tasks!

The activities before a reading can make all the difference in helping students to enjoy and understand a text. Sometimes these can take up a lot more of the classroom time than the actual reading itself – that's OK!

2 First reading tasks

- a Explain to students that it's always a good idea to get a general understanding of a reading first – overall meaning is more important than worrying about individual words. One way of getting overall meaning without actually reading the whole text is to read the first line from each paragraph only.
- b Tell students that they will each get a copy of the reading and once they have read the first line from each of the 5 paragraphs (i.e. 5 lines) ONLY, they

should turn over the pages. With another student they then discuss what they think the reading is about.

- c Now give each student a copy of the reading.
- d After a minute or two ask for some suggestions and write these on the board. Can the students speculate more on what the text may contain? Ask for examples.

Tip: encourage speculation

The students don't have all the evidence or information but they have enough to make good guesses about the content. (Really make sure they are only reading the first sentences!)

3 Second reading tasks

- a Students can now turn over and read the text again more slowly – how accurate were their guesses?
- b Also ask students to tell each other what they think of the alternative money systems and the idea that banks only help those with money. Do they agree or disagree with some of the comments about banking?

Tip: encourage real life reactions to a text

It's normal when reading this kind of text to tell another person if they agree or not with what was said. Don't let students be passive readers!

4 Third reading tasks – pronouns

- a Ask students to look at the word **this** which is in bold in the second paragraph. Get them to tell you it's a pronoun and then to tell you what it's referring to (you can lose rather than save money in a bank).
- b Students then work individually to find the next 7 examples of **this** and they work out what each one refers to.
- c When they have finished or need help they compare their answers with another student.
- d Feedback: 1. *an alternative money system*; 2. *the system of time banks*; 3. *doing something to help another person*; 4. *the time credit*; 5. *whoever takes part*; 6. *the local currency*; 7. *the lost 10%*.

Tip: raise awareness of the use of pronouns

Understanding their use, especially at upper intermediate level, helps students to have more confidence in using them. Refer to this exercise when they next do a writing task.

5 Post-reading tasks – speaking

- a Get students to write down the name of something that they own which they like (this can be something cheap or expensive).
- b Starting with the item they wrote down, students have to try and barter this for something better from another student. However, if they wrote down something expensive they have to barter it, no one can keep their item!
- c Suggest that everyone has to make three exchanges so they can't keep the first thing they get, but they can't end up with their original item either!
- d At the end see what students have now got – who was the most successful? (Student: *I swapped my iPod for Jose's Coldplay CD, I swapped the CD for Maria's new shoes and I swapped the shoes for Pierre's laptop!*)