

Banking

Tutor Resources for the AMEP

Money

Post-beginner

Tutor Resources for the AMEP

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Theme:

Money

Topic:

Banking

Task	Language focus	Learning activities	Resources
1. Can understand basic banking terms	<p>Vocabulary cash, cheque, credit card, ATM, EFTPOS, swipe, withdraw, deposit, interest, transaction, loan, balance, account, PIN, savings, statement, teller</p> <p>Structure I'm after information about ____.</p>	<p>Discuss the questions about banking</p> <p>Match words to pictures</p> <p>Match words to meanings</p> <p>Role play banking dialogue</p>	<p>Worksheet 1: Talking about banking</p> <p>Worksheet 2: Banking</p> <p>Worksheet 3: Banking definitions</p> <p>Bilingual dictionary</p> <p>Worksheet 4: Banking dialogue</p>
2. Can understand and pay bills	<p>Vocabulary bill, account, enquiries, fee, total, pay by, BPay, biller code, credit, debit, cheque, online, in person</p> <p>Structure How do you pay ____? I pay ____ (in person, by BPay etc).</p>	<p>Locate information on a bill</p> <p>Identify methods of payment</p>	<p>Authentic bills</p> <p>Worksheet 5: A bill</p> <p>Worksheet 6: How to pay a bill</p> <p>Worksheet 7: Lan's bill</p>

Theme: Money**Topic:** Banking

Banking

Task 1: Can understand basic banking terms**Vocabulary:** cash, cheque, credit card, ATM, EFTPOS, swipe, withdraw, deposit, interest, transaction, loan, balance, account, PIN, savings, statement, teller**Language structure:** I'm after information about ____.

Activity instructions

Discuss the questions about banking

- 📄 Worksheet 1: Talking about banking
Read the questions together and discuss.
Explain new vocabulary.

Match words to pictures

- 📄 Worksheet 2: Banking
Learner reads the words on the worksheet.
Learner writes the words below the corresponding pictures.

Match words to meanings

- 📄 Worksheet 3: Banking definitions
- 📄 Bilingual dictionary
- A. Using a bilingual dictionary, learner translates the banking words into their own language.
- B. Learner reads the banking words and then the meanings. Explain new vocabulary.
Learner matches the words to their meanings.

Role play banking dialogue

- 📄 Worksheet 4: Banking dialogue
Role play the dialogue. Explain new vocabulary.
Reverse roles and read again.

Learner reads the questions about the dialogue and answers them orally. Discuss.

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Bills

Task 2:	Can understand and pay bills
Vocabulary:	bill, account, enquiries, fee, total, pay by, BPay, biller code, credit, debit, cheque, online, in person
Language structure:	How do you pay ____? I pay ____ (in person, by BPay etc).

Preparation

Bring an authentic bill to the session. Ask learner to also bring one of their bills.

Activity instructions

Locate information on a bill

📄 Worksheet 5: A bill

📄 Authentic bill

A. Learner reads the descriptions on the worksheet. Explain new vocabulary. Learner labels the bill with the correct descriptions.

B. Learner reads the descriptions, then matches the descriptions with the corresponding information.

Ask learner to locate the information on their bill.

C. Learner answers questions on worksheet orally.

Locate and discuss any other relevant information on their bill.

Identify methods of payment

📄 Authentic bill

Show learner the back of an authentic bill to find the 'how to pay' information.

Ask questions: What is this about?

How do you pay your bills?

Do you know any other ways to pay bills?

How can you pay bills in your country?

📄 Worksheet 6: How to pay a bill

Read and discuss the 'How to pay' information on the worksheet. Explain new vocabulary.

Learner reads the questions and answers the questions on the 'How to pay' information.

📄 Worksheet 7: Lan's bill

A. Look at Lan's bill together. Ask: What type of bill is this?

Learner reads the questions. Explain new vocabulary.

Learner answers the questions.

B. Learner looks at the pictures on the worksheet.

Ask questions: Where is she?

What is she doing?

Discuss.

Learner reads the 'How to pay an account' information on the worksheet.

Learner writes the letter of the picture next to the corresponding method of payment.

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Worksheet 1: Talking about banking

Discuss these questions.

1. What is a bank?
2. Do you have a bank account in Australia?
3. Which bank do you have an account with?
Why did you choose that bank?
4. What did you need to do to open an account here/in your home country?
5. How do you deposit and withdraw money in your home country?
6. Are ATMs popular in your home country?
7. Have you ever had trouble at the bank? What happened?
8. Have you ever done phone banking or Internet banking?

Worksheet 2: Banking

Write the words below their pictures.

cash
ATM

cheque
EFTPOS machine

swipe

PIN

credit card



Worksheet 3: Banking definitions

A. Use a dictionary to translate these banking words.

English	Your language
deposit	_____
withdraw	_____
account	_____
balance	_____
loan	_____
cash	_____
credit	_____
transactions	_____
teller	_____
cheque	_____
savings	_____
interest	_____
statement	_____
cheque	_____

B. Match the words to their meanings.

deposit	the amount of money in your account
withdraw	the cost of borrowing money
account	to put money into your bank account
balance	four numbers you use to withdraw your money from an ATM
loan	money that is borrowed
ATM (Automatic Teller Machine)	to take money out of your bank account
transactions	deposits and withdrawals of money
PIN (Personal Identification Number)	a document directing a bank to pay money to someone
cheque	money you have saved
savings	where the bank holds your money
interest	the machine from which you withdraw your money
statement	a person who serves you at the bank
teller	a monthly record of your banking transactions

Worksheet 4: Banking dialogue

Read the dialogue and answer the questions.

- Teller:** Next please... Hi. How can I help you?
- Leo:** Hello. I'm after some information about a personal loan. What are your interest rates at the moment?
- Teller:** At the moment they're 14.25%.
- Leo:** 14.25... OK. How do I apply?
- Teller:** OK, you need to fill in an application form, and you need to provide us with some personal information.
- Leo:** What information do you need?
- Teller:** Right. We need to see two payslips from your last two pays, bank statements from the last three months, and any details of any personal loans that you have. We also need to get some personal identification from you. We need three forms of ID, for example, a passport, a birth certificate or a driver's licence.
- Leo:** OK. Just let me write that down. Two payslips, three bank statements, three forms of ID, passport, birth certificate or driver's licence. OK. Is that all?
- Teller:** Yeah, that's it. You just need to fill in the application form in this booklet.
- Leo:** OK. One more thing. How long does it take?
- Teller:** Two working days.
- Leo:** OK, thanks very much.
- Teller:** You're welcome.
- Leo:** Thanks. Bye.
- Teller:** Next please.

1. Why did Leo go to the bank?
2. What is 14.25% at the moment?
3. Why did the teller ask for two payslips?

Worksheet 5: A bill

A. Label the bill with descriptions from the box.

how much to pay	number to ring
pay on or before this date	account number
name of the telephone company	

Telstra Corporation Limited
ABN 33 051 775 556

Tax Invoice - issued 10 Nov '05



Your Bill

MR ALAN FORMOSA
6 LEE ST
FULHAM GARDENS SA 5024

Account Activity Your Reference 00 0000 0000

Previous balance	\$226.70
We received	\$226.73cr
Balance	\$0.03cr
New charges pay by 25 Nov '05	\$236.67
Total	\$236.60

GST included in new charges \$21.52

Bill enquiries
13 22 00
Turn over for other enquiries

Account number
111 1111 111

Bill number
T999 999 999 - 9

Total \$236.60
Pay by 25 Nov '05

*To avoid a late fee of \$5.50
please pay by the due date*

Please return this section with your payment



Total \$236.60
Pay by 25 Nov '05

Account number
111 1111 111

Bill number
T999 999 999 - 9

Turn over for how to pay

B. Look at the bill again and match the information.

number to ring for enquiries	\$226.70
company name	25 Nov '05
total amount to pay	13 22 00
date to pay by	\$5.50
late fee	111 1111 111
total of last bill	Telstra
account number	\$236.60

C. Look at one of your own phone bills.

1. Is it similar to the phone bill above?
2. What other information does your bill have?

Worksheet 6: How to pay a bill

Look at the 'How to Pay' information on the bill and answer the questions.
In which section did you find each answer?

How to Pay	
A. → 	By BPAY Contact your participating financial institution to make a payment - excludes credit cards. Biller code: 7773 Reference: 9835 5314 0073 6960 0546
B. → 	At any Coles supermarket Use the ServiceATM at any Coles Supermarket to pay your bill with your debit card from your savings or cheque account. Biller ID: 535093 Customer ID: 9835 5314 0073 6960 0546
C. → 	POSTbillpay In person at any Post Office, by phone 13 1816 or go to www.postbillpay.com.au . Billpay code: 0062 Reference: 9835 5314 0073 6960 0546
D. →	By post Post this payment slip with cheque made payable to Telstra, in the re-useable envelope to GPO Box 9901, Melbourne VIC 3001.
	Direct debit registration and automatic payments Call the billing enquiry number to register. ← E.
	Direct debit by phone Registered customers call 1300 650 669 to pay your bill from your cheque or savings account. ← F.
	Internet Visit www.telstra.com to view, track and pay your bills online. ← G.
	Credit card by phone Call 1300 369 666 to pay amounts up to \$10,000. ← H.
	Paying in person Present this payment slip at any Post Office or Telstra Shop. ← I.
	Late fee To avoid a late fee of \$5.50, including GST, please pay in full by the due date. ← J.

1. What is the biller code if you pay by **BPAY**?

7773

Section A

2. If you pay at the **supermarket**, do you use credit card or debit card?

Section _____

3. If paying by **credit card**, what telephone number do you call?

Section _____

4. If paying by **cheque**, what address do you post the cheque to?

Section _____

5. Where can you pay **in person**?

Section _____

6. If you pay online (or on the **internet**), what website do you visit?

Section _____

7. If you pay your bill **late**, how much extra must you pay?

Section _____

Worksheet 7: Lan's bill

A. Look at Lan's telephone bill and answer the questions.



TAX INVOICE



Account Code	Invoice Number	Period Ending Date	Date Issued
111111	000000	31 Dec 2005	12 Jan 2006

Total Of Last Bill	Payments	Adjustments	Total Of this Bill
\$115.56	\$115.56	\$0.00	\$77.81

Ms L Nguyen
24 Grosvenor Cr
Cleveland QLD 4163

DigiPlus Pty Ltd
ABN: 43 077 535 605
Account Inquiries
1300 36 1441

Total Amount Due
\$77.81

Payment Due By
28 Jan 2006

Payment On Any
Overdue Amount Is
Due Immediately

PHONE PAYMENT
1300 76 3000

Payment ID : 111111
Bill Number : 1111
Amount : \$77.81
Credit Card No.:
Credit Card Exp Date:

CURRENT ACCOUNT SUMMARY

Description	Call Charges	Other	GST	Total
Local Calls	\$12.73		\$1.27	\$14.00
National	\$15.72		\$1.57	\$17.29
Calls To Mobiles	\$13.25		\$1.32	\$14.57
Mobiles	\$0.00		\$0.00	\$0.00
Internet	\$18.14		\$1.81	\$19.95
Mobile Monthly Access in Advance		\$10.91	\$1.09	\$12.00
Totals	\$59.84	\$10.91	\$7.06	\$77.81

PAYMENT SLIP

CHEQUE PAYMENT Please make cheques payable to DigiPlus Pty Ltd. **Period ending: 31 Dec 2005**

Ms L Nguyen 24 Grosvenor Cr Cleveland QLD 4163		Account Code 111111	Amount Paid \$
Brought Forward \$0.00	This Bill \$77.81	Amount Due \$77.81	Date Due 28 Jan 2006

CREDIT CARD PAYMENT (Please Tick the appropriate box)

VISA
 MASTERCARD
 BANKCARD
 DINERS CLUB
 AMERICAN EXPRESS

Card Holder's Name

No: Expiry Date:



DIGIPLUS PTY LTD
A.C.N. 077 535 605

Mailing Address:
DigiPlus Pty Ltd
Locked Bag 5
Maroubra NSW 2035

1. How much was Lan's last phone bill? _____
2. How much is this bill? _____
3. What is the account code? _____
4. Which period is the bill for? _____
5. If she is paying by cheque, what address does she send it to? _____
6. What number does she ring if she needs to ask for more information? _____

B. Look at the information on the back of Lan's telephone bill. Match the picture with the explanation.

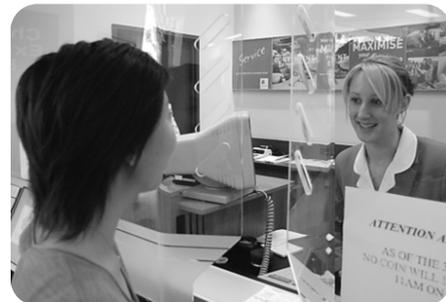
HOW TO PAY YOUR ACCOUNT

A	* BY PHONE	: Refer to front page of bill on how to pay by phone. This service is available 24 hours.
	* AT POST OFFICE:	Pay in person at any Post Office.
	* BY MAIL	CREDIT CARDS: You can pay by Bankcard, Visa, American Express, Diners Club, or Mastercard by completing the payment slip overleaf or phone 1300 76 3000. CHEQUES: Please make the cheque payable to DIGIPLUS Pty Ltd. Write your Telephone Number and Account Code on the reverse of the cheque and send together with the payment slip.
	* THE BANK	ST GEORGE : Take the deposit slip to your nearest St.George Bank for paying direct.

A.



B.



C.



D.



How do you pay your bills?