



Consumer.gov – Lesson Plan Opening a Bank Account

Teacher's Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
- The web page on Opening a Bank Account has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses What To Know for guided practice activities, and What To Do for independent practice and extension activities.
- The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
- Time allotments for activities will vary depending on the number of learners and their levels. Activities can be extended, shortened, or skipped to meet learners' needs and to accommodate different class/tutorial schedules.

Objectives and Standards

	Low Intermediate and Above	Basic / Beginning
	Learners will be able to	
Content Objectives	<ul style="list-style-type: none"> ● Explain what a checking account is, what a savings account is, and the purpose of each ● Identify and list the different types of services that banks or credit unions may offer ● Describe ways avoid paying bank fees ● Explain reasons for choosing a particular bank or credit union 	<ul style="list-style-type: none"> ● Explain what a checking account is and what a savings account is ● List the different types of services that banks or credit unions may offer ● List banking activities that may incur fees ● Compare banks and credit unions and select the one that better meets their needs
Language Objectives	<ul style="list-style-type: none"> ● Recognize key vocabulary related to banking when listening and reading ● Use vocabulary related to banking appropriately when speaking ● Recognize and use present progressive forms in speaking and writing to describe their actions 	<ul style="list-style-type: none"> ● Recognize key vocabulary related to banking when reading and listening ● Use vocabulary related to banking appropriately when speaking ● Recognize and use present progressive forms in speaking to describe their actions
Web Navigation Objectives	<ul style="list-style-type: none"> ● Recognize and navigate among the three parts of the Opening a Bank Account section ● Recognize the relationship of the Opening a Bank Account section to the rest of the Managing Your Money section and to the other two major sections of the site ● Use the Search function to locate information on the site ● Recognize when they need to scroll down, and use the scroll bar to do so ● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons 	<ul style="list-style-type: none"> ● Recognize the difference between site content and site navigation ● Recognize and navigate among the three parts of the Opening a Bank Account section ● Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons
College and Career Readiness Standards (For guidance on these, see the companion Resource Sheet <i>Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content</i>)	<u>English Language Arts and Literacy</u> Language: L1, L3, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI2, RI5, RI7, RI9 <u>Mathematics</u> Number and Operations--Base 10 (NBT) The Number System (NS) Ratios and Proportional Relationships (RP)	<u>English Language Arts and Literacy</u> Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3 Reading (Informational Text): RI1, RI2 <u>Mathematics</u> Number and Operations--Base 10 (NBT)

Vocabulary and Materials

	Low Intermediate and Above	Basic / Beginning
<p>Vocabulary</p> <p>Select the vocabulary items that are new to your learners or that are most important for understanding the content. The words with asterisks (*) are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.</p>	<p>Select 10-12 items for direct teaching.</p> <ul style="list-style-type: none"> *ATM (automated teller machine) avoid *bank *cash (a check) charge *check *checking account credit card *credit union debit card *deposit direct deposit emergency *fee goal *interest loan *minimum balance money transfer *overdraw paycheck requires *savings account *service transfer *withdrawal wire (money) 	<p>Select 6-8 items for direct teaching.</p> <ul style="list-style-type: none"> *ATM (automated teller machine) avoid *bank *cash (a check) charge *check *checking account credit card *credit union debit card *deposit direct deposit emergency *fee goal *interest loan *minimum balance money transfer *overdraw paycheck requires *savings account *service transfer *withdrawal wire (money)
<p>Materials</p>	<p>Internet: Opening a Bank Account section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Partner Talk ● Screenshots of What It Is, What To Know, and What To Do ● Questions for Guided Reading 1 ● Checking Account or Savings Account? ● Deposits and Withdrawals ● Which Bank or Credit Union Is Best For Me? ● Bank Accounts Video Transcript ● What Are You Doing? ● Two by Two 	<p>Internet: Opening a Bank Account section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Partner Talk ● Screenshots of What It Is, What To Know, and What To Do ● Questions for Guided Reading 1 ● Checking Account or Savings Account? ● Deposits and Withdrawals ● Which Bank or Credit Union Is Best For Me? ● Bank Accounts Video Transcript ● What Are You Doing? ● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
<p>Build Background</p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p>	<p>Introduce the topic of bank accounts with learners by asking them whether they have bank accounts, and if so, what kind. Ask them to tell what they know about different types of bank accounts and bank or credit union services. Be prepared for some learners to be resistant to the idea of opening a bank account in the United States—they may fear asset seizure.</p>	<p>Introduce the topic of bank accounts with learners by asking them whether they have bank accounts, and if so, what kind. Ask them to tell what they know about different types of bank accounts and bank or credit union services. Be prepared for some learners to be resistant to the idea of opening a bank account in the United States—they may fear asset seizure.</p>
<p>Preview Vocabulary</p> <p><i>Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Partner Talk (low Intermediate & above)</i> ● <i>Words To Know (basic/beginning)</i> 	<ol style="list-style-type: none"> 1. Without distributing the <i>Partner Talk</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide information when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Put learners in pairs and distribute the <i>Partner Talk</i> worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions. 3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary. 	<ol style="list-style-type: none"> 1. Without distributing the <i>Words To Know</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide the definition yourself when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Distribute the <i>Words To Know</i> worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally. 3. Write learners' sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.

	Low Intermediate and Above	Basic / Beginning
<p>Preview Website</p> <p><i>These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality. They are designed for learners with little experience on the web and on Consumer.gov. As you work through various sections of Consumer.gov and learners become more comfortable with site navigation, you can reduce or eliminate the time devoted to this preview.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Screenshots of What It Is, What To Know, and What To Do</i> ● <i>Printouts of the three sections (if computers are not available)</i> 	<ol style="list-style-type: none"> 1. Explore the Opening a Bank Account section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group: <ol style="list-style-type: none"> a. How many parts does the Opening a Bank Account section have? What are they? Why do you think they have these names? b. How do you know which part of the Opening a Bank Account section you are in? c. How can you change the size of the letters on the screen? d. How can you listen to someone reading the text aloud? e. How can you adjust the volume? f. How can you read the text that goes down below the bottom of the screen? 2. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What to Do. 3. Ask learners to find the vocabulary items from <i>Partner Talk</i> in the Opening a Bank Account section of the site. They can do this orally using the computer, or on paper using printouts of the pages. 	<ol style="list-style-type: none"> 1. Distribute the screenshot handouts for the three parts of Opening a Bank Account. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different. 2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the <i>text size</i> and <i>listen</i> buttons, the volume control, and the scroll bar. 3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, “Show how you change the text size,” “Show how you move to What To Do”). If learners are more experienced, you can extend this activity to the rest of the Managing Your Money section. 4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 1</p> <p>Handout:</p> <ul style="list-style-type: none"> • <i>Questions for Guided Reading 1</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading 1</i> handout. In the whole group, have learners read the questions and say what kind of information they will be looking for on the website to answer each one. Encourage them to predict what the answers will be. 2. Direct learners to the What It Is page of the Opening a Bank Account section. Have them work in pairs or individually to read the webpage and answer the questions on the worksheet. Remind them that they can use the Listen button to play the text if they wish. 3. When all have finished, review the answers with the whole group. Have learners say or show where on the page they found each answer. 	<ol style="list-style-type: none"> 1. Distribute the printout of What It Is, or direct the learners to that page on the computer. Play the audio of this section, or read it aloud yourself, as learners follow along. Have learners raise their hands when they hear/read one of the words from <i>Words to Know</i>. (This will make for a somewhat disjointed reading, as you stop each time a hand is raised to ask which word the learners heard/read). 2. Have the learners read the section again, with or without listening (ask which they would prefer). Ask them to think about this question as they read: Why is it a good idea to have a bank account? 3. Review the answer(s) to the question with the whole group. Have learners show where in the text they found the answer(s). Be open to learner suggestions that are not provided in the text. 4. Ask learners the questions on the <i>Questions for Guided Reading 1</i> worksheet and have them answer orally.
<p>Guided Reading 2</p> <p>Handout:</p> <ul style="list-style-type: none"> • <i>Checking Account or Savings Account</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Checking Account or Savings Account</i> handout. In the whole group, read through the handout and ask learners to predict which boxes they will check for each type of account. 2. Direct learners to the What To Know page. Have them read the sections on “Why would I open a checking account” and “Why would I open a savings account” and complete the worksheet individually or in pairs, as they choose. Remind them that they can listen as they read if they want to. 3. Discuss answers in the whole group to be sure all learners understand the content of the webpage. Have learners indicate where on the webpage they found each answer. 	<ol style="list-style-type: none"> 1. Distribute the <i>Checking Account or Savings Account</i> handout and display a poster-sized version. In the whole group, read through the handout and ask learners to predict which boxes they will check for each type of account. 2. Direct learners to the What To Know page. Have them read the section on “Why would I open a checking account” individually, using the listen button if they wish. Then in the whole group discuss which boxes to check and where the information can be found on the webpage. 3. Repeat this process for the section on “Why would I open a savings account.”

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening 1</p> <p><i>Handout</i></p> <ul style="list-style-type: none"> • <i>Deposits and Withdrawals</i> 	<ol style="list-style-type: none"> 1. Remind learners that putting money into a bank account is called “making a deposit” and taking it out is called “making a withdrawal.” 2. Distribute the <i>Deposits and Withdrawals</i> handout. Tell learners that you are going to read them some information. Ask them to predict what they will hear based on the questions on the worksheet. 3. Read aloud the “How do I put money into my bank account” and “How do I get money out of my bank account” sections of What To Know. Ask learners to write their answers on the worksheet as they hear them. 4. Have learners read the text themselves to check their answers. Discuss answers in the whole group, making sure learners can show you where they found each answer. 	<ol style="list-style-type: none"> 1. Remind learners that putting money into a bank account is called “making a deposit” and taking it out is called “making a withdrawal.” 2. Distribute the <i>Deposits and Withdrawals</i> handout. Tell learners that you are going to read them some information. Ask them to predict what they will hear based on the questions on the worksheet. 3. Read aloud the “How do I put money into my bank account” section of What To Know. Ask learners to write their answers on the worksheet as they hear them (questions 1 and 2). 4. Check answers in the whole group. Read the text again if necessary. 5. Repeat the process with the “How do I get money out of my bank account” section of What To Know (question 3). 6. Encourage learners to read the text themselves for reinforcement.
<p>Guided Reading 3</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> • <i>Which Bank or Credit Union Is Best For Me?</i> 	<ol style="list-style-type: none"> 1. Direct learners to the “How do I choose a bank or credit union” section of What To Know. Read this section in the whole group and talk about the factors that are important to learners when choosing a bank or credit union. 2. Distribute the <i>Which Bank or Credit Union Is Best For Me</i> handout and have learners complete it individually. 3. Have learners explain their choices to the whole group. 	<ol style="list-style-type: none"> 1. Direct learners to the “How do I choose a bank or credit union” section of What To Know. Read this section in the whole group and talk about the factors that are important to learners when choosing a bank or credit union. 2. Distribute the <i>Which Bank or Credit Union Is Best For Me</i> handout and have learners complete it individually. 3. Have learners explain their choices to the whole group.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening 2</p> <p><i>Handout</i></p> <ul style="list-style-type: none"> Bank Accounts Video Transcript 	<ol style="list-style-type: none"> 1. Distribute the <i>Bank Accounts Video Transcript</i> handout. Ask learners to read it independently and predict the words that will fill in the blank spaces. 2. Direct learners to the What To Know page and have them watch/listen to the Bank Accounts video and fill in the spaces individually. 3. Review answers in the whole group, re-playing the video as needed for clarification. 	<ol style="list-style-type: none"> 1. Distribute the <i>Bank Accounts Video Transcript</i> handout, and display a poster-sized class copy. In the whole group, review the transcript and have learners predict the words that will fill in the blank spaces. 2. Direct learners to the What To Know page and have them watch/listen to the Bank Accounts video. Stop the video at each blank space and ask learners to say what word they heard. Encourage learners to fill in the answers on their individual worksheets as well. 3. Re-play the full video without stopping to reinforce comprehension and vocabulary.
<p>Grammar Practice</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> What Are You Doing? <p><i>This grammar practice builds on the site’s use of imperative forms (“write a check”) to give learners practice with using the present progressive. The handout uses language from the website to keep the focus on the verb forms.</i></p>	<ol style="list-style-type: none"> 1. Review orally the use of be + -ing forms to describe current activity. For writing, review the doubling of the t in get-getting and the loss of the e in write-writing and compare-comparing. 2. Distribute the <i>What Are You Doing?</i> worksheet for learners to complete individually. 3. Have learners pair up to review their answers. Then review answers in the whole group. 4. Do an oral round-robin in which one learner gives a “what to do” and the next has to give the “what you are doing” (or vice versa). To promote oral fluency, have learners do this without referring to their worksheets. 	<ol style="list-style-type: none"> 1. Review orally the use of be + -ing forms to describe current activity. 2. Put learners in pairs or small groups. Read the first “what to do” sentence from the handout and have learners decide orally what the corresponding “what you are doing” sentence should be. 3. Select one group to give the answer. Ask the other groups whether they agree with the response. 4. Continue this process with the remaining “what to do” sentences, alternating among groups to give the answer.

	Low Intermediate and Above	Basic / Beginning
Independent Practice	<ol style="list-style-type: none"> 1. Direct learners to the “Do I have to pay fees at my bank” section of What To Know and the “How do I avoid fees on my accounts” section of What To Do. Ask them to read these sections individually. 2. Divide learners into three groups and assign each group one topic: going below the minimum balance, overdrawing a bank account, or using another bank’s ATM. Each group should create a short presentation to explain its topic to the rest of the class, using the information from the website and any forms of supporting illustration it chooses. Work with each group to help craft a clear, accurate presentation. 3. Have the groups give their presentations to their classmates and to others as appropriate. Invite audience members to ask questions of each group of presenters. 	<ol style="list-style-type: none"> 1. Direct learners to the “How do I avoid fees on my accounts” section of What To Do. In the whole group, read through this section. 2. Divide learners into three groups and assign each group one topic: going below the minimum balance, overdrawing a bank account, or using another bank’s ATM. Each group should create a short presentation to explain its topic to the rest of the class, using the information from the website and any forms of supporting illustration it chooses. Work with each group to help craft a clear, accurate presentation. 3. Have the groups give their presentations to their classmates and to others as appropriate.
Extension / expansion 1	<ol style="list-style-type: none"> 1. Set up field trips to two or three local banks or credit unions, if appropriate for your learners; let each institution know in advance that you are coming. Use the list in the “How do I choose a bank or credit union” section of What To Do to make a checklist of information that learners should gather from each institution. 2. Back in the classroom, have the learners discuss which bank or credit union would be best for them and why. 	<ol style="list-style-type: none"> 1. Set up field trips to two or three local banks or credit unions, if appropriate for your learners; let each institution know in advance that you are coming. Use the list in the “How do I choose a bank or credit union” section of What To Do to make a checklist of information that learners should gather from each bank. 2. Back in the classroom, have the learners discuss which bank or credit union would be best for them and why.
Extension / expansion 2	<p>For learners with stronger reading ability, use the relevant portions of the <i>Banking Basics – You Can Bank On It</i> pamphlet from Consumer Action (http://www.consumer-action.org/modules/module_banking_basics). Have learners read and compare the content with what they learned from the Opening a Bank Account section.</p>	

	Low Intermediate and Above	Basic / Beginning
<p>Assessment</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Two by Two</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson. 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.