

Summary of Lesson Plan

► Vocabulary (Student pages 102-103)

Suggested teaching time: 60 minutes

Your actual teaching time: _____



Vocabulary (Student pages 102-103)

Suggested teaching time: 60 minutes

Your actual teaching time: _____

Content: personal banking vocabulary

Procedure:

A. Listen.

- To introduce the theme of the unit, elicit with a show of hands how many students use a bank. Then ask *What do you do at the bank?* Elicit responses such as *get / save money, cash a check.*
- Have students look at the illustrations in the *Picture dictionary*. If possible, reinforce the vocabulary by bringing actual banking documents to class, such as a withdrawal / deposit slip, a checkbook, a bank statement, or a passbook.
- Use illustrations 1, 3 and 4 to explain that a *bank account* is an arrangement you have with a bank to add (*deposit*) or take out (*withdraw*) money.
- Ask students to explain the difference between a *checking account* and a *savings account*. If necessary, explain that a checking account is usually used to pay living expenses such as rent, groceries, and household bills while a savings account is used for saving money.
- If necessary, explain that a *statement* is a monthly summary of your bank account activity, which lists the deposits and withdrawals you have made, the interest you have earned, and the total money available in your account. Explain that a *passbook* is a record that you present each time you visit a bank teller to record your account activity.

- Use illustration 11 to point out that a *CD*, or *certificate of deposit*, is a special kind of bank account in which you deposit a particular amount of money for a specified period of time. After this period of time, you get the amount of money that you deposited in addition to a percentage of this money that the bank adds.
- Point to illustration 12 and ask the class *What is a holiday savings club?* If necessary, explain that it is a type of short-term savings account that is designed to help members save money for holiday expenses. All year, customers contribute money to their savings club account each month until shortly before the winter holiday season. Then they close the account and withdraw the money to use for their holiday expenses.
- Elicit the difference between a *bank teller* (1) and a *bank officer* (2). Ask *When do you go to a bank teller?* (when you deposit money, withdraw money, or cash a check) *When do you go to a bank officer?* (when you open an account, apply for an ATM or credit card, apply for a loan, buy a CD)
- Use illustrations 18 and 19 to point out that when you write a check, you sign on the front of the check and when you cash a check, you endorse the back.

Challenge: Present additional banking vocabulary such as an *ATM card*, a *debit card*, a *PIN number*, *direct deposit*, *transfer money*, *bounce / cash a check*, an *account balance*, *interest rate*, and *maturity date*.

If your students are ready ...

Culture / Civics notes: Many banks have stopped issuing passbooks in favor of electronic records that can be accessed through the Internet and at ATMs.

Banks and credit unions offer the cheapest method of cashing paychecks, government benefit checks, and personal checks. Check-cashing offices, with their longer hours and convenient locations, attract customers without a bank account. However, check-cashing offices can charge very high fees, sometimes as high as 10 percent of the amount of the check.

(continued on p. 2)

Lesson Plan, Unit 9: Vocabulary (for Student pages 102-103)–continued

Bank Statements

- Use illustration 22 to convey that a *fee* is money that you pay for a banking service, such as using a checking account or withdrawing money at an ATM.
- Use illustration 23 to show that *interest* is money that a bank pays you when you keep your money there. If necessary, demonstrate the calculation of interest by writing on the board $\$300.53 \times .035 = \10.52 . Talk about the different ways of earning interest at a bank, such as opening a savings account, opening a checking account with interest, or buying a CD.

If your students are ready ...

Culture / Civics notes: Fee policies differ from bank to bank. Some banks offer no-fee savings and checking accounts while others charge a monthly or annual fee. Some banks require that customers maintain a minimum balance in their account to avoid a fee. Most banks allow customers with an account free use of their ATMs but charge a fee to customers without an account. ATM fee policies are usually posted on the ATM or displayed on the ATM screen before the transaction is completed.

Interest rates vary depending on the banking service. For example, the interest rate for a CD is generally higher than that of a savings account or a checking account with interest. Additionally, interest rates vary from bank to bank, so it is important to shop around before choosing a bank.

B. Listen again and repeat.

Option: While students listen and repeat, note words that students have difficulty pronouncing. Then reinforce the correct pronunciation of these words with a short, fast-paced pronunciation drill.

C. Listen to the conversations ...

- To prepare students for the listening task, read the words in the box out loud.

Tapescript

Conversation 1

Woman 1: I'd like this in twenties and tens, please.

Woman 2: Sure. Oh, you didn't endorse the back.

Woman 1: You're right. Here you go.

Woman 2: Great. Now I can cash it for you.

Conversation 2

Man: How much do you think we should save?

Woman: Well, if we put in \$20 a month, we'll have over \$200 by December.

Man: \$200? That's not bad. We'll be able to buy something nice for everyone in the family.

Woman: Sounds good. Let's do it.

Conversation 3

Man 1: I'm completely out of cash, and I have to go shopping.

Man 2: Well, there's a cash machine at the supermarket.

Man 1: No way. The fees are too high. My bank is right around the corner. Let's just take a second to get the cash.

D. Complete each sentence ...

- To model the task, copy item 1 on the board and elicit the word that correctly completes the sentence. Write the word *back* on the line.

Workbook Link: Exercises 1, 2

Summary of Lesson Plan

► PROGRESS CHECK

Check assigned **Workbook** pages
Suggested teaching time: 10 minutes

► REVIEW/WARMUP

Do it yourself! (Student page 103)
Suggested teaching time: 15 minutes
Your actual teaching time: _____

► PRESENTATION

**Practical conversations
(Student pages 104-105)**
Suggested teaching time: 35 minutes
Your actual teaching time: _____

► Do it yourself! (Student page 103)

Suggested teaching time: 15 minutes
Your actual teaching time: _____

Procedure:

A. Personalization ...

- To prepare students to talk about saving money, brainstorm as a class methods of saving money, such as a *holiday savings club*, a *CD*, a *savings account*, and an *individual retirement account (IRA)*. If necessary, explain that employees with an IRA can have money deducted from each paycheck for use after they retire. Income tax on these earnings is not paid until after retirement when the money is withdrawn from the account. After retirement, the person will pay less income tax on the earnings.
- To demonstrate the task, copy the chart on the board. Complete the chart with your own information. Then ask the class *Where do you save your money?* Add student responses to the chart.

B. Collaborative activity ...

- As a class, talk about the completed chart. Discuss which savings plans are the most popular. Talk about the advantages and disadvantages of each plan.



Practical conversations (Student pages 104-105)

Suggested teaching time: 35 minutes
Your actual teaching time: _____

Model 1

Content: opening a checking account; asking for information; expressing uncertainty; comparisons with superlatives

Procedure:

🔊 A–B.

- After students listen to the conversation, check comprehension by asking questions about the people in the photo, such as *Where are they?* (in a bank) *What does the man want to do?* (open a checking account) *What information does the man need?* (which CD pays the highest interest)
- Write on the board *I'd like to open an account*. Point to the contraction *I'd* and elicit from the class the full form *I would*. Below this sentence, write *I want to open an account*. Point out that *I'd like to* is more polite than *I want to*.
- Students should be able to determine from context that *certainly* is a more formal way of saying *sure* and that *I'm not positive* means *I'm not sure*.

Note: This model offers students a preview of the use of superlatives for comparisons, which is presented in the *Practical grammar* section on page 106.

C. Pair work ...

- Have students read the vocabulary in the box.
- Point out that the words in each vertical column go in each of the first three blanks.
- If necessary, use illustrations 3 and 4 in the *Picture dictionary* on page 102 to explain the words *deposit* / *withdrawal slip*.
- Write on the board *Which _____ pays the highest interest?* Elicit words to complete the sentence, such as *CD*, *savings* / *checking account*.
- Model the activity with a more advanced student. Play the role of Student B to demonstrate that Student A should use the first phrase in the box and Student B should use the second and third phrases.

(continued on p. 4)

Model 2

Content: asking for an ATM card; questions of degree with *How long*; suggestions with *Why don't you*

Procedure:

A–B.

- After students listen to the conversation, check comprehension by asking questions about the people in the photo. For example, ask *Where are they?* (in a bank) *What does the woman want?* (an ATM card)
- Students should be able to determine from context that *I'm interested in getting* is a more formal way of saying *I want to get* and that *Why don't you have a seat?* is used to invite someone to sit down.
- Ask the class *What does "about a week" mean?* Remind students of the use of the phrase *It'll be about \$50* on page 32 in Unit 3. If necessary, explain that the phrase *about a week* means a little more or less than a week (between five to nine days).

Note: This model offers students a preview of questions of degree with *How long*, which is presented in the *Practical grammar* section on page 107.

C. Pair work . . .

- Write on the board *OK*. Elicit from the class other expressions with the same meaning such as *Certainly, Sure, Of course, No problem.*
- Model the activity with a more advanced student. Play the role of Student A to demonstrate that students should use the language in the box.

Option: Add more ideas to the box, such as *opening a holiday savings club account, opening an individual / a joint savings account.*

Model 3

Content: cashing a check; indicating that you have made a mistake; conveying that you need more time; specifying a monetary denomination

Procedure:

A–B.

- To set the scene for the conversation, have students identify the customer and cashier in the photo. Then ask *Where are the people?* (in a check-cashing office)
- If necessary, convey that the interjection *Oops* is used to express dismay after you make a mistake. As a class, talk about situations in which you might say *Oops*, such as after spilling a cup of coffee, forgetting your book, or dropping some papers on the floor. Elicit from students other ways people indicate that they've made a mistake, such as saying *Oh, no* and *Uh-oh.*
- Students should be able to understand from context that *Just a second* is used to convey that you need a little more time. Remind students of the phrase *Just a minute*, from the *Welcome* unit and *Just a moment*, from Unit 1. Students should also be able to understand that *Let me think* is used to indicate that you need a short amount of time to decide.
- Ask the class why the clerk says *I'll be right with you* to the customer. If necessary, explain that the clerk is telling the customer that there will be a short delay before he can serve her. Point out that the man was talking on the telephone before the customer entered the check-cashing office.
- Write on the board *A: How would you like that? B: Twenties, tens, and singles, please.* Ask the class *What are "twenties," "tens," and "singles"?* (\$20, \$10, and \$1 bills) *Why does the clerk ask "How would you like that?"* (to know what kind of bills the woman wants) Ask students what \$50 and \$100 denominations are called. (*fifties* and *hundreds*)

C. Pair work . . .

- Model the activity with a more advanced student, playing the role of Student A to demonstrate that students should use the ideas in the box and their own words.

Workbook Link: Exercises 3, 4

Summary of Lesson Plan

- ▶ **PROGRESS CHECK**
Check assigned **Workbook** pages
Suggested teaching time: 10 minutes
- ▶ **REVIEW/WARMUP**
Do it yourself! (Student page 105)
Suggested teaching time: 20 minutes
Your actual teaching time: _____
- ▶ **PRESENTATION**
Practical grammar (Student pages 106-107)
Suggested teaching time: 40 minutes
Your actual teaching time: _____

▶ Do it yourself! (Student page 105)

Suggested teaching time: 20 minutes
Your actual teaching time: _____

Procedure:

A. Personalization ...

- ▶ To check comprehension, point to the paycheck and ask *Is this cash or a check?* (a check) *What's the date of the paycheck?* (May 11, 2002) *How much is the paycheck for?* (\$600.25) *What is the name of the employer?* (Flushing Plumbing Supply) Point to the deposit slip and ask *What is the name of the bank?* (Key Credit Bank) *Is this a deposit slip for a savings account or a checking account?* (savings)
- ▶ Working individually, students complete the paycheck with their own names and addresses and then fill out the deposit slip. Circulate to offer help as needed.
- ▶ Have students check answers with a partner. To review, copy the deposit slip on the board and have a volunteer fill it in.

B. Pair work ...

- ▶ Model the activity with a more advanced student. Play the role of the customer to demonstrate that students should create a conversation using the check and deposit slip and their own words. For example, you could say *A: I'd like to deposit this check. B: Certainly. I'll be right with you. A: Oops. I forgot to endorse the back. Just a second. B: OK. How would you like that? A: In fifties, please.*

- ▶ In pairs, students create a conversation for the customer and the bank officer or teller. Have students switch roles to play both parts.

Option: Have several pairs of students act out their conversations in front of the class.



Practical grammar (Student pages 106-107)

Suggested teaching time: 40 minutes
Your actual teaching time: _____

Comparisons with adjectives: superlatives

Procedure:

- ▶ To introduce comparisons with adjectives, point to the illustration in the grammar box. Point to the two people and ask *What are they talking about?* (bank interest) *What is the interest rate at State Bank?* (3.5%) *City Bank?* (3.8%) *County Bank?* (3.9%)
- ▶ Write on the board and ask *Which bank pays higher interest, the State Bank or the City Bank?* Elicit the correct answer from the class and write *the City Bank*. Underline the comparative form *higher* in the question. Explain that comparatives are used to compare two people, places, or things.
- ▶ Write on the board and ask *Which bank pays the highest interest, the State Bank, the City Bank, or the County Bank?* Elicit the correct answer from the class and write *the County Bank*. Underline the superlative form *the highest* in the question. Point out the use of the definite article *the* with the superlative form. Explain that superlatives are used to compare more than two people, places, or things.
- ▶ Review the comparative form, which was presented in Unit 4, page 46. Write in two columns on the board *adjective, comparative form*. Write *high* and *higher* in the appropriate columns. Then write *cheap* in the adjective column. Elicit from the class the comparative form *cheaper* and write it in the *comparative form* column. Continue in this manner with the adjectives *nice, hot, busy, important, good, and bad*. (See page T46 in the Teacher's Edition for specific teaching suggestions regarding comparatives.)

(continued on p. 6)

Lesson Plan, Unit 9: Practical grammar (for Student pages 106-107)–continued

- Add to the chart on the board a third column labeled *superlative form*. Point to the adjective *high* and the comparative form *higher* in the chart. Write *highest* in the *superlative form* column. Then point to *cheap* and *cheaper* and elicit from the class the superlative form *cheapest*. In this manner, elicit the superlative forms *busiest*, *hottest*.
- Point to *important* and *more important* and write *most important* in the superlative column. Explain that most adjectives of two or more syllables form the superlative by adding the word *most* before the adjective.
- To present the irregular superlative forms, point to *good* and *better* and write *best* in the superlative column. Then point to *bad* and *worse* and write *worst*.

Option: Practice superlative sentences with a transformation drill. Write on the board *This one is the hottest*. Say the adjective *cheap* and elicit from the class the sentence *This one is the cheapest*. Then point to a student and say *new*. Elicit the sentence *This one is the newest*. In this manner, continue to elicit superlative sentences by prompting students with adjectives such as *busy*, *low*, *high*, *good*, *important*, *dangerous*, and *bad*.

Option: Bring in CD and savings account brochures from three or more local banks. In small groups, have students look at the brochures and compare the rates offered by the different banks. Encourage students to use comparatives and superlatives to compare the bank rates.

A. Complete each sentence ...

- Copy item 1 on the board but omit the answer in blue. Read the sentence and elicit from the class the correct answer. Write *the busiest* on the line.
- Working individually, students complete sentences 2 through 7 with the superlative forms of the adjectives. To review, have volunteers write their answers on the board.

Challenge: Students may ask why we say *a 3-month CD* and not *a 3-months CD* in item 3. If necessary, explain that the word *month* is singular because it is used as an adjective.

Workbook Link: Exercises 5, 6

Questions of degree

Procedure:

- To convey that *How* is used with an adjective to create questions of degree, write on the board *A: How long is our English class? B: It's one hour*. Explain that *How long* asks for information about length of time.
- To practice, write on the board several questions of degree with *How*, such as *How soon will this class end? How busy are you today? How hot is it outside today? How far is the post office from here?* Ask individual students the questions, elicit appropriate responses, and write them on the board.

B. Complete each question ...

- Copy item 1 on the board but omit the answer in blue. Read the sentence, point to the words in the box, and elicit the correct answer from the class. Write the words *How good* on the line. Underline the initial capital letter to remind students to use correct capitalization.
- Working individually, students complete questions 2 through 7 with *How* and words from the box. Have students check answers with a partner and then review as a class.

If your students are ready ...

Culture / Civics note: The length of time that a service will take is often expressed in *business days*. Notice the following conversation in the illustration in the Questions of degree grammar box: *A: How long will it take to get an ATM card? B: Not long. About ten business days*. Monday through Friday are considered business days but Saturdays, Sundays, and holidays are not.

Workbook Link: Exercises 7, 8

Summary of Lesson Plan

- **PROGRESS CHECK**
Check assigned **Workbook** pages
Suggested teaching time: 15 minutes
- **REVIEW/WARMUP**
Do it yourself! (Student page 107)
Suggested teaching time: 20 minutes
Your actual teaching time: _____
- **PRESENTATION**
Authentic practice 1 (Student pages 108-109)
Suggested teaching time: 25 minutes
Your actual teaching time: _____

➤ Do it yourself! (Student page 107)

Suggested teaching time: 20 minutes
Your actual teaching time: _____

Procedure:

A–B.

- To model the activity, copy the survey chart on the board. Fill out the chart with your own opinions.
- Working individually, students complete the survey with their own opinions about places in their own city or town.
- Divide the class into small groups. Have students compare their opinions. Encourage students to explain the reasons for their opinions. For example, students could say *Eduardo's is the best restaurant. They have the most delicious food.* Encourage students to ask follow-up questions about the places, such as *How good is the service there?*

Option: Add other places to the chart, such as *the best movie theater, the best tourist attraction, the best hotel, the best sporting goods store, the best fast-food restaurant, and the best music store.*

Challenge: Present expressions that students can use to express agreement and disagreement, such as *I agree, I think so too, I disagree, I don't think so, and Maybe.*

Workbook Link: Exercise 9



Authentic practice 1 (Student pages 108-109)

Suggested teaching time: 25 minutes
Your actual teaching time: _____

Procedure:

🎧 A. Listen and read.

- To set the scene for the conversation, have students look at the picture. Explain that students will hear a conversation in a bank between a bank officer and a customer.
- Read the conversation out loud or play the cassette. With books open, students listen and read.

Note: The *Officer* role contains the following new language: *What kind of account were you thinking of? Why don't you just step this way? PIN, Make yourself comfortable, I'll only be a minute.* Although students are encouraged to comprehend this new language through context and its similarity to language they know, they are not expected to produce it.

🎧 B. Listen to the bank officer ...

- Read out loud the Officer role in Exercise A or play the cassette. Have students read the **YOU** role out loud as a class.

Challenge: After practicing with books open, students listen with books closed and say the **YOU** role out loud.

(continued on p.8)

Lesson Plan, Unit 9: Authentic practice 1 (for Student pages 108-109)–continued

C. Listen and read. Choose ...

- ▶ Model the task by writing the question and the two answer choices for item 1 on the board. Ask *What can we do for you today?* Elicit the correct response from the class and circle the letter *b* on the board.
- ▶ To check answers, read items 2 and 3 out loud and have the class give the correct response.

Challenge: Have pairs create questions or statements that would be appropriate for the other answer choices. For example, for item 2, an appropriate question for choice *b* (*I'm not positive.*) would be *What is the interest on a 3-month CD?*

D. Listen. Choose your response ...

- ▶ Read each item in the tapescript out loud or play the cassette as many times as necessary for students to complete the exercise.

Tapescript

1. I'll deposit that check for you.
2. She'll be right with you.
3. How would you like that?

Workbook Link: Exercises 10, 11

Listening comprehension

Procedure:

A-B.

- ▶ As a warm-up, talk about automated customer service lines. If necessary, explain that at many banks customers can transfer money, pay bills, and check balances by telephone. Customers listen to recorded directions and press numbers on their telephone to choose the banking services they need.
- ▶ Ask the class *Do you use the automated customer service line at your bank? Why or why not?* Elicit other businesses or organizations that have automated customer service lines, such as the Department of Motor Vehicles, a credit card company, and a telephone company.

Note: Although the listening selection contains new language (*a touch-tone phone, a rotary phone, stay on the line for the next available customer service representative, menu options, verify account balances, mortgage, transfer, dial-in service, financial advisor, five-digit, access*), it is not essential for students to know the new language to complete the task.

C. Listen again. Then answer ...

- ▶ To prepare students to listen for specific information, read or ask students to read items 1 and 2 out loud.

Tapescript

Thank you for calling the State Bank automated service line. If you'd like to continue in English, please press or say 1 now. [man responds: One.]

If you have a touch-tone phone, please press 1 now. If you have a rotary phone, please stay on the line for the next available State Bank customer service representative. [beep]

Please choose from one of the following menu options:

To verify account balances, press 1.

To check recent activity, press 2.

To check on the progress of a loan or mortgage application, press 3.

To transfer money from one State Bank account to another, press 4.

To pay a bill using dial-in service press 5.

To speak to a financial advisor, press 6 or stay on the line. [beep]

Please enter your five-digit account number now. [5 beeps]

Just a minute while we access your account.

D. In your own words ...

- ▶ To model the activity, tell the class your opinion about bank services. For example, say *I think talking to bank officers and tellers is the worst because you have to fill out forms and wait in a line. I think ATMs are the best because they are always open.*
- ▶ Divide the class into pairs or small groups. Have students compare the following banking services: ATMs, automated customer service lines, and talking to bank officers and tellers. Encourage students to compare the services using superlatives such as *the best, the worst, and the easiest.*
- ▶ To review, have volunteers report their group's opinions to the class.

Summary of Lesson Plan

- **PROGRESS CHECK**
Workbook pages not assigned for Lesson Four.
- **REVIEW/WARMUP**
Do it yourself! (Student page 109)
Suggested teaching time: 10 minutes
Your actual teaching time: _____
- **PRESENTATION**
Authentic practice 2 (Student pages 110-111)
Suggested teaching time: 35 minutes
Your actual teaching time: _____
- **REVIEW**
Do it yourself! (A plan-ahead project) (Student page 111)
Suggested teaching time: 15 minutes
Your actual teaching time: _____

➤ Do it yourself! (Student page 109)

Suggested teaching time: 10 minutes
Your actual teaching time: _____

Procedure:

A. Write your own response ...

- Model the conversation. Read the first speech balloon out loud and elicit appropriate responses from the class, such as *I'd like to open an account / cash this paycheck* or *I'm interested in getting an ATM card*.
- To check answers, have students read their conversation out loud with their partner and then change roles to practice both parts. Circulate to check pronunciation and intonation.

Option: Have several pairs of volunteers act out their conversations in front of the class.

B. Personalization ...

- Model the discussion by talking about what you think makes a good or bad bank. For example, say *I think a good bank has good customer service, high interest rates, and low fees*.
- In small groups, students discuss what makes a good or bad bank. To review, have several volunteers tell the class about their group discussion.



Authentic practice 2 (Student pages 110-111)

Suggested teaching time: 35 minutes
Your actual teaching time: _____

Note: For the plan-ahead project on page 111, students should bring to class bank documents such as withdrawal slips, deposit slips, and ATM deposit envelopes.

Reading

Critical thinking skill: reasoning (making inferences and drawing conclusions)

Procedure:

A. Look at the bank statement ...

- Have students look at the bank statement.
- Copy item 1 on the board. Ask the class *Is the customer's name on the bank statement?* Elicit the correct answer (yes) and check the box next to item 1.
- Copy item 2 on the board and ask the class if they can find the customer's phone number on the statement. Elicit the correct answer (no). Ask the class *What telephone number is on the bank statement?* (the automated customer service line)
- Working individually, students check the boxes next to the information that can be found on the statement. Have students check answers with a partner and then review as a class.

(continued on p.10)

Lesson Plan, Unit 9: Authentic practice 2 (for Student pages 110-111)–continued

B. Critical thinking ...

- To prepare students for the activity, point to the four illustrations in Exercise B. Have students identify the check paid to Marian Pappas, the check paid to Discount Drugs, the ATM receipt, and the deposit slip.
- Point to the bank statement in Exercise A and have students find each of these transactions in the list of basic checking activity.
- To model the activity, read item 1 out loud and elicit the correct answer from the class. (February 8, 2002) Ask *How do you know?* Elicit from the class that the date 2/08/02 is written on the deposit ticket.
- Working individually, students answer questions 2 through 4. Circulate to offer help as needed. Have students check their answers with a partner and then review as a class.

Option: Identify and explain the purpose of other elements of a personal check, such as the name and address of the person writing the check, the check number, the bank account number, the memo line, and the signature, and of other elements of the ATM receipt and the deposit slip. Point out that both *a deposit slip* and *a deposit ticket* refer to the same thing.

Workbook Link: Exercise 12

Writing

Procedure:

A. Look at the entries ...

- Have students look at Liliana Ortiz's check register.
- To prepare students for the activity, point to the check made out to Marian Pappas in Exercise B on page 110. Then have students point to the entry corresponding to check 110 in the check register.
- Point to the number 110 in the first column of the check register and ask *What information is in this column?* (the check number) Point to the date 1/24 in the second column and ask *What information is in this column?* (the date of the activity) In this manner, elicit the type of information that is written in each column of the check register.

B. Enter the transactions ...

- To model the activity, copy the check register in Exercise A on the board. Omit all of the entries in blue except the final entry dated 2/19 and the current balance (\$1197.89).
- Point to the ATM receipt in Exercise B and then point to the *Date* column on the check register. Ask *What is the date on the ATM receipt?* Elicit the correct answer from the class and write 2/22 in the *Date* column. In this manner, elicit from the class the transaction description (ATM withdrawal), the subtraction amount (\$80.00), and the fee amount (\$.75) and complete the ATM withdrawal entry on the board.
- For the entry in the *Balance* column, point to the ATM receipt and ask *How much is the ATM withdrawal and the fee?* Elicit the total amount of \$80.75 and write it in the *Balance* column. Then point to the old balance of \$1197.89 and the new withdrawal of \$80.75. Elicit the new balance of \$1117.14 from the class and write it in the *Balance* column. If necessary, do the subtraction on the board as a class to demonstrate that the new balance was determined by subtracting \$80.75 from the old balance of \$1197.89.
- Working individually, students record the transactions for the activity on February 23 (deposit of \$800.00) and 25 (check number 112) in the check register.

Workbook Link: Exercise 13

➤ Do it yourself!

(A plan-ahead project) (Student page 111)

Suggested teaching time: 15 minutes

Your actual teaching time: _____

Procedure:

- Bring a variety of bank documents to class, such as withdrawal slips, deposit slips, and deposit envelopes.
- Model the activity. Hold up a deposit slip from your bank and one from a student's bank and compare them. Talk about how they are the same or different, and which one is easier to use.
- Divide the class into small groups. Have students compare the bank documents that they brought to class. Encourage students to talk about how the documents are the same, how they are different, and which ones are the easiest to use.
- To review, have a volunteer from each group tell the class about their group's documents.

Workbook Link: Exercises 14, 15

► **Do it yourself!** (Student page 113)

Procedure:

1. Point. Name people and things.

- To demonstrate the activity, hold up the textbook, point to the woman in the blue jacket and glasses, and say *a teller*. Point to the ATM and elicit appropriate responses from the class.
- Working in pairs, students point to and name other people and things in the picture, such as *a clock, a checking account application, a computer, a telephone, a calendar, a bank*.

Option: Competition. Divide the class into two teams. To begin, a student from team A holds up the textbook and points to any person in the illustration. This student then points to a student on team B, who must make a sentence about the person indicated. If the sentence is grammatically correct, team B is awarded one point. If the statement is incorrect, team A has a chance to correct the sentence for one point. The teams then reverse roles.

2. Ask questions about the picture.

- Point to the interest rates sign. Ask the class *Which account pays the highest interest?* Elicit the correct answer from the class. (a 2-year certificate of deposit)
- Students complete the activity in pairs, pointing to the picture and asking and answering questions about the picture.

Option: Questions and answers. Working in pairs, students write three questions and answers about the picture. Each pair then gives the answers to another pair, who must write an appropriate question for each of the three answers.

3. Create conversations for the people.

- Point to the teller in the blue jacket and the customer in the red jacket. Write on the board *A: How would you like that? B: Twenties and tens, please*. Model this conversation with a more advanced student, playing the role of the teller. Demonstrate that students should continue the conversation by saying *OK. Here you are*.

- In pairs, students create conversations for people in the picture. To review, have each pair of students act out one of their conversations in front of the class.

Option: Scrambled sentences. In pairs, students write their conversations in dialogue form. Each pair then writes each line of their conversation on a slip of paper, mixes up the order of the slips, and gives them to another pair. The other pair must then put the conversation back in the correct order. (For more ideas on using the picture for writing activities, see the Teacher's Resource Binder.)

4. Say more about the picture ...

- Model the activity by brainstorming as a class more words about the picture. Encourage students to say anything they can, either single words or complete sentences.

Option: Word game. Think of a word or phrase that can be found in the picture, such as *teller*. Then draw a blank line on the board for each letter of the word or phrase, leaving a space between words. Do not write the letters on the lines. For example, for the word *teller* write _ _ _ _ _ . Divide the class into teams and have teams alternate guessing letters, one team member at a time. If a student guesses a correct letter, write it on the appropriate line on the board and permit another member of the same team to guess another letter. If a student makes an incorrect guess, a member of another team guesses the next letter. The student who guesses the correct word or phrase can select the new word or phrase to be guessed.

Oral test (optional)

Use the *Do it yourself!* illustration on this page for an oral test. Divide the class into pairs. Have each pair select two people in the picture and then role-play, asking and answering questions using *How*. For example, students could point to the customer and the clerk at the information desk and say *A: How soon can I get the checks? B: In about seven days*. Evaluate students on correctness, intelligibility, and completeness.